

Table II.A.1(1996) Number of private-sector establishments by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,956,479	3,655,645	735,970	486,509	355,744	722,610	4,678,649	1,277,829
New England:								
Maine	32,828	21,805	3,518	2,915	1,415	3,175	27,160	5,667
Massachusetts	140,328	83,966	19,686	12,096	10,059	14,521	111,144	29,184
Connecticut	78,230	47,733	9,745	6,428	4,320	10,005	61,182	17,048
Middle Atlantic:								
New York	406,786	274,413	48,102	29,629	18,656	35,986	338,407	68,379
New Jersey	206,884	135,063	23,322	12,051	10,330	26,119	165,288	41,597
Pennsylvania	250,004	150,293	33,224	18,787	14,716	32,983	195,148	54,855
East North Central:								
Ohio	239,817	136,948	33,506	21,376	15,799	32,189	183,919	55,898
Indiana	128,579	73,856	15,694	13,686	9,977	15,365	98,323	30,256
Illinois	260,380	162,374	34,266	20,539	15,021	28,180	208,367	52,013
Michigan	211,941	131,351	26,916	16,157	15,523	21,994	169,267	42,674
Wisconsin	128,758	79,967	16,054	14,508	6,014	12,215	104,387	24,370
West North Central:								
Minnesota	124,746	80,404	15,789	10,005	7,278	11,270	102,764	21,982
Iowa	80,331	54,079	8,515	6,499	3,518	7,720	66,253	14,078
Missouri	123,444	77,333	14,502	10,015	7,053	14,541	97,821	25,623
Nebraska	48,684	32,102	5,930	3,225	3,033	4,394	39,927	8,758
Kansas	71,042	47,212	8,361	5,102	3,814	6,553	58,465	12,578
South Atlantic:								
Maryland	105,011	62,902	13,549	8,242	6,184	14,134	81,485	23,526
Virginia	153,489	88,126	16,773	11,991	10,402	26,196	112,252	41,237
West Virginia	34,786	20,300	4,255	3,158	2,180	4,892	26,619	8,167
North Carolina	160,863	97,443	19,139	13,590	11,752	18,939	124,612	36,251
South Carolina	78,059	46,585	9,272	5,588	4,769	11,845	59,282	18,777
Georgia	159,666	88,936	21,245	12,093	12,764	24,628	118,264	41,402
Florida	340,828	218,549	37,465	19,927	19,410	45,476	267,152	73,676
East South Central:								
Kentucky	82,401	49,523	8,680	6,893	6,164	11,142	62,220	20,181
Tennessee	109,138	60,772	12,575	10,975	6,915	17,901	78,767	30,370
Alabama	83,850	49,783	11,640	6,684	4,558	11,185	64,865	18,985
Mississippi	53,413	32,629	6,411	3,659	3,994	6,720	41,646	11,767
West South Central:								
Arkansas	54,445	35,430	6,461	3,841	2,945	5,768	44,448	9,997
Louisiana	91,463	53,742	10,555	8,404	6,170	12,591	69,200	22,262
Oklahoma	72,901	44,717	8,855	6,033	3,490	9,807	56,534	16,368
Texas	382,840	216,017	48,501	34,652	26,021	57,650	284,371	98,469
Mountain:								
Colorado	108,595	70,642	10,709	9,591	5,373	12,281	87,618	20,977
New Mexico	38,441	24,419	4,479	2,913	2,361	4,269	30,829	7,612
Arizona	91,103	48,405	11,484	7,680	6,054	17,480	64,744	26,359
Utah	40,143	23,044	5,878	3,852	2,581	4,787	31,262	8,880
Nevada	32,697	18,781	4,677	2,929	2,049	4,262	25,300	7,397
Pacific:								
Washington	132,264	82,030	19,200	11,095	7,475	12,464	107,839	24,424
Oregon	87,778	53,200	10,809	6,768	5,400	11,602	67,375	20,403
California	657,768	403,689	83,626	61,195	35,484	73,774	522,467	135,302
Hawaii	26,021	15,357	3,749	2,094	1,961	2,859	20,412	5,608
States not shown separately	245,737	161,725	28,855	19,643	12,765	22,749	201,263	44,474

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1(1996) Standard error for number of private-sector establishments by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,537	34,140	8,473	10,596	9,695	13,712	33,342	14,471
New England:								
Maine	1,828	1,881	403	398	161	534	1,771	494
Massachusetts	3,045	2,610	3,091	860	1,563	2,269	3,310	2,214
Connecticut	3,299	2,656	667	812	478	1,495	2,665	1,896
Middle Atlantic:								
New York	12,015	11,194	4,591	3,275	2,129	3,837	11,161	4,054
New Jersey	5,210	7,647	2,011	1,039	2,062	5,493	7,464	5,877
Pennsylvania	8,491	5,460	2,926	1,954	2,116	4,597	7,081	5,621
East North Central:								
Ohio	10,711	7,101	1,994	2,458	2,495	4,397	8,164	5,761
Indiana	4,955	5,040	1,224	1,389	2,014	2,414	4,985	3,006
Illinois	8,958	7,505	3,027	1,880	2,052	3,788	8,583	4,866
Michigan	5,826	5,163	2,792	1,841	2,089	3,563	5,095	4,541
Wisconsin	4,914	2,811	1,125	1,484	1,165	2,436	3,685	3,128
West North Central:								
Minnesota	3,917	1,829	1,374	1,039	1,219	2,043	2,634	2,546
Iowa	2,913	3,074	975	755	394	904	2,494	1,050
Missouri	2,981	2,897	2,014	1,171	927	1,428	2,698	2,399
Nebraska	1,595	1,686	429	443	314	593	1,506	718
Kansas	1,230	1,389	579	568	373	1,021	1,484	1,284
South Atlantic:								
Maryland	4,482	2,866	1,817	1,158	871	3,049	2,387	3,514
Virginia	7,876	6,156	2,376	849	1,883	3,129	7,434	3,727
West Virginia	1,574	1,777	419	437	340	603	1,700	714
North Carolina	6,323	5,909	1,437	1,812	1,904	2,457	5,791	2,755
South Carolina	4,057	3,269	700	794	1,127	1,447	3,553	1,507
Georgia	3,615	2,538	927	2,591	1,552	2,415	3,166	2,841
Florida	11,731	7,026	3,369	3,574	2,518	6,137	8,639	4,977
East South Central:								
Kentucky	2,933	2,859	810	872	1,309	1,076	2,642	1,779
Tennessee	4,784	4,332	1,340	1,499	883	2,115	4,776	3,071
Alabama	2,234	1,911	1,197	521	962	1,521	1,806	1,699
Mississippi	1,695	1,842	558	706	385	1,074	1,707	1,087
West South Central:								
Arkansas	1,385	1,631	813	640	445	695	1,246	953
Louisiana	4,319	4,355	838	1,216	967	1,910	4,563	1,840
Oklahoma	2,786	3,156	1,318	758	620	1,028	3,147	1,375
Texas	9,676	7,545	3,040	1,961	3,234	6,451	8,835	4,874
Mountain:								
Colorado	6,113	4,901	1,476	970	897	1,429	5,384	1,634
New Mexico	2,285	2,238	514	464	331	653	2,115	525
Arizona	4,504	2,296	998	1,046	865	3,325	2,822	3,339
Utah	1,221	583	402	678	531	770	597	903
Nevada	1,111	889	420	402	402	773	740	862
Pacific:								
Washington	4,647	3,866	1,719	1,157	831	1,759	4,984	1,550
Oregon	4,053	3,322	1,594	704	907	2,663	3,175	2,495
California	10,573	9,633	4,550	3,791	2,725	5,542	9,597	5,454
Hawaii	854	557	415	319	208	385	585	440
States not shown separately	7,290	5,848	2,238	1,898	1,138	3,750	5,388	3,361

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. A. 1. a(1996) Percent of number of private-sector establishments by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,956,479	61.4%	12.4%	8.2%	6.0%	12.1%	78.5%	21.5%
New England:								
Maine	32,828	66.4%	10.7%	8.9%	4.3%	9.7%	82.7%	17.3%
Massachusetts	140,328	59.8%	14.0%	8.6%	7.2%	10.3%	79.2%	20.8%
Connecticut	78,230	61.0%	12.5%	8.2%	5.5%	12.8%	78.2%	21.8%
Middle Atlantic:								
New York	406,786	67.5%	11.8%	7.3%	4.6%	8.8%	83.2%	16.8%
New Jersey	206,884	65.3%	11.3%	5.8%	5.0%	12.6%	79.9%	20.1%
Pennsylvania	250,004	60.1%	13.3%	7.5%	5.9%	13.2%	78.1%	21.9%
East North Central:								
Ohio	239,817	57.1%	14.0%	8.9%	6.6%	13.4%	76.7%	23.3%
Indiana	128,579	57.4%	12.2%	10.6%	7.8%	11.9%	76.5%	23.5%
Illinois	260,380	62.4%	13.2%	7.9%	5.8%	10.8%	80.0%	20.0%
Michigan	211,941	62.0%	12.7%	7.6%	7.3%	10.4%	79.9%	20.1%
Wisconsin	128,758	62.1%	12.5%	11.3%	4.7%	9.5%	81.1%	18.9%
West North Central:								
Minnesota	124,746	64.5%	12.7%	8.0%	5.8%	9.0%	82.4%	17.6%
Iowa	80,331	67.3%	10.6%	8.1%	4.4%	9.6%	82.5%	17.5%
Missouri	123,444	62.6%	11.7%	8.1%	5.7%	11.8%	79.2%	20.8%
Nebraska	48,684	65.9%	12.2%	6.6%	6.2%	9.0%	82.0%	18.0%
Kansas	71,042	66.5%	11.8%	7.2%	5.4%	9.2%	82.3%	17.7%
South Atlantic:								
Maryland	105,011	59.9%	12.9%	7.8%	5.9%	13.5%	77.6%	22.4%
Virginia	153,489	57.4%	10.9%	7.8%	6.8%	17.1%	73.1%	26.9%
West Virginia	34,786	58.4%	12.2%	9.1%	6.3%	14.1%	76.5%	23.5%
North Carolina	160,863	60.6%	11.9%	8.4%	7.3%	11.8%	77.5%	22.5%
South Carolina	78,059	59.7%	11.9%	7.2%	6.1%	15.2%	75.9%	24.1%
Georgia	159,666	55.7%	13.3%	7.6%	8.0%	15.4%	74.1%	25.9%
Florida	340,828	64.1%	11.0%	5.8%	5.7%	13.3%	78.4%	21.6%
East South Central:								
Kentucky	82,401	60.1%	10.5%	8.4%	7.5%	13.5%	75.5%	24.5%
Tennessee	109,138	55.7%	11.5%	10.1%	6.3%	16.4%	72.2%	27.8%
Alabama	83,850	59.4%	13.9%	8.0%	5.4%	13.3%	77.4%	22.6%
Mississippi	53,413	61.1%	12.0%	6.9%	7.5%	12.6%	78.0%	22.0%
West South Central:								
Arkansas	54,445	65.1%	11.9%	7.1%	5.4%	10.6%	81.6%	18.4%
Louisiana	91,463	58.8%	11.5%	9.2%	6.7%	13.8%	75.7%	24.3%
Oklahoma	72,901	61.3%	12.1%	8.3%	4.8%	13.5%	77.5%	22.5%
Texas	382,840	56.4%	12.7%	9.1%	6.8%	15.1%	74.3%	25.7%
Mountain:								
Colorado	108,595	65.1%	9.9%	8.8%	4.9%	11.3%	80.7%	19.3%
New Mexico	38,441	63.5%	11.7%	7.6%	6.1%	11.1%	80.2%	19.8%
Arizona	91,103	53.1%	12.6%	8.4%	6.6%	19.2%	71.1%	28.9%
Utah	40,143	57.4%	14.6%	9.6%	6.4%	11.9%	77.9%	22.1%
Nevada	32,697	57.4%	14.3%	9.0%	6.3%	13.0%	77.4%	22.6%
Pacific:								
Washington	132,264	62.0%	14.5%	8.4%	5.7%	9.4%	81.5%	18.5%
Oregon	87,778	60.6%	12.3%	7.7%	6.2%	13.2%	76.8%	23.2%
California	657,768	61.4%	12.7%	9.3%	5.4%	11.2%	79.4%	20.6%
Hawaii	26,021	59.0%	14.4%	8.0%	7.5%	11.0%	78.4%	21.6%
States not shown separately	245,737	65.8%	11.7%	8.0%	5.2%	9.3%	81.9%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

Table II.A.1.a(1996) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,537	0.33%	0.17%	0.17%	0.16%	0.25%	0.27%	0.27%
New England:								
Maine	1,828	2.14%	1.42%	1.25%	0.59%	1.67%	1.55%	1.55%
Massachusetts	3,045	1.44%	2.07%	0.63%	1.08%	1.66%	1.57%	1.57%
Connecticut	3,299	1.85%	1.13%	0.89%	0.62%	1.75%	2.03%	2.03%
Middle Atlantic:								
New York	12,015	1.59%	1.10%	0.90%	0.48%	0.85%	0.91%	0.91%
New Jersey	5,210	2.75%	1.05%	0.53%	0.93%	2.71%	2.80%	2.80%
Pennsylvania	8,491	1.39%	1.11%	0.70%	0.78%	1.67%	1.93%	1.93%
East North Central:								
Ohio	10,711	1.46%	0.93%	1.09%	1.05%	1.51%	2.01%	2.01%
Indiana	4,955	2.58%	0.96%	1.12%	1.31%	2.01%	2.18%	2.18%
Illinois	8,958	1.74%	1.11%	0.68%	0.82%	1.49%	1.83%	1.83%
Michigan	5,826	1.98%	1.09%	0.97%	0.91%	1.58%	1.92%	1.92%
Wisconsin	4,914	1.17%	0.98%	1.12%	0.85%	1.65%	2.02%	2.02%
West North Central:								
Minnesota	3,917	1.92%	0.85%	0.76%	0.94%	1.44%	1.66%	1.66%
Iowa	2,913	1.91%	1.30%	1.16%	0.45%	1.09%	1.14%	1.14%
Missouri	2,981	1.78%	1.59%	1.08%	0.76%	1.05%	1.86%	1.86%
Nebraska	1,595	2.01%	1.04%	0.84%	0.70%	1.17%	1.36%	1.36%
Kansas	1,230	1.59%	0.88%	0.78%	0.57%	1.37%	1.73%	1.73%
South Atlantic:								
Maryland	4,482	2.42%	2.05%	0.98%	0.77%	2.37%	2.57%	2.57%
Virginia	7,876	2.49%	1.38%	0.64%	1.37%	2.03%	2.59%	2.59%
West Virginia	1,574	2.75%	1.42%	1.46%	0.99%	1.76%	2.11%	2.11%
North Carolina	6,323	2.18%	1.09%	1.32%	1.23%	1.17%	1.62%	1.62%
South Carolina	4,057	2.28%	1.03%	0.91%	1.39%	1.86%	1.72%	1.72%
Georgia	3,615	1.13%	0.50%	1.65%	0.89%	1.41%	1.55%	1.55%
Florida	11,731	1.18%	0.75%	1.30%	0.71%	1.59%	1.04%	1.04%
East South Central:								
Kentucky	2,933	2.30%	1.09%	0.94%	1.55%	1.39%	2.05%	2.05%
Tennessee	4,784	3.11%	1.11%	1.20%	0.89%	1.93%	2.74%	2.74%
Alabama	2,234	1.90%	1.27%	0.70%	1.13%	1.68%	1.75%	1.75%
Mississippi	1,695	2.17%	1.06%	1.43%	0.75%	1.82%	1.87%	1.87%
West South Central:								
Arkansas	1,385	2.03%	1.71%	1.10%	0.78%	1.19%	1.59%	1.59%
Louisiana	4,319	2.79%	1.07%	1.23%	1.22%	2.24%	2.33%	2.33%
Oklahoma	2,786	2.93%	1.76%	1.11%	0.80%	1.67%	2.17%	2.17%
Texas	9,676	1.17%	0.78%	0.43%	0.86%	1.54%	1.13%	1.13%
Mountain:								
Colorado	6,113	2.24%	1.16%	0.66%	0.83%	1.38%	1.36%	1.36%
New Mexico	2,285	2.26%	1.42%	1.20%	0.94%	1.71%	1.37%	1.37%
Arizona	4,504	2.33%	0.91%	1.15%	0.86%	3.21%	2.83%	2.83%
Utah	1,221	1.74%	1.18%	1.51%	1.34%	1.59%	1.74%	1.74%
Nevada	1,111	2.07%	1.38%	1.27%	1.25%	1.97%	2.05%	2.05%
Pacific:								
Washington	4,647	1.57%	1.16%	0.71%	0.68%	1.34%	1.32%	1.32%
Oregon	4,053	3.10%	1.69%	0.93%	1.24%	2.54%	2.19%	2.19%
California	10,573	0.98%	0.68%	0.57%	0.45%	0.75%	0.74%	0.74%
Hawaii	854	1.48%	1.72%	1.25%	0.80%	1.14%	1.17%	1.17%
States not shown separately	7,290	1.44%	0.94%	0.86%	0.48%	1.33%	1.06%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

Table II.A.1.b(1996) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low-wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	52.9%	22.6%	36.0%	47.2%	24.1%	65.9%	6.0%	22.6%	3.5%
New England:									
Maine	53.2%	22.2%	38.7%	47.6%	22.2%	61.5%	5.4%	19.8%	0.9%
Massachusetts	58.6%	11.1%	28.7%	40.3%	22.3%	65.0%	7.7%	21.4%	2.6%
Connecticut	57.6%	12.1%	35.4%	36.2%	26.6%	62.6%	7.4%	22.6%	4.1%
Middle Atlantic:									
New York	52.8%	21.7%	29.7%	36.8%	21.4%	67.3%	5.8%	17.2%	7.0%
New Jersey	55.9%	10.4%	26.4%	42.5%	20.9%	67.0%	5.1%	19.1%	4.9%
Pennsylvania	60.1%	22.4%	37.8%	42.7%	25.2%	61.3%	8.3%	22.9%	4.8%
East North Central:									
Ohio	59.4%	22.6%	32.0%	47.4%	24.4%	65.9%	7.4%	24.8%	4.9%
Indiana	51.6%	29.5%	34.1%	47.8%	31.0%	63.8%	5.1%	26.6%	3.9%
Illinois	55.9%	20.2%	30.5%	44.6%	23.3%	67.7%	6.6%	21.2%	5.9%
Michigan	57.8%	25.6%	29.8%	50.1%	25.5%	62.0%	9.1%	21.1%	3.2%
Wisconsin	55.3%	28.1%	39.0%	49.6%	25.9%	57.4%	6.0%	20.5%	4.6%
West North Central:									
Minnesota	51.9%	17.9%	40.1%	44.3%	26.7%	58.9%	6.6%	20.9%	4.5%
Iowa	50.0%	31.9%	52.3%	43.3%	24.2%	55.5%	4.8%	20.3%	4.8%
Missouri	50.0%	26.8%	44.1%	48.8%	25.4%	64.4%	7.0%	22.8%	6.7%
Nebraska	48.3%	31.8%	45.0%	41.5%	19.6%	57.5%	5.0%	19.5%	3.0%
Kansas	48.8%	27.1%	48.0%	47.2%	21.5%	63.0%	4.2%	20.5%	0.8%
South Atlantic:									
Maryland	55.8%	16.9%	24.5%	48.3%	21.3%	64.4%	3.6%	21.8%	3.5%
Virginia	54.6%	21.3%	28.1%	48.5%	23.0%	66.6%	6.7%	27.9%	1.8%
West Virginia	47.9%	42.7%	46.1%	44.9%	29.2%	68.3%	5.6%	26.3%	3.9%
North Carolina	55.7%	24.4%	39.5%	47.5%	23.4%	71.5%	6.4%	23.9%	0.3%
South Carolina	48.3%	26.5%	42.9%	49.3%	27.1%	68.4%	6.2%	25.0%	1.2%
Georgia	55.0%	24.1%	29.2%	58.2%	25.4%	70.9%	4.0%	25.1%	2.4%
Florida	50.3%	20.8%	19.6%	53.0%	24.0%	72.4%	3.8%	23.0%	1.5%
East South Central:									
Kentucky	53.3%	27.6%	41.6%	46.8%	22.5%	66.4%	5.7%	25.8%	2.3%
Tennessee	49.4%	21.4%	44.0%	52.1%	27.6%	70.4%	4.5%	28.8%	3.8%
Alabama	54.3%	29.1%	41.8%	46.5%	24.8%	70.0%	6.9%	21.8%	1.7%
Mississippi	42.1%	40.0%	43.8%	48.0%	27.8%	63.0%	4.7%	25.0%	1.1%
West South Central:									
Arkansas	45.7%	30.7%	47.3%	49.8%	26.9%	65.5%	7.1%	20.5%	1.7%
Louisiana	45.6%	28.9%	33.1%	55.5%	27.0%	71.3%	3.2%	25.9%	2.3%
Oklahoma	46.1%	31.9%	40.1%	47.2%	26.2%	69.4%	6.3%	24.8%	1.5%
Texas	49.8%	28.8%	37.0%	53.0%	23.9%	69.3%	4.9%	27.3%	1.9%
Mountain:									
Colorado	54.3%	18.5%	27.9%	55.1%	22.6%	68.4%	4.2%	21.3%	2.7%
New Mexico	47.3%	28.4%	46.6%	44.8%	28.7%	69.9%	3.6%	21.5%	1.6%
Arizona	55.1%	18.6%	33.1%	64.4%	26.8%	72.0%	5.5%	29.9%	0.6%
Utah	54.8%	20.5%	30.9%	57.0%	24.4%	62.0%	5.7%	23.6%	2.4%
Nevada	51.9%	17.6%	37.3%	52.4%	26.4%	64.9%	4.3%	23.7%	3.1%
Pacific:									
Washington	50.5%	14.1%	40.6%	53.1%	24.9%	62.0%	6.3%	19.8%	6.4%
Oregon	61.5%	21.2%	34.7%	51.9%	21.6%	65.3%	7.2%	23.4%	4.0%
California	48.4%	19.5%	48.1%	43.3%	23.0%	64.0%	7.7%	21.4%	3.7%
Hawaii	84.2%	11.2%	26.2%	39.4%	28.8%	70.4%	3.9%	26.3%	5.6%
States not shown separately	49.5%	25.7%	43.8%	47.1%	23.3%	62.0%	5.0%	19.8%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1996) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low-wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.32%	0.36%	0.55%	0.47%	0.41%	0.53%	0.15%	0.28%	0.18%
New England:									
Maine	3.16%	2.29%	3.18%	3.89%	1.84%	2.00%	1.11%	1.74%	0.26%
Massachusetts	1.95%	2.15%	3.14%	1.98%	1.46%	2.87%	1.40%	1.45%	0.70%
Connecticut	2.12%	2.43%	2.64%	4.16%	1.86%	1.78%	0.57%	2.05%	1.04%
Middle Atlantic:									
New York	1.06%	1.47%	1.99%	2.55%	0.70%	2.31%	0.54%	1.13%	0.99%
New Jersey	2.64%	1.69%	2.24%	4.04%	2.91%	3.84%	0.55%	2.85%	1.44%
Pennsylvania	2.34%	1.84%	2.17%	2.98%	1.49%	2.17%	0.73%	2.09%	1.25%
East North Central:									
Ohio	2.14%	1.58%	3.03%	3.59%	2.39%	1.57%	0.90%	1.99%	0.72%
Indiana	2.58%	2.28%	1.85%	3.49%	2.55%	2.39%	0.61%	2.61%	0.72%
Illinois	1.75%	2.06%	2.75%	2.39%	1.43%	1.87%	1.05%	1.67%	0.86%
Michigan	2.15%	2.29%	2.49%	3.58%	1.72%	2.53%	1.72%	1.32%	0.71%
Wisconsin	2.10%	1.95%	3.29%	2.48%	0.92%	2.10%	1.17%	1.33%	0.67%
West North Central:									
Minnesota	1.94%	2.14%	3.21%	3.61%	2.15%	3.47%	0.99%	1.69%	0.92%
Iowa	2.64%	3.16%	3.89%	3.55%	1.68%	2.08%	0.93%	1.25%	0.93%
Missouri	1.73%	2.17%	3.25%	5.26%	1.79%	3.52%	0.89%	1.93%	1.54%
Nebraska	1.51%	1.52%	2.77%	3.72%	1.29%	2.82%	0.65%	1.34%	1.16%
Kansas	2.51%	2.33%	2.40%	3.64%	1.88%	2.72%	0.68%	1.74%	0.21%
South Atlantic:									
Maryland	3.02%	2.00%	2.10%	3.63%	1.11%	3.65%	0.68%	2.32%	0.85%
Virginia	2.10%	1.73%	1.59%	5.91%	1.66%	1.86%	1.59%	2.51%	0.67%
West Virginia	2.63%	3.07%	2.59%	4.03%	2.75%	3.22%	1.36%	2.02%	1.50%
North Carolina	2.90%	2.35%	3.28%	3.42%	1.93%	2.26%	1.63%	1.52%	0.13%
South Carolina	3.48%	2.12%	2.18%	3.51%	1.13%	1.81%	0.91%	1.76%	0.41%
Georgia	2.41%	3.00%	2.21%	6.05%	1.83%	3.17%	0.52%	1.82%	0.76%
Florida	1.45%	1.45%	1.56%	2.85%	0.80%	2.25%	0.73%	1.37%	0.46%
East South Central:									
Kentucky	3.08%	1.86%	2.30%	3.88%	1.30%	4.90%	0.73%	2.19%	0.67%
Tennessee	2.33%	2.11%	3.93%	4.73%	1.93%	2.40%	0.74%	2.98%	1.68%
Alabama	2.57%	2.22%	1.80%	3.47%	1.64%	1.48%	1.07%	1.72%	0.90%
Mississippi	2.23%	2.86%	2.64%	3.11%	1.54%	2.55%	0.78%	1.95%	0.52%
West South Central:									
Arkansas	2.62%	2.73%	2.89%	2.21%	1.72%	3.64%	1.18%	1.77%	0.49%
Louisiana	2.48%	1.85%	1.90%	5.95%	2.00%	2.14%	0.74%	2.27%	0.99%
Oklahoma	2.00%	3.51%	3.80%	3.57%	3.04%	2.82%	1.18%	2.48%	0.52%
Texas	1.70%	1.79%	2.44%	3.38%	1.07%	1.79%	0.72%	1.02%	0.52%
Mountain:									
Colorado	1.96%	1.77%	3.35%	5.22%	2.11%	2.93%	0.63%	1.55%	0.85%
New Mexico	2.38%	3.94%	3.14%	3.81%	3.58%	2.48%	1.05%	2.03%	0.46%
Arizona	3.28%	2.45%	2.76%	6.70%	2.66%	2.26%	0.73%	2.76%	0.33%
Utah	3.03%	2.27%	3.01%	3.77%	2.15%	1.76%	0.66%	2.07%	0.90%
Nevada	2.22%	1.43%	3.03%	3.80%	1.78%	1.81%	0.61%	1.99%	0.90%
Pacific:									
Washington	2.06%	1.69%	3.24%	3.33%	2.47%	1.93%	0.60%	1.09%	1.91%
Oregon	2.52%	2.60%	2.94%	5.26%	2.22%	3.38%	1.28%	2.43%	1.01%
California	1.02%	0.73%	1.80%	1.55%	1.04%	1.27%	0.41%	0.92%	0.61%
Hawaii	1.50%	1.48%	1.50%	2.83%	1.57%	1.56%	0.94%	1.34%	1.22%
States not shown separately	1.96%	1.38%	2.51%	3.49%	1.64%	1.29%	0.71%	1.16%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1996) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.9%	34.2%	64.9%	80.8%	92.7%	96.7%	41.7%	93.9%
New England:								
Maine	53.2%	37.8%	60.6%	90.5%	90.9%	99.8%	44.1%	97.1%
Massachusetts	58.6%	42.4%	61.2%	87.1%	96.5%	98.7%	48.7%	96.3%
Connecticut	57.6%	38.7%	69.0%	85.6%	100.0%	100.0%	46.2%	98.3%
Middle Atlantic:								
New York	52.8%	37.6%	69.1%	82.2%	96.1%	100.0%	44.2%	95.2%
New Jersey	55.9%	38.4%	82.4%	83.4%	97.6%	93.3%	46.2%	94.3%
Pennsylvania	60.1%	42.7%	70.3%	82.6%	96.5%	100.0%	49.7%	97.3%
East North Central:								
Ohio	59.4%	37.5%	73.8%	90.6%	93.5%	100.0%	47.7%	97.9%
Indiana	51.6%	30.0%	58.6%	73.5%	96.4%	100.0%	37.6%	97.2%
Illinois	55.9%	38.5%	70.9%	88.4%	86.3%	98.5%	46.3%	94.4%
Michigan	57.8%	39.8%	76.0%	86.0%	91.0%	98.2%	48.3%	95.4%
Wisconsin	55.3%	38.1%	68.7%	83.1%	89.0%	100.0%	45.6%	96.8%
West North Central:								
Minnesota	51.9%	36.0%	70.6%	74.8%	84.3%	97.9%	43.9%	89.3%
Iowa	50.0%	32.3%	76.8%	82.2%	95.7%	95.7%	40.8%	93.1%
Missouri	50.0%	30.0%	62.1%	85.3%	91.8%	100.0%	37.7%	97.2%
Nebraska	48.3%	30.1%	64.6%	88.0%	91.0%	100.0%	38.1%	94.7%
Kansas	48.8%	31.6%	68.5%	84.0%	91.6%	95.3%	39.1%	93.7%
South Atlantic:								
Maryland	55.8%	37.1%	69.3%	82.7%	94.3%	93.2%	45.3%	91.9%
Virginia	54.6%	32.4%	69.1%	84.7%	85.3%	94.1%	41.5%	90.2%
West Virginia	47.9%	23.9%	65.1%	72.7%	88.8%	98.4%	33.4%	95.2%
North Carolina	55.7%	33.0%	76.8%	92.8%	99.2%	98.1%	43.6%	97.4%
South Carolina	48.3%	26.1%	56.3%	73.9%	93.6%	98.8%	33.5%	95.0%
Georgia	55.0%	32.4%	67.9%	80.6%	89.1%	95.0%	41.6%	93.1%
Florida	50.3%	34.0%	51.1%	73.1%	93.8%	99.1%	37.7%	95.7%
East South Central:								
Kentucky	53.3%	30.7%	62.7%	89.3%	97.9%	100.0%	38.6%	98.9%
Tennessee	49.4%	25.1%	52.1%	80.4%	89.6%	95.5%	33.2%	91.5%
Alabama	54.3%	32.7%	68.3%	90.3%	97.5%	97.1%	42.0%	96.5%
Mississippi	42.1%	20.8%	51.6%	64.5%	85.2%	98.6%	28.0%	92.0%
West South Central:								
Arkansas	45.7%	26.5%	55.3%	90.0%	94.0%	98.7%	34.2%	96.8%
Louisiana	45.6%	23.3%	55.2%	66.8%	86.9%	98.5%	31.0%	91.1%
Oklahoma	46.1%	26.3%	52.8%	77.0%	84.1%	97.7%	32.4%	93.3%
Texas	49.8%	28.6%	46.9%	72.6%	93.1%	98.4%	34.3%	94.4%
Mountain:								
Colorado	54.3%	39.7%	58.9%	84.0%	87.0%	96.6%	45.2%	92.4%
New Mexico	47.3%	31.0%	49.8%	68.7%	90.9%	98.8%	36.0%	92.6%
Arizona	55.1%	32.9%	72.6%	73.5%	78.9%	88.6%	43.5%	83.6%
Utah	54.8%	35.9%	60.1%	88.1%	89.1%	94.1%	44.0%	92.9%
Nevada	51.9%	31.2%	63.6%	71.5%	94.0%	96.4%	40.1%	92.3%
Pacific:								
Washington	50.5%	31.2%	66.6%	83.8%	95.9%	95.7%	40.6%	94.0%
Oregon	61.5%	46.3%	69.6%	83.6%	96.3%	94.3%	51.4%	94.8%
California	48.4%	30.0%	61.3%	74.2%	94.5%	90.6%	38.0%	88.7%
Hawaii	84.2%	76.9%	85.7%	100.0%	99.1%	100.0%	80.0%	99.7%
States not shown separately	49.5%	32.8%	68.2%	82.2%	93.1%	91.9%	40.0%	92.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1996) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.50%	0.74%	0.48%	0.76%	0.68%	0.39%	0.45%
New England:								
Maine	3.16%	4.66%	4.94%	3.86%	4.26%	0.12%	3.62%	1.57%
Massachusetts	1.95%	2.54%	8.31%	3.53%	1.79%	1.43%	2.07%	1.30%
Connecticut	2.12%	3.15%	5.89%	6.36%	0.00%	0.00%	2.20%	0.97%
Middle Atlantic:								
New York	1.06%	1.93%	2.82%	5.37%	2.64%	0.00%	1.52%	1.92%
New Jersey	2.64%	2.49%	5.84%	6.68%	1.17%	4.70%	2.44%	3.73%
Pennsylvania	2.34%	2.88%	4.53%	5.19%	1.57%	0.00%	2.14%	0.74%
East North Central:								
Ohio	2.14%	2.69%	5.37%	3.67%	4.12%	0.00%	2.55%	1.67%
Indiana	2.58%	3.21%	6.49%	4.95%	4.63%	0.00%	2.51%	2.46%
Illinois	1.75%	2.86%	5.28%	3.23%	4.80%	1.03%	2.35%	2.24%
Michigan	2.15%	2.91%	3.94%	4.13%	4.10%	0.75%	2.50%	1.62%
Wisconsin	2.10%	2.50%	4.12%	4.44%	6.75%	0.00%	1.61%	1.64%
West North Central:								
Minnesota	1.94%	1.89%	6.17%	9.03%	7.10%	1.45%	1.40%	3.48%
Iowa	2.64%	4.03%	5.20%	4.33%	6.72%	3.03%	3.16%	2.23%
Missouri	1.73%	3.22%	7.81%	3.97%	4.85%	0.00%	2.29%	1.18%
Nebraska	1.51%	3.14%	3.84%	3.64%	5.79%	0.00%	2.41%	2.29%
Kansas	2.51%	2.64%	5.60%	7.04%	5.08%	3.39%	2.60%	2.50%
South Atlantic:								
Maryland	3.02%	3.16%	6.21%	6.89%	5.07%	5.70%	3.33%	3.71%
Virginia	2.10%	2.75%	6.05%	4.38%	6.90%	3.57%	2.39%	3.07%
West Virginia	2.63%	4.31%	7.95%	7.05%	6.32%	0.94%	3.53%	1.92%
North Carolina	2.90%	3.37%	5.21%	3.49%	2.52%	1.33%	3.08%	0.82%
South Carolina	3.48%	4.10%	8.20%	7.20%	3.36%	1.08%	3.76%	1.85%
Georgia	2.41%	4.06%	7.32%	6.83%	5.46%	4.66%	3.31%	2.78%
Florida	1.45%	1.59%	6.47%	4.35%	4.71%	0.69%	1.60%	1.78%
East South Central:								
Kentucky	3.08%	3.19%	6.92%	5.31%	1.57%	0.00%	3.20%	0.71%
Tennessee	2.33%	3.28%	6.71%	3.55%	4.70%	3.93%	2.99%	2.68%
Alabama	2.57%	3.03%	6.03%	4.38%	10.38%	4.23%	2.83%	2.03%
Mississippi	2.23%	2.56%	6.25%	8.28%	8.28%	1.22%	1.86%	3.00%
West South Central:								
Arkansas	2.62%	2.05%	7.93%	5.57%	3.24%	2.01%	2.15%	1.48%
Louisiana	2.48%	3.52%	2.49%	9.18%	5.53%	1.10%	2.80%	1.85%
Oklahoma	2.00%	2.15%	10.14%	7.17%	11.70%	1.51%	2.29%	2.96%
Texas	1.70%	2.77%	6.58%	4.34%	4.97%	0.87%	2.59%	1.25%
Mountain:								
Colorado	1.96%	2.38%	7.90%	5.78%	7.29%	3.66%	1.70%	3.77%
New Mexico	2.38%	3.49%	9.05%	7.02%	5.94%	0.86%	3.35%	2.55%
Arizona	3.28%	2.58%	7.08%	6.83%	10.57%	7.02%	2.46%	6.65%
Utah	3.03%	3.80%	6.61%	3.78%	5.62%	3.82%	3.28%	2.97%
Nevada	2.22%	3.43%	5.82%	7.16%	2.31%	3.99%	3.30%	2.99%
Pacific:								
Washington	2.06%	2.26%	7.53%	5.03%	3.82%	5.57%	2.14%	4.33%
Oregon	2.52%	3.14%	7.44%	3.02%	1.72%	3.30%	2.74%	1.78%
California	1.02%	1.93%	1.93%	3.79%	1.65%	3.59%	1.21%	1.97%
Hawaii	1.50%	2.19%	6.02%	0.00%	1.15%	0.00%	1.86%	0.36%
States not shown separately	1.96%	2.07%	5.07%	4.08%	2.59%	3.33%	2.21%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. A. 2. a(1996) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	12.1%	35.3%	71.6%	11.4%	56.3%
New England:						
Maine	24.0%	9.5%	25.8%	79.8%	8.2%	58.3%
Massachusetts	22.5%	13.0%	22.5%	54.9%	12.8%	41.1%
Connecticut	27.0%	10.3%	23.4%	76.1%	9.0%	57.2%
Middle Atlantic:						
New York	27.3%	18.2%	36.5%	60.8%	18.7%	47.0%
New Jersey	21.9%	10.1%	11.1%	58.5%	8.4%	48.2%
Pennsylvania	30.3%	14.4%	20.7%	79.5%	14.3%	59.4%
East North Central:						
Ohio	30.2%	12.4%	39.4%	76.8%	10.6%	61.5%
Indiana	36.3%	8.9%	65.6%	90.1%	7.6%	72.4%
Illinois	26.2%	14.7%	31.0%	63.5%	14.4%	49.3%
Michigan	23.0%	7.6%	36.8%	70.4%	7.5%	54.0%
Wisconsin	24.8%	11.9%	23.4%	77.3%	10.7%	53.2%
West North Central:						
Minnesota	28.3%	15.1%	38.5%	74.4%	15.1%	58.7%
Iowa	33.9%	19.0%	60.2%	79.9%	17.1%	68.6%
Missouri	28.8%	8.6%	34.7%	79.4%	8.6%	58.7%
Nebraska	25.7%	11.0%	22.6%	72.5%	10.6%	53.6%
Kansas	25.9%	11.5%	39.0%	73.3%	11.3%	54.3%
South Atlantic:						
Maryland	32.0%	11.2%	55.4%	81.3%	11.3%	67.4%
Virginia	33.3%	10.3%	46.8%	73.1%	10.8%	61.4%
West Virginia	32.7%	14.1%	39.1%	66.2%	12.5%	55.8%
North Carolina	29.8%	7.5%	54.6%	80.5%	5.9%	66.4%
South Carolina	37.9%	13.8%	51.6%	75.5%	12.8%	65.7%
Georgia	34.1%	11.3%	40.8%	77.8%	10.5%	64.1%
Florida	30.4%	9.5%	11.6%	81.1%	8.2%	62.1%
East South Central:						
Kentucky	32.5%	7.5%	50.5%	79.8%	7.6%	62.4%
Tennessee	36.3%	15.9%	52.6%	66.1%	14.1%	57.3%
Alabama	25.0%	8.9%	36.7%	62.8%	9.0%	48.7%
Mississippi	37.6%	8.6%	45.8%	84.7%	9.1%	68.3%
West South Central:						
Arkansas	24.6%	8.1%	9.3%	69.7%	7.5%	51.5%
Louisiana	40.0%	10.2%	49.5%	89.8%	9.1%	72.7%
Oklahoma	34.7%	11.7%	19.7%	86.8%	11.7%	62.3%
Texas	36.7%	11.8%	58.9%	74.2%	10.1%	64.6%
Mountain:						
Colorado	31.6%	13.2%	38.0%	89.3%	11.8%	72.0%
New Mexico	29.6%	13.1%	35.2%	69.1%	13.7%	54.6%
Arizona	31.5%	7.2%	56.3%	70.1%	6.4%	63.6%
Utah	24.8%	11.3%	22.4%	66.0%	11.3%	47.3%
Nevada	30.7%	12.1%	13.2%	78.0%	12.3%	58.0%
Pacific:						
Washington	22.1%	8.5%	26.3%	68.3%	8.7%	47.6%
Oregon	19.2%	8.2%	23.0%	51.9%	7.6%	39.8%
California	24.0%	13.3%	15.7%	58.9%	12.9%	42.5%
Hawaii	24.3%	21.2%	5.1%	46.8%	21.2%	33.5%
States not shown separately	22.9%	11.5%	36.2%	61.1%	9.8%	48.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

Table II.A.2.a(1996) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.40%	1.70%	0.92%	0.49%	0.77%
New England:						
Maine	2.98%	2.11%	7.51%	6.54%	2.17%	3.88%
Massachusetts	2.84%	2.57%	7.36%	9.82%	2.60%	7.29%
Connecticut	2.92%	1.81%	11.26%	10.47%	1.92%	6.69%
Middle Atlantic:						
New York	1.93%	1.32%	7.63%	4.89%	1.44%	4.53%
New Jersey	3.03%	2.05%	4.20%	10.11%	2.53%	7.19%
Pennsylvania	2.60%	2.05%	8.95%	6.47%	2.41%	4.25%
East North Central:						
Ohio	3.01%	1.97%	8.17%	6.11%	1.89%	4.78%
Indiana	3.05%	1.80%	10.16%	5.25%	1.88%	3.17%
Illinois	2.00%	1.63%	7.86%	6.54%	1.58%	4.85%
Michigan	2.73%	1.65%	11.57%	6.37%	1.81%	4.98%
Wisconsin	3.24%	2.49%	9.38%	5.76%	2.69%	4.44%
West North Central:						
Minnesota	3.38%	3.09%	10.23%	6.98%	3.20%	6.54%
Iowa	3.90%	3.58%	11.21%	7.45%	3.69%	6.53%
Missouri	3.88%	2.85%	11.29%	4.65%	2.89%	4.51%
Nebraska	3.20%	3.83%	9.54%	9.26%	4.04%	7.14%
Kansas	2.88%	3.56%	11.40%	8.67%	3.40%	6.32%
South Atlantic:						
Maryland	3.70%	2.31%	14.07%	4.11%	2.41%	5.78%
Virginia	2.93%	1.35%	12.43%	6.36%	1.48%	5.38%
West Virginia	5.14%	2.97%	11.29%	9.32%	3.55%	6.40%
North Carolina	3.08%	2.53%	10.66%	5.37%	2.13%	5.41%
South Carolina	3.04%	3.74%	13.40%	6.71%	3.88%	6.11%
Georgia	4.31%	3.03%	10.63%	6.84%	3.03%	6.00%
Florida	3.77%	2.28%	4.60%	4.42%	2.54%	5.12%
East South Central:						
Kentucky	2.91%	2.19%	10.45%	6.38%	2.34%	4.72%
Tennessee	3.95%	3.07%	12.13%	6.97%	3.70%	6.96%
Alabama	3.75%	3.22%	8.63%	8.55%	3.56%	5.37%
Mississippi	4.86%	2.93%	13.19%	4.97%	3.04%	5.13%
West South Central:						
Arkansas	2.48%	2.95%	6.38%	7.51%	3.20%	5.38%
Louisiana	4.67%	2.67%	9.44%	3.29%	2.60%	6.00%
Oklahoma	3.31%	3.10%	12.56%	3.84%	3.42%	4.41%
Texas	2.52%	2.89%	9.54%	3.56%	3.09%	2.88%
Mountain:						
Colorado	2.29%	2.63%	11.74%	3.24%	2.58%	3.42%
New Mexico	3.07%	3.09%	10.40%	6.21%	3.29%	5.18%
Arizona	3.05%	2.38%	9.91%	7.37%	2.61%	4.70%
Utah	3.22%	3.02%	15.18%	7.79%	3.31%	5.39%
Nevada	5.23%	3.42%	8.85%	8.08%	3.86%	7.12%
Pacific:						
Washington	2.65%	1.38%	6.39%	6.33%	1.66%	6.21%
Oregon	2.99%	1.64%	10.67%	10.33%	1.91%	7.94%
California	1.03%	1.81%	4.83%	4.97%	1.89%	3.06%
Hawaii	2.30%	2.12%	3.91%	4.36%	2.26%	3.64%
States not shown separately	1.78%	1.43%	4.17%	5.51%	1.86%	3.44%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

Table II.A.2.b(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.8%	71.9%	61.3%	44.9%	31.5%	18.2%	66.7%	24.9%
New England:								
Maine	44.8%	54.0%	63.2%	39.2%	53.7%	9.6% *	54.5%	23.8%
Massachusetts	41.4%	62.1%	53.1%	25.0%	11.6% *	12.3% *	56.0%	13.2% *
Connecticut	47.2%	70.2%	59.5%	30.7%	18.5% *	17.7% *	63.5%	19.7%
Middle Atlantic:								
New York	54.0%	71.2%	57.0%	42.4%	44.2%	14.7%	66.2%	26.1%
New Jersey	56.0%	71.8%	62.8%	55.7%	54.4%	17.9% *	67.9%	32.7%
Pennsylvania	56.6%	76.8%	70.4%	54.1%	40.5%	15.6% *	72.0%	28.6%
East North Central:								
Ohio	41.7%	64.1%	59.6%	36.2%	19.5%	5.6% *	60.5%	11.5%
Indiana	46.3%	77.3%	53.3%	37.5%	17.0% *	21.7%	65.4%	22.3%
Illinois	47.0%	64.1%	60.6%	45.4%	21.3%	9.7% *	61.8%	17.8%
Michigan	64.9%	82.4%	82.2%	59.1%	34.4%	29.6%	81.2%	32.2%
Wisconsin	49.5%	75.3%	51.5%	21.4%	11.9% *	27.2% *	63.8%	20.6% *
West North Central:								
Minnesota	57.4%	82.7%	62.8%	35.9%	35.9%	12.1% *	73.6%	20.2% *
Iowa	49.9%	81.5%	55.7%	19.2%	17.1%	7.2% *	67.7%	13.4%
Missouri	52.5%	79.4%	54.9%	49.7%	24.6%	22.2% *	70.2%	26.3%
Nebraska	48.6%	71.9%	52.4%	32.1%	18.5% *	23.7% *	63.0%	22.2%
Kansas	50.8%	70.9%	63.5%	28.5%	28.8% *	18.8% *	64.3%	24.6%
South Atlantic:								
Maryland	47.1%	74.5%	62.1%	24.9% *	12.8% *	14.3% *	66.3%	14.2%
Virginia	35.8%	56.0%	55.9%	41.5%	11.3% *	9.4%	53.0%	14.3%
West Virginia	41.5%	76.1%	56.5%	44.2%	13.2% *	8.0% *	64.3%	15.5%
North Carolina	52.6%	77.7%	61.3%	42.6%	32.5%	21.5% *	69.5%	26.6%
South Carolina	40.1%	66.7%	37.5%	41.8%	43.5%	11.7% *	55.7%	22.7%
Georgia	49.2%	72.3%	57.6%	59.6%	29.9%	20.7% *	67.4%	26.1%
Florida	44.5%	60.8%	57.2%	40.6%	30.7%	19.2%	59.2%	23.7%
East South Central:								
Kentucky	50.4%	75.8%	55.7%	46.8%	24.3%	29.3%	68.2%	29.0%
Tennessee	48.2%	63.6%	69.7%	46.8%	48.2%	26.8%	62.4%	34.7%
Alabama	44.4%	62.4%	66.5%	45.5%	21.0%	10.2% *	62.0%	18.2%
Mississippi	51.6%	79.2%	77.2%	43.4%	50.1%	14.2% *	74.7%	26.7%
West South Central:								
Arkansas	52.7%	76.1%	63.1%	62.5%	22.8% *	16.1% *	71.9%	22.5% *
Louisiana	43.9%	62.9%	59.1%	47.8%	27.6% *	22.9% *	62.2%	24.5%
Oklahoma	45.9%	75.1%	72.3%	29.1% *	25.6% *	11.5% *	70.9%	15.8% *
Texas	46.3%	77.7%	47.7%	52.9%	32.2%	14.5%	67.6%	23.9%
Mountain:								
Colorado	47.5%	68.0%	45.3%	48.3%	12.3% *	13.7% *	62.1%	17.8% *
New Mexico	42.5%	53.3%	61.7%	41.5%	18.5% *	25.6%	53.5%	25.1%
Arizona	46.3%	68.2%	58.0%	43.3%	26.0% *	24.7% *	62.3%	25.8%
Utah	43.8%	67.5%	67.3%	26.2%	16.3% *	8.9% *	61.0%	15.1%
Nevada	49.3%	78.2%	57.1%	47.0%	23.9%	15.7% *	68.5%	20.9%
Pacific:								
Washington	64.2%	81.3%	65.5%	59.3%	61.4%	31.5% *	75.4%	42.8%
Oregon	60.7%	72.1%	83.4%	70.3%	41.8%	23.5% *	74.1%	36.6%
California	56.6%	75.1%	65.7%	51.5%	42.9%	26.7%	70.3%	34.2%
Hawaii	75.4%	86.2%	77.4%	62.9%	45.6%	58.5%	82.9%	53.6%
States not shown separately	55.7%	75.8%	61.3%	48.2%	33.4%	18.0%	70.3%	27.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. b(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	1.05%	0.90%	1.70%	1.27%	0.86%	0.70%	0.68%
New England:								
Maine	4.39%	7.47%	9.71%	5.00%	8.66%	8.10% *	5.84%	2.68%
Massachusetts	3.18%	4.88%	8.00%	7.29%	5.91% *	7.07% *	2.93%	4.53% *
Connecticut	2.26%	5.53%	10.53%	7.08%	6.63% *	6.38% *	3.48%	3.49%
Middle Atlantic:								
New York	2.65%	3.40%	6.82%	5.80%	6.66%	3.70%	3.13%	3.95%
New Jersey	4.65%	5.24%	9.57%	8.37%	11.89%	8.63% *	3.65%	8.10%
Pennsylvania	2.74%	3.26%	5.50%	8.73%	6.00%	6.20% *	3.57%	3.71%
East North Central:								
Ohio	2.23%	4.04%	3.80%	9.99%	5.12%	1.99% *	2.68%	1.56%
Indiana	4.56%	4.16%	10.75%	6.65%	7.35% *	6.19%	5.05%	3.71%
Illinois	4.77%	6.63%	8.90%	8.35%	5.36%	3.70% *	5.07%	3.69%
Michigan	3.61%	4.52%	7.41%	6.17%	7.42%	6.98%	3.14%	5.03%
Wisconsin	3.55%	3.93%	7.54%	4.77%	5.64% *	12.08% *	2.76%	6.67% *
West North Central:								
Minnesota	4.08%	3.62%	7.87%	9.04%	10.01%	7.11% *	4.07%	6.22% *
Iowa	4.67%	6.12%	8.02%	4.54%	4.33%	3.43% *	4.85%	2.14%
Missouri	3.78%	3.56%	8.76%	7.83%	4.82%	7.38% *	3.63%	5.48%
Nebraska	4.74%	4.14%	6.96%	6.48%	5.94% *	8.70% *	3.90%	6.18%
Kansas	3.43%	4.40%	9.44%	7.74%	9.29% *	9.10% *	4.41%	6.85%
South Atlantic:								
Maryland	4.32%	5.93%	9.36%	8.03% *	4.34% *	4.56% *	5.79%	3.00%
Virginia	4.04%	7.19%	9.47%	7.33%	6.41% *	2.70%	5.61%	2.84%
West Virginia	4.42%	6.44%	11.93%	8.77%	11.28% *	3.22% *	5.29%	2.53%
North Carolina	4.46%	5.99%	9.82%	8.23%	9.12%	6.52% *	4.57%	4.35%
South Carolina	4.23%	6.91%	7.68%	9.06%	8.06%	4.29% *	3.76%	6.52%
Georgia	4.35%	7.48%	9.36%	11.10%	8.04%	6.35% *	4.56%	2.87%
Florida	2.93%	5.03%	7.57%	5.86%	5.20%	5.65%	3.49%	4.37%
East South Central:								
Kentucky	2.50%	5.37%	10.70%	9.33%	7.02%	6.68%	2.97%	5.47%
Tennessee	3.39%	8.67%	10.74%	7.85%	8.43%	5.05%	4.65%	2.99%
Alabama	3.51%	7.74%	7.16%	8.59%	4.74%	5.07% *	6.03%	2.59%
Mississippi	3.38%	7.12%	6.76%	12.08%	7.09%	4.43% *	4.72%	3.56%
West South Central:								
Arkansas	5.59%	9.85%	10.88%	8.71%	9.49% *	10.13% *	5.74%	7.15% *
Louisiana	3.29%	10.00%	7.57%	10.48%	10.28% *	9.17% *	4.92%	6.62%
Oklahoma	4.94%	4.78%	12.32%	9.08% *	8.95% *	6.60% *	3.20%	5.18% *
Texas	1.71%	4.19%	9.40%	8.68%	5.64%	3.48%	3.24%	2.33%
Mountain:								
Colorado	3.48%	3.77%	10.55%	6.03%	8.45% *	10.08% *	3.57%	6.09% *
New Mexico	5.00%	7.28%	10.85%	7.51%	6.55% *	6.14%	5.60%	4.81%
Arizona	3.22%	5.60%	9.21%	10.49%	8.63% *	8.43% *	3.39%	5.52%
Utah	3.33%	4.22%	9.56%	5.27%	5.49% *	3.38% *	3.45%	2.90%
Nevada	3.97%	5.07%	10.07%	7.89%	6.15%	5.04% *	3.93%	3.78%
Pacific:								
Washington	2.61%	4.94%	6.90%	6.05%	11.27%	9.49% *	3.86%	6.25%
Oregon	4.35%	6.27%	10.23%	8.35%	10.46%	9.58% *	4.58%	7.90%
California	1.34%	2.68%	6.07%	6.13%	5.65%	3.64%	2.54%	2.92%
Hawaii	1.45%	2.68%	5.27%	4.82%	6.57%	7.18%	2.29%	5.03%
States not shown separately	2.85%	3.52%	5.55%	7.55%	7.46%	5.25%	3.07%	3.07%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.5%	19.2%	18.0%	13.2%	10.6%	6.2%	18.4%	8.1%
New England:								
Maine	7.2%						7.4% *	6.9% *
Massachusetts	24.2%						33.2%	7.1% *
Connecticut	14.2%						21.6%	1.8% *
Middle Atlantic:								
New York	19.5%		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				23.8%	9.6%
New Jersey	14.7%						17.8%	8.8% *
Pennsylvania	15.2%						17.5%	11.0%
East North Central:								
Ohio	10.2%						14.2%	3.7%
Indiana	4.9%						6.7% *	2.5% *
Illinois	7.7%						9.2%	4.7% *
Michigan	11.3%						13.2%	7.4% *
Wisconsin	11.5%						16.1% *	2.1% *
West North Central:								
Minnesota	13.2%						17.9%	2.6% *
Iowa	7.8%						10.5%	2.1% *
Missouri	9.7%						13.2%	4.5% *
Nebraska	8.3% *						6.0% *	12.3% *
Kansas	8.2%						10.7% *	3.3% *
South Atlantic:								
Maryland	14.0%						17.4%	8.3% *
Virginia	7.0%						10.4%	2.9% *
West Virginia	4.4% *						5.9% *	2.6% *
North Carolina	8.0%						11.2%	3.0% *
South Carolina	8.9% *						10.7% *	6.9% *
Georgia	9.7% *						15.6% *	2.0% *
Florida	15.3%						19.8%	8.9% *
East South Central:								
Kentucky	12.1%						19.1%	3.8% *
Tennessee	6.7%						10.3% *	3.4%
Alabama	5.7%						9.0% *	0.9% *
Mississippi	5.7%						11.0%	0.0%
West South Central:								
Arkansas	9.1%						11.9% *	4.7% *
Louisiana	4.3% *						7.8% *	0.6% *
Oklahoma	4.3% *						6.5% *	1.6% *
Texas	9.8%						12.9%	6.6% *
Mountain:								
Colorado	15.5%						21.2%	4.0% *
New Mexico	16.7%						18.5%	13.7% *
Arizona	17.8%						20.8%	14.0% *
Utah	13.3%						16.8%	7.4% *
Nevada	10.4%						14.3%	4.5% *
Pacific:								
Washington	19.9%						19.7%	20.3% *
Oregon	31.3%						39.0%	17.6% *
California	31.0%						36.4%	22.1%
Hawaii	27.1%						25.7%	31.2%
States not shown separately	12.2%						14.4%	7.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.91%	1.24%	0.95%	0.96%	0.72%	0.54%	0.57%
New England:								
Maine	1.97%						2.92% *	2.57% *
Massachusetts	3.41%						4.07%	4.00% *
Connecticut	1.53%						2.48%	1.14% *
Middle Atlantic:								
New York	2.41%						2.89%	2.13%
New Jersey	1.77%						2.80%	3.41% *
Pennsylvania	2.32%						2.68%	2.84%
East North Central:								
Ohio	1.65%						2.77%	0.78%
Indiana	1.44%						2.79% *	0.79% *
Illinois	1.63%						1.82%	2.11% *
Michigan	1.12%						1.59%	2.21% *
Wisconsin	3.01%						5.03% *	0.89% *
West North Central:								
Minnesota	1.92%						3.16%	1.98% *
Iowa	1.21%						1.96%	1.48% *
Missouri	1.97%						2.93%	1.94% *
Nebraska	3.37% *						2.12% *	6.79% *
Kansas	2.23%						3.49% *	1.13% *
South Atlantic:								
Maryland	2.67%						2.87%	3.52% *
Virginia	1.53%						2.10%	1.60% *
West Virginia	1.64% *						2.58% *	1.28% *
North Carolina	2.11%						2.95%	1.15% *
South Carolina	2.90% *						3.33% *	3.20% *
Georgia	3.30% *						4.88% *	0.68% *
Florida	2.75%						4.08%	3.54% *
East South Central:								
Kentucky	2.08%						2.45%	2.51% *
Tennessee	1.61%						3.56% *	1.00%
Alabama	1.47%						2.84% *	1.09% *
Mississippi	1.27%						2.35%	0.00%
West South Central:								
Arkansas	2.50%						4.29% *	3.66% *
Louisiana	1.54% *						2.80% *	0.48% *
Oklahoma	1.38% *						2.31% *	0.68% *
Texas	2.09%						2.67%	2.49% *
Mountain:								
Colorado	1.83%						2.60%	1.75% *
New Mexico	2.27%						2.62%	4.56% *
Arizona	3.52%						4.36%	4.36% *
Utah	3.52%						4.39%	2.27% *
Nevada	2.50%						4.10%	1.42% *
Pacific:								
Washington	4.13%						4.26%	7.00% *
Oregon	4.30%						4.18%	5.83% *
California	1.93%						3.34%	2.76%
Hawaii	3.18%						3.20%	4.56%
States not shown separately	1.85%						2.45%	2.16%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.9%	32.8%	30.8%	24.9%	18.6%	9.9%	31.5%	14.3%
New England:								
Maine	14.8%						16.9%	10.1%
Massachusetts	14.0%						16.1%	9.9% *
Connecticut	15.7%						16.6%	14.3%
Middle Atlantic:								
New York	22.1%						25.8%	13.7%
New Jersey	31.3%						34.9%	24.1%
Pennsylvania	22.6%						26.4%	15.7%
East North Central:								
Ohio	22.7%						32.2%	7.5%
Indiana	23.2%						32.4%	11.7%
Illinois	28.6%						37.2%	11.6%
Michigan	26.7%						29.8%	20.5%
Wisconsin	21.8%						27.2%	10.8% *
West North Central:								
Minnesota	31.5%						39.3%	13.6%
Iowa	24.3%						32.5%	7.6%
Missouri	34.3%						44.8%	18.8%
Nebraska	25.9%						31.8%	15.0% *
Kansas	20.4%						26.9%	7.9%
South Atlantic:								
Maryland	27.2%						36.8%	10.8%
Virginia	16.6%						23.8%	7.6%
West Virginia	11.3%						13.0%	9.4%
North Carolina	23.5%						28.5%	15.8% *
South Carolina	19.8%						27.2%	11.6% *
Georgia	24.8%						33.9%	13.2%
Florida	25.8%						32.7%	15.9%
East South Central:								
Kentucky	21.8%						27.5%	14.9%
Tennessee	27.4%						37.3%	18.0%
Alabama	26.8%						34.3%	15.6%
Mississippi	22.2%						28.7%	15.1%
West South Central:								
Arkansas	27.2%						36.0%	13.4% *
Louisiana	24.0%						29.6%	18.0% *
Oklahoma	30.2%						45.5%	11.9% *
Texas	29.8%						42.7%	16.2%
Mountain:								
Colorado	22.4%						29.0%	8.7% *
New Mexico	19.1%						23.4%	12.4% *
Arizona	20.2%						26.3%	12.4% *
Utah	26.2%						37.7%	7.0%
Nevada	32.5%						44.7%	14.4%
Pacific:								
Washington	34.0%						38.2%	25.8%
Oregon	24.7%						29.5%	16.1%
California	25.7%						32.7%	14.2%
Hawaii	35.2%						37.6%	28.3%
States not shown separately	23.6%						28.7%	13.7%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.83%	1.51%	0.91%	0.93%	0.84%	0.81%	0.64%
New England:								
Maine	1.74%						2.79%	2.88%
Massachusetts	2.38%						2.55%	4.08% *
Connecticut	2.28%						4.00%	2.88%
Middle Atlantic:								
New York	1.59%						2.09%	1.97%
New Jersey	4.31%						5.64%	6.56%
Pennsylvania	2.04%						3.82%	2.67%
East North Central:								
Ohio	2.49%						3.61%	1.35%
Indiana	3.49%						5.48%	1.67%
Illinois	2.70%						3.55%	1.93%
Michigan	3.44%						4.71%	4.66%
Wisconsin	2.81%						3.04%	5.24% *
West North Central:								
Minnesota	4.04%						5.33%	3.78%
Iowa	2.26%						3.70%	1.58%
Missouri	3.80%						4.49%	3.88%
Nebraska	3.69%						4.05%	5.35% *
Kansas	3.13%						4.35%	2.23%
South Atlantic:								
Maryland	3.53%						5.33%	3.11%
Virginia	2.58%						4.87%	1.53%
West Virginia	1.80%						2.76%	2.63%
North Carolina	5.04%						5.38%	5.35% *
South Carolina	3.53%						3.80%	4.01% *
Georgia	1.86%						3.22%	2.40%
Florida	2.18%						2.56%	4.17%
East South Central:								
Kentucky	2.42%						3.62%	3.71%
Tennessee	2.92%						6.85%	3.93%
Alabama	2.19%						2.78%	2.13%
Mississippi	3.39%						7.35%	3.82%
West South Central:								
Arkansas	4.09%						4.16%	6.15% *
Louisiana	3.81%						5.23%	5.58% *
Oklahoma	3.87%						5.04%	5.40% *
Texas	0.74%						2.49%	2.04%
Mountain:								
Colorado	1.97%						3.29%	3.82% *
New Mexico	4.52%						4.55%	4.69% *
Arizona	2.15%						2.82%	4.26% *
Utah	2.87%						3.68%	1.93%
Nevada	3.42%						4.65%	3.68%
Pacific:								
Washington	4.06%						6.24%	6.47%
Oregon	1.88%						4.15%	3.70%
California	1.77%						2.56%	1.72%
Hawaii	2.22%						2.54%	4.82%
States not shown separately	3.21%						4.40%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.3%	23.5%	16.4%	11.4%	7.0%	5.9%	20.7%	6.6%
New England:								
Maine	25.6%						31.5%	12.8%
Massachusetts	7.1%						10.0% *	1.4% *
Connecticut	18.6%						26.8%	4.9% *
Middle Atlantic:								
New York	18.0%						22.1%	8.6% *
New Jersey	15.1%						18.2%	9.1% *
Pennsylvania	25.4%						34.1%	9.6% *
East North Central:								
Ohio	11.4%						16.8%	2.7% *
Indiana	20.7%						29.4%	9.7% *
Illinois	13.2%						18.3%	3.3% *
Michigan	30.2%						41.1%	8.3% *
Wisconsin	16.8%						21.1%	8.1% *
West North Central:								
Minnesota	14.9%						19.4%	4.7% *
Iowa	20.4%						27.7%	5.5% *
Missouri	12.0%						15.9% *	6.3% *
Nebraska	19.4%						27.3%	5.1% *
Kansas	23.4%						28.6%	13.4% *
South Atlantic:								
Maryland	9.5%						14.4%	1.1% *
Virginia	13.9%						20.8%	5.4% *
West Virginia	27.7%						46.1%	6.6% *
North Carolina	23.2%						32.5%	9.0% *
South Carolina	12.7%						18.6%	6.1% *
Georgia	16.5%						17.8%	14.7% *
Florida	8.3%						10.9%	4.5% *
East South Central:								
Kentucky	18.7%						24.7%	11.5% *
Tennessee	17.9%						18.0%	17.7% *
Alabama	13.2%						20.7%	2.0% *
Mississippi	26.6%						40.4%	11.7% *
West South Central:								
Arkansas	20.6%						28.3%	8.5% *
Louisiana	16.3%						26.2%	5.9% *
Oklahoma	13.3%						20.1%	5.2% *
Texas	10.7%						15.2%	5.9%
Mountain:								
Colorado	12.4%						15.4%	6.3% *
New Mexico	10.9%						14.7%	4.8% *
Arizona	12.2%						19.6%	2.7% *
Utah	8.1%						11.2%	3.0% *
Nevada	10.0%						13.7%	4.5%
Pacific:								
Washington	16.5%						21.3%	7.4% *
Oregon	9.1%						10.3%	7.1% *
California	7.4%						9.7%	3.6% *
Hawaii	21.3%						27.2%	3.9% *
States not shown separately	22.6%						29.9%	8.4%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	0.84%	1.01%	0.89%	0.59%	0.77%	0.59%	0.48%
New England:								
Maine	3.87%						5.00%	2.85%
Massachusetts	1.89%						3.30% *	0.53% *
Connecticut	3.38%						3.90%	3.24% *
Middle Atlantic:								
New York	2.17%						2.40%	2.72% *
New Jersey	3.13%						4.23%	3.46% *
Pennsylvania	2.53%						4.38%	3.20% *
East North Central:								
Ohio	1.58%						2.60%	0.89% *
Indiana	2.78%						2.29%	3.79% *
Illinois	2.31%						2.80%	1.40% *
Michigan	2.72%						4.95%	3.22% *
Wisconsin	3.44%						3.40%	4.21% *
West North Central:								
Minnesota	2.48%						3.12%	2.45% *
Iowa	4.10%						5.50%	1.83% *
Missouri	3.52%						5.49% *	3.32% *
Nebraska	3.37%						4.17%	1.74% *
Kansas	3.06%						3.60%	5.55% *
South Atlantic:								
Maryland	1.65%						2.36%	0.64% *
Virginia	3.57%						5.68%	1.92% *
West Virginia	4.04%						5.65%	2.62% *
North Carolina	4.44%						5.86%	2.64%
South Carolina	1.70%						3.10%	2.05% *
Georgia	2.60%						3.14%	2.59%
Florida	1.84%						2.77%	2.18% *
East South Central:								
Kentucky	3.26%						2.40%	5.62% *
Tennessee	2.83%						5.20%	3.93%
Alabama	2.21%						4.00%	0.92% *
Mississippi	4.37%						6.28%	4.56% *
West South Central:								
Arkansas	5.06%						5.70%	4.71% *
Louisiana	3.56%						5.68%	2.87% *
Oklahoma	3.17%						4.14%	4.18% *
Texas	0.83%						2.12%	1.31%
Mountain:								
Colorado	2.46%						2.27%	3.72% *
New Mexico	2.27%						4.21%	1.68% *
Arizona	2.00%						2.61%	1.99% *
Utah	1.24%						2.34%	1.26% *
Nevada	0.99%						1.18%	1.20%
Pacific:								
Washington	2.28%						2.99%	3.02% *
Oregon	1.06%						2.23%	2.45% *
California	0.89%						1.08%	1.24% *
Hawaii	1.76%						2.25%	1.69% *
States not shown separately	1.78%						1.76%	2.11%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
New England:								
Maine	23.4%	35.8%	31.7% *	8.2% *	8.7% *	4.3% *	31.8%	5.1% *
Massachusetts	32.5%	50.9%	38.9%	19.9% *	4.6% *	9.6% *	45.1%	8.3% *
Connecticut	31.3%	44.9%	52.4%	20.1% *	6.6% *	8.7% *	43.9%	10.0% *
Middle Atlantic:								
New York	36.1%	51.1%	36.0%	28.8%	21.8%	5.1% *	46.0%	13.3%
New Jersey	33.8%	42.3%	44.7%	29.9%	19.5% *	14.6% *	42.1%	17.7%
Pennsylvania	36.4%	49.1%	53.4%	28.2%	22.6%	9.5% *	47.9%	15.6%
East North Central:								
Ohio	35.9%	55.6%	50.0%	28.7%	18.2%	6.0% *	51.2%	11.5%
Indiana	29.3%	55.7%	34.2% *	12.2% *	5.3% *	14.2% *	44.0%	10.8% *
Illinois	33.2%	48.3%	44.2%	22.2%	10.8% *	7.2% *	44.6%	10.8% *
Michigan	51.2%	65.4%	63.5%	51.1%	25.9%	21.7%	64.1%	25.3%
Wisconsin	35.5%	53.9%	38.5%	9.5% *	6.7% *	25.2% *	45.1%	16.1% *
West North Central:								
Minnesota	28.8%	45.7%	27.5%	21.4% *	4.0% *	4.7% *	38.8%	5.8% *
Iowa	32.3%	58.7%	29.5%	6.1% *	5.8% *	3.4% *	46.4%	3.4% *
Missouri	30.5%	52.6%	25.0%	25.1% *	13.8%	9.3% *	42.0%	13.5%
Nebraska	32.4%	58.0%	33.5%	12.6%	7.9% *	3.5% *	47.1%	5.5% *
Kansas	28.8%	40.7%	40.5%	8.5% *	2.0% *	18.6% *	37.6%	11.8% *
South Atlantic:								
Maryland	29.5%	50.5%	39.8%	12.5% *	2.8% *	5.5% *	43.6%	5.5% *
Virginia	24.1%	43.9%	38.4%	17.2% *	1.5% *	5.4% *	37.9%	6.9% *
West Virginia	29.3%	55.3%	46.3%	24.3%	7.6% *	4.4% *	48.5%	7.3% *
North Carolina	22.1%	40.3%	27.8%	6.6% *	1.9% *	9.1% *	32.7%	5.7% *
South Carolina	18.8%	32.8%	7.9% *	14.0% *	24.7% *	8.6% *	22.2%	15.1%
Georgia	30.5%	51.8%	44.4%	14.4% *	6.7% *	14.1% *	45.7%	11.2%
Florida	25.9%	39.6%	42.7%	21.8% *	0.6% *	7.9% *	40.0%	5.8% *
East South Central:								
Kentucky	30.6%	45.4%	45.4%	25.3% *	6.3% *	19.3%	41.9%	17.0%
Tennessee	29.7%	40.9%	40.1%	12.0% *	28.0% *	25.6%	36.4%	23.5%
Alabama	21.1%	40.0%	26.8%	11.1% *	2.4% *	1.6% *	32.9%	3.4% *
Mississippi	22.0%	47.3%	19.2% *	14.0% *	9.8% *	6.6% *	35.2%	7.8%
West South Central:								
Arkansas	31.9%	60.0%	28.5%	20.2% *	3.3% *	8.7% *	47.4%	7.6% *
Louisiana	25.4%	44.6%	43.1%	10.7% *	1.0% *	14.8% *	40.3%	9.6% *
Oklahoma	28.0%	52.5%	30.4% *	9.9% *	12.9% *	10.3% *	43.1%	10.0% *
Texas	21.6%	46.6%	17.3% *	8.9% *	8.4% *	7.5% *	34.1%	8.6%
Mountain:								
Colorado	24.6%	39.8%	14.9% *	14.8%	3.5% *	8.8% *	32.5%	8.6% *
New Mexico	25.9%	37.3%	28.8%	22.1% *	10.2% *	13.9% *	33.3%	14.3%
Arizona	23.6%	40.2%	35.7%	10.0% *	2.4% *	11.6% *	34.8%	9.3% *
Utah	31.5%	54.4%	41.7%	13.7% *	6.0% *	7.8% *	45.3%	8.4% *
Nevada	30.1%	50.8%	22.1% *	26.1%	15.5% *	15.4%	39.0%	17.1%
Pacific:								
Washington	34.6%	52.5%	33.1%	28.5%	26.7% *	7.4% *	44.5%	15.7%
Oregon	33.8%	45.9%	44.8%	25.9%	10.3% *	14.3% *	44.0%	15.6%
California	29.2%	42.1%	35.3%	18.7%	6.0%	19.9%	38.1%	14.6%
Hawaii	38.5%	43.5%	50.0%	27.0% *	12.4% *	30.8%	43.8%	22.8%
States not shown separately	35.2%	54.3%	39.7%	16.6% *	3.6% *	14.7% *	47.5%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
New England:								
Maine	4.03%	7.75%	11.34% *	3.13% *	6.17% *	3.23% *	4.63%	2.90% *
Massachusetts	3.10%	3.86%	6.70%	6.36% *	1.72% *	7.86% *	3.56%	5.35% *
Connecticut	3.81%	6.24%	9.37%	7.07% *	2.85% *	5.44% *	4.52%	3.46% *
Middle Atlantic:								
New York	2.47%	3.46%	8.56%	4.15%	6.26%	2.47% *	2.86%	3.01%
New Jersey	3.02%	3.34%	10.30%	6.95%	10.37% *	4.85% *	3.47%	3.64%
Pennsylvania	3.95%	6.37%	8.34%	5.27%	5.77%	2.89% *	5.44%	2.32%
East North Central:								
Ohio	2.61%	3.44%	6.10%	8.32%	5.46%	2.58% *	3.10%	1.84%
Indiana	3.95%	8.76%	11.15% *	5.03% *	6.56% *	6.69% *	5.11%	4.08% *
Illinois	3.19%	4.85%	7.64%	4.09%	4.57% *	3.20% *	4.52%	3.31% *
Michigan	3.78%	7.88%	7.30%	8.93%	6.21%	5.89%	5.34%	4.06%
Wisconsin	3.96%	5.08%	9.18%	3.05% *	6.23% *	12.24% *	4.03%	5.93% *
West North Central:								
Minnesota	4.29%	6.39%	6.40%	8.32% *	2.64% *	2.98% *	5.06%	2.70% *
Iowa	3.86%	5.85%	8.52%	2.73% *	2.83% *	2.95% *	4.36%	1.13% *
Missouri	2.29%	6.79%	6.97%	7.65% *	3.97%	4.86% *	3.73%	3.93%
Nebraska	3.59%	7.03%	8.46%	3.36%	3.50% *	2.24% *	4.79%	1.67% *
Kansas	4.69%	5.16%	11.47%	6.38% *	1.34% *	9.14% *	5.39%	4.49% *
South Atlantic:								
Maryland	2.49%	2.87%	10.53%	7.02% *	1.60% *	2.08% *	3.34%	1.67% *
Virginia	1.87%	5.76%	7.77%	5.56% *	2.56% *	2.37% *	2.41%	2.76% *
West Virginia	4.37%	9.07%	10.94%	6.53% *	2.99% *	2.36% *	5.77%	2.32% *
North Carolina	3.60%	7.86%	6.01%	3.84% *	5.08% *	4.79% *	5.31%	1.93% *
South Carolina	1.91%	7.38%	3.06% *	10.50% *	8.52% *	3.57% *	3.41%	3.17%
Georgia	2.78%	8.50%	8.49%	10.44% *	4.56% *	4.54% *	3.75%	2.80%
Florida	2.10%	3.42%	8.13%	8.52% *	0.61% *	4.05% *	2.79%	3.09% *
East South Central:								
Kentucky	3.31%	5.30%	9.40%	9.19% *	6.18% *	5.55%	3.96%	4.28%
Tennessee	4.06%	9.06%	7.55%	5.83% *	8.55% *	6.50%	5.71%	4.76%
Alabama	2.80%	6.32%	6.30%	5.36% *	3.96% *	1.28% *	4.86%	2.75% *
Mississippi	2.83%	7.09%	9.66% *	6.43% *	8.26% *	2.24% *	3.91%	2.14%
West South Central:								
Arkansas	5.47%	9.99%	5.86%	10.47% *	1.41% *	9.65% *	7.55%	4.00% *
Louisiana	3.38%	9.03%	3.85%	5.67% *	0.96% *	5.29% *	5.45%	3.76% *
Oklahoma	4.30%	5.47%	10.57% *	3.22% *	5.38% *	5.84% *	3.91%	4.41% *
Texas	1.46%	4.77%	6.02% *	3.43% *	2.86% *	2.51% *	2.83%	1.46%
Mountain:								
Colorado	2.88%	3.86%	9.96% *	4.00%	4.77% *	9.51% *	3.37%	4.33% *
New Mexico	4.41%	7.57%	8.47%	7.13% *	5.19% *	5.32% *	5.50%	3.91%
Arizona	1.85%	6.77%	10.67%	5.96% *	2.92% *	6.06% *	4.09%	3.01% *
Utah	3.43%	6.56%	9.00%	5.07% *	2.51% *	3.95% *	5.20%	2.51% *
Nevada	4.66%	7.74%	9.93% *	5.68%	6.53% *	4.52%	6.92%	3.88%
Pacific:								
Washington	3.69%	9.08%	6.01%	6.53%	8.06% *	2.64% *	5.54%	3.33%
Oregon	3.78%	6.18%	11.72%	5.17%	7.23% *	8.30% *	4.76%	4.20%
California	1.87%	3.50%	4.72%	4.14%	1.50%	3.49%	2.09%	2.36%
Hawaii	2.29%	3.85%	7.23%	8.32% *	5.82% *	6.96%	3.04%	5.01%
States not shown separately	2.47%	4.17%	5.71%	5.04% *	1.59% *	4.70% *	3.07%	2.24%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.0%	11.5%	11.6%	5.4%	2.7%	3.0%	11.0%	3.1%
New England:								
Maine	3.6% *						5.2% *	0.0%
Massachusetts	22.7%						31.2%	6.5% *
Connecticut	9.8%						14.4%	2.0% *
Middle Atlantic:								
New York	12.3%						15.5%	4.9%
New Jersey	9.0%						11.9%	3.3% *
Pennsylvania	8.5%						10.5%	4.9% *
East North Central:								
Ohio	8.2%						11.2%	3.4% *
Indiana	1.9%						1.9% *	2.0% *
Illinois	4.6%						5.5% *	2.8% *
Michigan	8.0%						9.7%	4.7% *
Wisconsin	4.5% *						6.1% *	1.2% *
West North Central:								
Minnesota	6.8%						9.6% *	0.3% *
Iowa	4.6%						6.8%	0.0%
Missouri	4.5%						6.5% *	1.7% *
Nebraska	4.9% *						6.9% *	1.3% *
Kansas	5.0% *						7.3% *	0.6% *
South Atlantic:								
Maryland	6.7%						9.7%	1.4% *
Virginia	5.1%						9.1%	0.0%
West Virginia	2.9% *						5.5% *	0.0%
North Carolina	2.4% *						4.0% *	0.0%
South Carolina	6.8%						9.2%	4.1% *
Georgia	6.5%						11.6% *	0.0%
Florida	7.5%						12.4%	0.5% *
East South Central:								
Kentucky	7.4%						10.8%	3.4% *
Tennessee	3.7% *						5.4% *	2.1% *
Alabama	4.7%						7.7% *	0.3% *
Mississippi	2.3% *						4.5% *	0.0%
West South Central:								
Arkansas	5.5% *						8.9% *	0.3% *
Louisiana	3.1% *						6.1% *	0.0%
Oklahoma	1.9% *						3.3% *	0.3% *
Texas	5.4%						6.6%	4.1% *
Mountain:								
Colorado	5.6%						7.4%	1.9% *
New Mexico	10.9%						12.2%	9.0% *
Arizona	5.4% *						7.9% *	2.2% *
Utah	8.0% *						11.3% *	2.4% *
Nevada	6.0%						8.4% *	2.4% *
Pacific:								
Washington	6.6%						7.7%	4.6% *
Oregon	15.0%						20.4%	5.3% *
California	14.4%						18.7%	7.5%
Hawaii	13.5%						14.2%	11.6%
States not shown separately	6.0%						7.5%	3.2% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.62%	0.99%	0.45%	0.46%	0.62%	0.49%	0.35%
New England:								
Maine	1.60% *						2.37% *	0.00%
Massachusetts	3.76%						4.35%	5.41% *
Connecticut	1.79%						2.61%	0.95% *
Middle Atlantic:								
New York	1.56%						1.90%	1.25%
New Jersey	1.55%						2.25%	1.71% *
Pennsylvania	1.85%						2.60%	1.55% *
East North Central:								
Ohio	1.52%						2.80%	1.48% *
Indiana	0.57%						0.89% *	0.77% *
Illinois	1.01%						1.30%	1.63% *
Michigan	0.87%						1.02%	2.25% *
Wisconsin	1.56% *						2.11% *	0.77% *
West North Central:								
Minnesota	1.63%						2.91% *	0.16% *
Iowa	1.05%						1.64%	0.00%
Missouri	1.09%						2.03% *	0.78% *
Nebraska	1.80% *						2.68% *	0.99% *
Kansas	1.69% *						2.61% *	0.54% *
South Atlantic:								
Maryland	1.25%						1.85%	1.04% *
Virginia	0.76%						1.62%	0.00%
West Virginia	1.03% *						2.37% *	0.00%
North Carolina	0.98% *						1.62% *	0.00%
South Carolina	1.94%						2.20%	2.45% *
Georgia	1.86%						3.62% *	0.00%
Florida	1.71%						2.83%	0.60% *
East South Central:								
Kentucky	1.87%						1.98%	2.54% *
Tennessee	2.04% *						3.70% *	2.56% *
Alabama	1.24%						2.34% *	0.35% *
Mississippi	1.01% *						1.88% *	0.00%
West South Central:								
Arkansas	1.69% *						2.73% *	0.24% *
Louisiana	1.37% *						2.87% *	0.00%
Oklahoma	1.01% *						1.58% *	0.24% *
Texas	1.35%						1.87%	1.81% *
Mountain:								
Colorado	1.33%						1.84%	1.21% *
New Mexico	2.00%						2.45%	4.09% *
Arizona	1.75% *						2.81% *	1.31% *
Utah	2.74% *						3.66% *	1.23% *
Nevada	1.67%						3.03% *	1.15% *
Pacific:								
Washington	1.43%						1.93%	1.89% *
Oregon	3.73%						4.73%	3.07% *
California	1.48%						1.97%	2.11%
Hawaii	2.18%						2.46%	3.16%
States not shown separately	1.12%						1.14%	1.37% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.6%	22.1%	17.8%	10.1%	5.5%	6.0%	19.7%	6.3%
New England:								
Maine	6.0%						7.1%	3.6% *
Massachusetts	8.4%						10.3%	4.9% *
Connecticut	11.9%						16.2%	4.7% *
Middle Atlantic:								
New York	14.1%						18.0%	5.2% *
New Jersey	16.9%						19.0%	12.9%
Pennsylvania	14.0%						16.5%	9.5%
East North Central:								
Ohio	19.6%						27.4%	7.1%
Indiana	13.2%						21.3%	3.1% *
Illinois	20.6%						27.7%	6.6%
Michigan	23.1%						26.8%	15.6%
Wisconsin	19.4%						25.2%	7.6% *
West North Central:								
Minnesota	13.8%						17.6%	5.1% *
Iowa	16.2%						23.6%	0.9% *
Missouri	17.8%						24.8%	7.4%
Nebraska	15.7%						23.0%	2.2% *
Kansas	9.9%						13.2%	3.4% *
South Atlantic:								
Maryland	17.9%						26.0%	4.1% *
Virginia	10.3%						15.8%	3.4% *
West Virginia	6.6%						9.2%	3.6% *
North Carolina	9.4% *						13.3% *	3.4% *
South Carolina	6.5%						6.4% *	6.6% *
Georgia	16.6%						26.1%	4.5% *
Florida	14.7%						21.6%	5.0% *
East South Central:								
Kentucky	15.2%						20.8%	8.3% *
Tennessee	14.1%						19.4%	9.0% *
Alabama	8.2%						11.8%	2.9% *
Mississippi	8.8%						13.5% *	3.8% *
West South Central:								
Arkansas	13.6%						21.3%	1.3% *
Louisiana	13.5%						20.0%	6.6% *
Oklahoma	16.8%						26.3%	5.3% *
Texas	13.8%						21.3%	5.9%
Mountain:								
Colorado	11.5%						15.3%	3.7% *
New Mexico	10.5% *						15.4% *	2.8% *
Arizona	11.9%						14.7%	8.3% *
Utah	19.7%						28.6%	4.9% *
Nevada	18.8%						25.1%	9.6% *
Pacific:								
Washington	19.8%						25.3%	9.4% *
Oregon	15.8%						19.9%	8.4% *
California	11.4%						14.9%	5.6%
Hawaii	18.0%						19.4%	14.0%
States not shown separately	14.9%						19.4%	6.0% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table 2.A.2.c.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	0.70%	0.97%	0.83%	0.55%	0.65%	0.63%	0.38%
New England:								
Maine	0.76%						1.77%	2.63% *
Massachusetts	1.83%						2.92%	3.20% *
Connecticut	2.27%						3.78%	2.22% *
Middle Atlantic:								
New York	1.83%						2.64%	1.56% *
New Jersey	2.46%						4.22%	3.38%
Pennsylvania	2.18%						3.11%	2.17%
East North Central:								
Ohio	2.75%						3.85%	1.08%
Indiana	2.46%						3.55%	1.40% *
Illinois	1.62%						2.31%	1.50%
Michigan	2.85%						4.56%	4.45%
Wisconsin	2.43%						2.88%	4.89% *
West North Central:								
Minnesota	3.75%						4.35%	2.76% *
Iowa	2.04%						3.35%	0.48% *
Missouri	2.86%						3.92%	2.07%
Nebraska	2.53%						4.23%	0.94% *
Kansas	1.53%						2.39%	1.40% *
South Atlantic:								
Maryland	2.22%						2.93%	1.77% *
Virginia	1.15%						3.00%	1.71% *
West Virginia	1.50%						2.25%	1.52% *
North Carolina	3.16% *						4.51% *	1.94% *
South Carolina	1.91%						2.10% *	2.50% *
Georgia	1.29%						2.16%	2.16% *
Florida	1.95%						2.15%	3.21% *
East South Central:								
Kentucky	1.57%						2.88%	2.80% *
Tennessee	3.20%						3.22%	5.14% *
Alabama	1.49%						2.87%	2.45% *
Mississippi	1.92%						4.43% *	1.81% *
West South Central:								
Arkansas	3.42%						5.57%	0.71% *
Louisiana	3.11%						4.40%	3.38% *
Oklahoma	2.57%						4.30%	2.51% *
Texas	0.98%						1.62%	1.41%
Mountain:								
Colorado	2.37%						3.68%	1.72% *
New Mexico	3.82% *						4.89% *	1.18% *
Arizona	2.01%						2.69%	3.12% *
Utah	2.62%						3.94%	1.95% *
Nevada	3.94%						5.83%	2.87% *
Pacific:								
Washington	2.84%						4.00%	3.26% *
Oregon	2.11%						3.43%	3.00% *
California	0.71%						1.28%	0.74%
Hawaii	1.62%						1.98%	3.81%
States not shown separately	2.12%						2.66%	2.12% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.9%	15.9%	10.8%	6.1%	3.2%	3.8%	13.7%	3.7%
New England:								
Maine	13.8%						19.5%	1.5% *
Massachusetts	3.6% *						5.2% *	0.6% *
Connecticut	10.6%						14.5%	3.9% *
Middle Atlantic:								
New York	13.1%						16.3%	5.6% *
New Jersey	10.0%						13.0% *	4.1% *
Pennsylvania	17.3%						23.9%	5.3% *
East North Central:								
Ohio	9.8%						14.5%	2.2% *
Indiana	14.9%						21.6%	6.5% *
Illinois	9.6%						13.4%	2.2% *
Michigan	22.7%						29.7%	8.5% *
Wisconsin	12.2% *						14.4%	7.7% *
West North Central:								
Minnesota	8.3%						11.6%	0.8% *
Iowa	13.9%						19.5%	2.5% *
Missouri	9.9%						12.6% *	5.8% *
Nebraska	12.8%						18.0%	3.3% *
Kansas	14.9%						18.6%	7.8% *
South Atlantic:								
Maryland	5.7%						8.5%	1.0% *
Virginia	9.9%						14.9%	3.7% *
West Virginia	19.8%						33.8%	3.8% *
North Carolina	11.4%						17.3%	2.3% *
South Carolina	6.0%						7.3% *	4.6% *
Georgia	7.4% *						7.9% *	6.7% *
Florida	4.4%						7.1% *	0.5% *
East South Central:								
Kentucky	9.1% *						11.2%	6.6% *
Tennessee	12.1%						11.5% *	12.7% *
Alabama	8.9%						14.5%	0.5% *
Mississippi	10.9%						17.3%	4.0% *
West South Central:								
Arkansas	15.5% *						21.5%	6.0% *
Louisiana	8.7%						14.1%	3.0% *
Oklahoma	9.7% *						14.1%	4.3% *
Texas	4.0%						6.7% *	1.1% *
Mountain:								
Colorado	8.3%						10.6%	3.6% *
New Mexico	5.2%						6.9% *	2.5% *
Arizona	7.8%						13.8%	0.2% *
Utah	4.7%						5.9% *	2.6% *
Nevada	7.0%						7.8%	5.7% *
Pacific:								
Washington	11.1%						14.6%	4.3% *
Oregon	4.7%						5.0%	4.1% *
California	5.5%						7.1%	2.9% *
Hawaii	10.7%						13.8%	1.9% *
States not shown separately	14.9%						20.7%	3.6% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.68%	0.89%	0.80%	0.47%	0.62%	0.50%	0.38%
New England:								
Maine	3.45%						4.63%	0.64% *
Massachusetts	1.17% *						1.86% *	0.39% *
Connecticut	2.81%						2.85%	3.29% *
Middle Atlantic:								
New York	1.74%						1.81%	2.45% *
New Jersey	2.82%						4.02% *	1.55% *
Pennsylvania	2.88%						4.09%	1.69% *
East North Central:								
Ohio	1.59%						2.48%	0.78% *
Indiana	2.23%						2.94%	3.83% *
Illinois	2.44%						3.77%	1.04% *
Michigan	3.34%						4.16%	3.28% *
Wisconsin	3.77% *						3.84%	4.23% *
West North Central:								
Minnesota	1.64%						2.00%	0.43% *
Iowa	3.45%						4.28%	1.21% *
Missouri	2.72%						4.13% *	3.42% *
Nebraska	2.42%						3.66%	1.28% *
Kansas	3.25%						3.49%	3.45% *
South Atlantic:								
Maryland	1.68%						2.53%	0.64% *
Virginia	2.54%						3.79%	1.50% *
West Virginia	3.74%						5.11%	2.21% *
North Carolina	2.33%						3.64%	0.95% *
South Carolina	1.37%						2.42% *	1.69% *
Georgia	2.24% *						3.29% *	2.53% *
Florida	1.27%						2.16% *	0.34% *
East South Central:								
Kentucky	3.09% *						2.91%	4.28% *
Tennessee	2.80%						5.19% *	3.98% *
Alabama	1.95%						3.22%	0.38% *
Mississippi	2.76%						4.79%	1.57% *
West South Central:								
Arkansas	4.76% *						5.61%	4.09% *
Louisiana	2.38%						3.87%	1.79% *
Oklahoma	3.06% *						3.52%	3.98% *
Texas	1.14%						2.08% *	0.74% *
Mountain:								
Colorado	2.20%						2.33%	3.06% *
New Mexico	1.41%						2.38% *	1.89% *
Arizona	2.21%						3.66%	0.11% *
Utah	1.31%						2.07% *	1.10% *
Nevada	1.64%						1.93%	1.99% *
Pacific:								
Washington	2.72%						3.43%	2.47% *
Oregon	1.06%						1.46%	2.45% *
California	0.78%						1.12%	1.11% *
Hawaii	1.50%						1.79%	1.29% *
States not shown separately	2.10%						2.48%	1.57% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.d(1996) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5%	9.3%	11.9%	15.8%	28.2%	49.9%	10.6%	39.3%
New England:								
Maine	19.1%	4.2% *	2.7% *	12.6% *	32.6%	69.0%	4.6% *	50.9%
Massachusetts	26.6%	13.3%	12.5% *	24.0%	45.6%	60.6%	15.0%	49.0%
Connecticut	22.4%	4.8% *	12.9% *	23.1%	14.0% *	64.3%	8.0%	46.5%
Middle Atlantic:								
New York	26.4%	14.9%	20.1%	27.6%	47.3%	54.3%	16.5%	49.2%
New Jersey	20.0%	7.8% *	8.3% *	18.4% *	41.9%	46.6%	8.5%	42.4%
Pennsylvania	23.7%	13.1%	11.2%	23.5% *	40.2%	46.1%	13.8%	41.7%
East North Central:								
Ohio	21.6%	4.2% *	13.2%	13.2% *	14.2% *	64.3%	8.2%	43.1%
Indiana	18.1%	13.8%	5.8% *	8.6% *	25.5%	33.2%	12.0%	25.7%
Illinois	23.8%	13.3% *	17.5% *	13.6%	45.3%	49.4%	14.5%	42.0%
Michigan	17.9%	4.8% *	14.7% *	18.7% *	35.7%	40.8%	9.1%	35.8%
Wisconsin	10.3%	4.4% *	8.0% *	4.8% *	16.8%	29.4% *	4.7%	21.5%
West North Central:								
Minnesota	12.4%	6.7% *	3.1% *	4.2% *	19.1% *	38.8%	5.4% *	28.5%
Iowa	16.4%	10.7% *	7.3% *	15.2% *	8.4% *	42.6%	10.6%	28.3%
Missouri	22.4%	6.2% *	10.5% *	24.2%	30.0% *	51.2%	10.8%	39.6%
Nebraska	19.7%	12.9% *	13.1% *	9.6% *	7.3% *	54.9%	12.8%	32.4%
Kansas	14.4%	6.0% *	11.1% *	2.5% *	25.1% *	39.6%	7.1%	28.4%
South Atlantic:								
Maryland	22.7%	6.7% *	13.2% *	29.7%	26.4% *	52.6%	10.1%	44.1%
Virginia	21.7%	5.2% *	4.5% *	16.6% *	18.1% *	52.4%	6.3%	41.0%
West Virginia	14.9% *	4.4% *	5.3% *	8.4% *	9.1% *	36.5%	4.1% *	27.4%
North Carolina	18.0%	3.8% *	19.2% *	2.2% *	4.2% *	61.0%	7.9%	33.5%
South Carolina	21.1%	11.1% *	0.0%	1.0% *	16.7% *	49.5%	6.8% *	36.9%
Georgia	18.3%	0.0%	6.4% *	13.2% *	25.8%	46.7%	2.5% *	38.4%
Florida	23.2%	7.2%	13.4% *	17.5% *	33.4%	51.2%	9.4%	42.9%
East South Central:								
Kentucky	17.5%	9.6%	9.2% *	4.9% *	13.9% *	41.0%	9.3%	27.2%
Tennessee	26.7%	7.5% *	3.3% *	18.6% *	19.2% *	59.8%	6.5% *	45.8%
Alabama	12.4%	4.4% *	5.1% *	4.4% *	14.6% *	33.3%	4.5% *	24.2%
Mississippi	11.4%	6.9% *	3.4% *	0.0%	2.4% *	28.7%	4.9% *	18.3%
West South Central:								
Arkansas	16.5%	8.5% *	4.8% *	1.8% *	9.8% *	49.1%	6.4% *	32.3%
Louisiana	20.1%	4.9% *	8.9% *	10.0% *	1.1% *	53.5%	5.3% *	35.8%
Oklahoma	24.5%	7.2% *	12.5% *	7.7% *	3.9% *	66.0%	8.3%	44.0%
Texas	21.8%	10.7% *	8.2% *	8.8% *	16.6%	47.4%	9.1%	35.2%
Mountain:								
Colorado	18.1%	8.1%	3.2% *	16.0% *	27.4% *	47.5%	8.0%	38.6%
New Mexico	16.8%	9.0% *	3.6% *	8.7% *	25.9% *	37.1%	8.2% *	30.3%
Arizona	26.1%	4.7% *	19.6% *	16.2% *	24.9% *	55.5%	11.0% *	45.3%
Utah	20.7%	8.8% *	12.1% *	14.9% *	25.4% *	51.0%	10.5%	37.7%
Nevada	16.3%	8.6% *	12.2% *	17.4% *	19.3% *	28.5%	10.4%	25.2%
Pacific:								
Washington	19.9%	8.1% *	8.0% *	9.6% *	38.8%	54.9%	8.4%	42.0%
Oregon	18.2%	5.8% *	7.0% *	17.1%	49.1%	39.8%	6.5%	39.2%
California	28.4%	16.6%	19.7%	24.6%	42.0%	52.3%	18.5%	44.7%
Hawaii	28.4%	13.7%	20.7% *	40.0%	62.5%	65.8%	16.6%	62.9%
States not shown separately	18.1%	8.0%	6.0% *	16.4%	24.6%	52.6%	7.3%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.d(1996) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.33%	0.74%	0.87%	1.55%	1.42%	0.32%	1.14%
New England:								
Maine	2.96%	2.17% *	2.54% *	6.84% *	9.65%	9.90%	1.68% *	6.89%
Massachusetts	2.18%	3.08%	7.02% *	6.77%	6.50%	6.64%	3.22%	4.53%
Connecticut	2.77%	2.12% *	4.36% *	3.96%	8.07% *	7.86%	2.29%	5.93%
Middle Atlantic:								
New York	2.04%	2.49%	4.06%	5.25%	5.56%	4.60%	2.61%	2.68%
New Jersey	3.31%	2.41% *	3.46% *	10.62% *	9.80%	12.14%	2.03%	7.54%
Pennsylvania	2.25%	2.84%	2.91%	9.41% *	4.96%	8.97%	2.16%	4.52%
East North Central:								
Ohio	3.55%	2.06% *	3.15%	4.64% *	10.22% *	8.23%	1.94%	6.07%
Indiana	2.59%	3.45%	2.86% *	4.17% *	7.17%	6.94%	2.52%	3.89%
Illinois	2.30%	4.16% *	5.32% *	4.07%	8.39%	5.06%	3.12%	2.36%
Michigan	2.54%	2.04% *	6.36% *	7.53% *	8.37%	7.71%	2.27%	5.96%
Wisconsin	2.26%	2.99% *	6.16% *	3.20% *	4.57%	9.93% *	1.27%	5.05%
West North Central:								
Minnesota	1.38%	3.49% *	1.46% *	2.66% *	10.14% *	10.78%	2.04% *	5.55%
Iowa	3.62%	4.29% *	2.57% *	5.67% *	3.41% *	8.52%	2.87%	5.72%
Missouri	3.08%	2.69% *	4.28% *	5.62%	11.30% *	10.97%	1.82%	6.47%
Nebraska	3.52%	5.16% *	4.43% *	3.11% *	3.44% *	9.58%	2.77%	6.89%
Kansas	2.51%	1.89% *	4.33% *	1.39% *	7.71% *	8.03%	1.34%	4.94%
South Atlantic:								
Maryland	2.75%	3.14% *	8.49% *	8.07%	8.33% *	8.42%	2.07%	6.28%
Virginia	2.96%	2.77% *	2.31% *	5.36% *	5.73% *	6.51%	1.87%	4.69%
West Virginia	4.64% *	2.05% *	2.26% *	5.13% *	10.06% *	8.67%	1.61% *	6.90%
North Carolina	2.11%	1.38% *	6.01% *	1.65% *	3.02% *	6.54%	2.07%	4.49%
South Carolina	2.88%	4.70% *	0.00%	1.83% *	5.38% *	7.76%	2.04% *	6.24%
Georgia	3.75%	0.00%	3.71% *	4.75% *	6.78%	8.39%	1.42% *	6.93%
Florida	2.79%	1.83%	10.66% *	7.62% *	6.58%	7.06%	1.85%	5.00%
East South Central:								
Kentucky	1.90%	2.80%	3.51% *	3.72% *	4.62% *	7.51%	1.72%	3.37%
Tennessee	3.24%	6.38% *	5.54% *	6.44% *	9.39% *	8.30%	3.10% *	5.20%
Alabama	2.19%	2.00% *	4.01% *	1.69% *	4.01% *	7.79%	1.84% *	4.21%
Mississippi	2.66%	2.82% *	2.27% *	0.00%	1.79% *	5.92%	2.14% *	4.53%
West South Central:								
Arkansas	2.91%	4.93% *	3.50% *	0.69% *	6.63% *	8.34%	3.20% *	4.81%
Louisiana	4.13%	2.95% *	5.77% *	3.48% *	1.04% *	10.50%	2.00% *	7.50%
Oklahoma	2.78%	3.52% *	4.60% *	7.23% *	1.95% *	7.22%	2.40%	5.23%
Texas	3.78%	4.13% *	3.46% *	3.97% *	4.32%	6.74%	2.08%	5.38%
Mountain:								
Colorado	2.79%	2.15%	2.29% *	6.38% *	13.64% *	10.64%	1.95%	6.95%
New Mexico	3.86%	3.36% *	2.57% *	10.16% *	8.00% *	10.40%	2.56% *	6.20%
Arizona	3.96%	2.89% *	10.91% *	6.75% *	8.59% *	7.40%	3.40% *	6.02%
Utah	2.55%	2.85% *	4.38% *	4.66% *	7.74% *	9.87%	2.61%	7.53%
Nevada	2.99%	3.06% *	4.69% *	7.32% *	10.42% *	6.53%	1.81%	4.97%
Pacific:								
Washington	2.80%	2.64% *	3.24% *	3.16% *	9.37%	12.41%	1.99%	7.17%
Oregon	2.40%	1.85% *	4.81% *	4.48%	8.87%	11.66%	1.06%	6.21%
California	1.59%	2.89%	3.55%	3.67%	5.25%	4.44%	2.11%	3.34%
Hawaii	2.89%	2.88%	7.42% *	7.34%	5.91%	7.04%	3.07%	4.41%
States not shown separately	1.65%	2.34%	2.73% *	3.69%	6.69%	8.49%	1.62%	3.53%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.e(1996) Percent of private-sector establishments that offer health insurance by plan options and State: United States, 1996  
(40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	With waiting period
United States	21.5%	27.9%	78.6%	32.4%	55.1%	58.6%
New England:						
Maine	19.1%	44.5%	62.6%	29.1%	38.1%	54.0%
Massachusetts	26.6%	15.6%	92.2%	61.3%	42.5%	47.9%
Connecticut	22.4%	33.3%	76.3%	38.2%	45.9%	60.6%
Middle Atlantic:						
New York	26.4%	33.0%	77.4%	41.4%	46.9%	50.9%
New Jersey	20.0%	24.3%	82.1%	32.4%	61.9%	56.6%
Pennsylvania	23.7%	44.4%	66.3%	29.9%	45.6%	54.1%
East North Central:						
Ohio	21.6%	25.1%	82.8%	25.0%	65.5%	58.5%
Indiana	18.1%	43.0%	63.8%	14.5%	54.8%	59.4%
Illinois	23.8%	25.8%	80.1%	21.1%	68.4%	59.6%
Michigan	17.9%	43.9%	61.2%	18.9%	45.6%	58.5%
Wisconsin	10.3%	29.6%	70.9%	22.3%	50.9%	59.2%
West North Central:						
Minnesota	12.4%	25.9%	79.8%	28.0%	56.7%	50.4%
Iowa	16.4%	35.6%	70.6%	15.3%	58.4%	51.4%
Missouri	22.4%	21.9%	84.8%	22.4%	72.3%	60.7%
Nebraska	19.7%	35.9%	72.0%	20.4%	56.6%	53.6%
Kansas	14.4%	35.9%	69.0%	19.0%	54.6%	53.6%
South Atlantic:						
Maryland	22.7%	19.5%	87.1%	37.5%	62.0%	57.7%
Virginia	21.7%	33.2%	71.4%	24.7%	55.2%	56.2%
West Virginia	14.9%	50.6%	51.0%	18.5%	40.0%	52.3%
North Carolina	18.0%	44.3%	65.3%	17.4%	52.2%	63.1%
South Carolina	21.1%	31.6%	75.1%	22.5%	57.7%	62.1%
Georgia	18.3%	31.3%	75.9%	26.0%	56.9%	50.8%
Florida	23.2%	18.3%	86.3%	42.0%	56.6%	64.2%
East South Central:						
Kentucky	17.5%	31.9%	74.0%	23.7%	54.5%	53.1%
Tennessee	26.7%	28.8%	79.1%	27.0%	59.8%	58.2%
Alabama	12.4%	27.1%	77.6%	17.0%	62.8%	53.2%
Mississippi	11.4%	39.1%	65.8%	9.7%	58.2%	61.3%
West South Central:						
Arkansas	16.5%	34.2%	72.0%	23.0%	53.7%	57.7%
Louisiana	20.1%	29.9%	75.0%	22.5%	61.2%	56.5%
Oklahoma	24.5%	28.4%	82.0%	17.3%	70.8%	57.7%
Texas	21.8%	21.2%	83.5%	24.1%	68.2%	63.6%
Mountain:						
Colorado	18.1%	18.9%	86.7%	42.1%	54.0%	66.1%
New Mexico	16.8%	26.7%	78.6%	40.9%	46.1%	60.0%
Arizona	26.1%	25.0%	83.3%	52.0%	44.5%	60.2%
Utah	20.7%	18.9%	88.4%	31.3%	62.8%	60.6%
Nevada	16.3%	21.4%	83.1%	24.3%	67.3%	72.5%
Pacific:						
Washington	19.9%	19.9%	86.3%	31.9%	61.3%	61.3%
Oregon	18.2%	14.2%	89.0%	53.5%	44.2%	64.9%
California	28.4%	13.4%	92.4%	59.3%	49.6%	66.0%
Hawaii	28.4%	29.3%	77.8%	40.1%	51.1%	55.8%
States not shown separately	18.1%	41.4%	65.4%	24.4%	46.2%	56.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. e(1996) Standard error for percent of private-sector establishments that offer health insurance by plan options and State:  
United States, 1996 (40 States are shown separately)

Division and State	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	With waiting period
United States	0.52%	0.58%	0.42%	0.50%	0.72%	0.55%
New England:						
Maine	2.96%	4.24%	4.21%	6.28%	3.67%	4.48%
Massachusetts	2.18%	2.49%	1.73%	3.06%	3.34%	1.88%
Connecticut	2.77%	4.74%	3.23%	2.55%	4.02%	2.17%
Middle Atlantic:						
New York	2.04%	2.04%	1.99%	2.29%	2.35%	1.69%
New Jersey	3.31%	4.23%	3.59%	4.39%	3.82%	3.86%
Pennsylvania	2.25%	2.73%	3.84%	2.83%	4.11%	3.46%
East North Central:						
Ohio	3.55%	2.41%	2.56%	2.19%	2.23%	3.11%
Indiana	2.59%	3.91%	4.34%	2.63%	4.00%	3.35%
Illinois	2.30%	2.22%	1.84%	1.80%	2.82%	2.96%
Michigan	2.54%	3.53%	3.19%	2.06%	3.46%	3.03%
Wisconsin	2.26%	2.58%	2.67%	3.27%	2.89%	2.89%
West North Central:						
Minnesota	1.38%	3.18%	2.86%	3.73%	2.79%	4.40%
Iowa	3.62%	3.53%	3.18%	1.88%	3.42%	4.68%
Missouri	3.08%	3.39%	3.87%	3.48%	4.19%	2.45%
Nebraska	3.52%	4.04%	4.16%	3.46%	3.97%	3.15%
Kansas	2.51%	3.72%	3.58%	2.90%	4.32%	3.89%
South Atlantic:						
Maryland	2.75%	1.36%	1.59%	3.83%	3.22%	3.74%
Virginia	2.96%	3.48%	4.20%	3.39%	4.14%	3.89%
West Virginia	4.64%	3.87%	4.26%	4.45%	4.18%	4.55%
North Carolina	2.11%	6.20%	4.41%	2.69%	6.03%	3.73%
South Carolina	2.88%	3.82%	3.43%	1.62%	3.62%	3.07%
Georgia	3.75%	2.21%	2.14%	3.29%	3.97%	3.86%
Florida	2.79%	2.47%	2.60%	2.55%	4.11%	3.88%
East South Central:						
Kentucky	1.90%	3.85%	3.56%	2.59%	4.03%	3.50%
Tennessee	3.24%	3.66%	2.47%	3.73%	3.22%	3.76%
Alabama	2.19%	4.02%	3.74%	2.37%	4.05%	4.09%
Mississippi	2.66%	3.79%	4.11%	2.58%	4.58%	4.62%
West South Central:						
Arkansas	2.91%	3.77%	3.20%	3.25%	3.84%	5.29%
Louisiana	4.13%	4.39%	4.57%	4.44%	4.65%	4.56%
Oklahoma	2.78%	4.07%	1.88%	3.37%	4.24%	2.84%
Texas	3.78%	1.85%	1.32%	2.57%	2.46%	2.50%
Mountain:						
Colorado	2.79%	2.78%	2.27%	3.74%	3.54%	2.40%
New Mexico	3.86%	2.00%	2.40%	2.62%	3.30%	4.21%
Arizona	3.96%	4.82%	4.01%	4.82%	4.09%	5.62%
Utah	2.55%	2.86%	1.77%	3.81%	2.37%	3.67%
Nevada	2.99%	2.46%	2.32%	2.81%	3.33%	1.86%
Pacific:						
Washington	2.80%	2.64%	2.72%	4.50%	3.83%	3.82%
Oregon	2.40%	1.43%	1.67%	4.16%	3.18%	3.38%
California	1.59%	0.92%	1.27%	1.33%	2.40%	2.38%
Hawaii	2.89%	1.91%	2.17%	3.11%	2.21%	1.09%
States not shown separately	1.65%	2.39%	2.49%	1.75%	2.24%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 1(1996) Number of private-sector employees by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	103,482,267	14,173,955	9,687,574	15,601,705	20,772,179	43,246,854	31,565,886	71,916,381
New England:								
Maine	455,565	84,072	50,387	83,944	89,068	148,095	184,562	271,003
Massachusetts	2,695,121	321,956	225,947	492,604	577,881	1,076,733	773,126	1,921,996
Connecticut	1,616,544	211,214	126,322	189,043	266,215	823,750	439,442	1,177,102
Middle Atlantic:								
New York	6,771,265	1,103,125	611,591	901,346	1,608,355	2,546,848	2,134,511	4,636,754
New Jersey	3,286,527	481,971	312,295	410,561	615,233	1,466,467	986,222	2,300,306
Pennsylvania	4,759,663	613,845	463,902	569,101	1,037,949	2,074,866	1,363,507	3,396,156
East North Central:								
Ohio	4,409,925	472,070	451,637	595,657	875,918	2,014,644	1,245,681	3,164,243
Indiana	2,410,044	262,912	207,823	384,977	543,307	1,011,026	668,200	1,741,844
Illinois	4,874,725	620,859	515,351	659,365	1,097,798	1,981,351	1,467,069	3,407,657
Michigan	4,047,938	557,483	330,691	479,243	1,142,750	1,537,771	1,178,840	2,869,098
Wisconsin	2,336,954	305,606	196,690	435,812	519,612	879,234	687,970	1,648,984
West North Central:								
Minnesota	2,222,018	333,394	245,339	243,782	484,222	915,283	726,453	1,495,565
Iowa	1,209,194	222,149	135,463	212,703	301,730	337,149	450,014	759,179
Missouri	2,109,516	259,360	196,266	302,014	372,417	979,460	614,600	1,494,916
Nebraska	669,354	104,131	98,479	99,815	124,179	242,749	251,631	417,723
Kansas	1,044,172	160,431	101,884	175,494	197,047	409,318	343,305	700,867
South Atlantic:								
Maryland	1,883,221	245,863	208,893 *	371,391	351,770	705,305	649,546	1,233,675
Virginia	2,635,835	331,514	205,969	389,387	453,149	1,255,817	756,970	1,878,866
West Virginia	523,596	72,004	52,739	111,432	96,326	191,095	188,664	334,932
North Carolina	3,163,926	387,511	274,265	426,877	586,654	1,488,619	875,564	2,288,362
South Carolina	1,389,620	190,152	136,280	153,263	255,900	654,024	405,972	983,648
Georgia	2,980,769	295,899	239,306	463,191 *	535,322	1,447,051	718,956	2,261,812
Florida	5,060,036	839,678	508,909	666,359	1,049,477	1,995,613	1,682,848	3,377,188
East South Central:								
Kentucky	1,368,553	238,347	116,157	178,676	226,324	609,050	459,137	909,417
Tennessee	2,246,594	244,530	149,938	330,038	328,551	1,193,537	548,157	1,698,437
Alabama	1,524,192	202,835	132,812	213,460	286,432	688,653	423,986	1,100,206
Mississippi	885,549	124,343	74,966	109,334	196,525	380,383	266,842	618,707
West South Central:								
Arkansas	895,044	127,078	83,989	124,604	136,448	422,925	291,685	603,359
Louisiana	1,407,753	239,314	133,979	222,527	378,064	433,869	482,169	925,584
Oklahoma	1,087,680	204,918	100,819	182,067	188,048	411,828	390,663	697,017
Texas	7,463,751	818,312	609,027	1,027,200	1,229,589	3,779,622	1,892,366	5,571,385
Mountain:								
Colorado	1,540,720	280,011	137,312	282,983	257,978	582,436	556,340	984,380
New Mexico	542,127	85,466	59,990	80,293	121,624	194,754	193,025	349,102
Arizona	1,543,552	214,222	167,061	207,849	311,305	643,115	500,226	1,043,326
Utah	823,816	84,900	80,859	122,257	158,542	377,259	230,473	593,343
Nevada	740,917	80,672	55,742	90,016	131,079	383,407	190,056	550,861
Pacific:								
Washington	2,051,440	279,769	265,946	363,522	469,664	672,540	717,270	1,334,170
Oregon	1,285,231	205,280	131,605	236,509	266,246	445,592	439,518	845,713
California	11,695,639	1,553,647	1,011,190	2,146,556	2,219,423	4,764,824	3,686,374	8,009,266
Hawaii	447,160	81,426	47,919	59,010	103,791	155,014	157,475	289,685
States not shown separately	3,377,021	631,691	431,835	807,447	580,271	925,778	1,346,472	2,030,550

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 1(1996) Standard error for number of private-sector employees by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 736, 347	221, 293	129, 587	605, 315	700, 285	1, 637, 944	336, 988	1, 688, 935
New England:								
Maine	39, 852	5, 144	7, 065	14, 204	18, 220	29, 194	16, 095	31, 668
Massachusetts	173, 605	21, 049	29, 402	61, 898	81, 210	176, 659	55, 071	177, 807
Connecticut	291, 716	31, 588	10, 870	17, 024	56, 758	289, 955	32, 945	282, 941
Middle Atlantic:								
New York	338, 657	63, 462	73, 664	104, 822	180, 962	276, 625	102, 222	372, 057
New Jersey	265, 560	39, 784	30, 449	48, 361	119, 058	249, 686	55, 667	309, 482
Pennsylvania	364, 201	41, 085	50, 516	47, 058	130, 333	358, 711	111, 458	331, 329
East North Central:								
Ohio	543, 986	28, 248	33, 677	73, 696	80, 980	549, 607	55, 807	530, 709
Indiana	204, 633	22, 731	19, 273	53, 188	64, 201	199, 898	23, 577	216, 422
Illinois	154, 197	45, 027	63, 197	57, 097	108, 253	170, 080	92, 637	188, 428
Michigan	395, 602	42, 631	40, 310	56, 520	166, 379	402, 519	66, 683	410, 645
Wisconsin	138, 249	23, 099	19, 536	48, 154	87, 314	105, 999	38, 203	133, 823
West North Central:								
Minnesota	251, 316	38, 966	42, 551	31, 586	94, 988	198, 670	63, 758	223, 987
Iowa	147, 417	33, 520	25, 997	32, 233	117, 916	43, 711	35, 288	153, 300
Missouri	213, 933	16, 063	25, 495	50, 494	90, 452	199, 825	38, 390	221, 771
Nebraska	73, 893	7, 339	28, 275	12, 979	20, 880	59, 927	33, 863	68, 608
Kansas	59, 637	8, 854	9, 241	30, 768	37, 251	59, 784	13, 314	58, 335
South Atlantic:								
Maryland	283, 098	16, 747	26, 982 *	61, 714	64, 966	257, 498	53, 732	291, 300
Virginia	139, 262	40, 244	32, 697	31, 513	77, 763	122, 230	32, 298	133, 856
West Virginia	59, 146	6, 636	5, 475	29, 785	21, 839	40, 728	17, 643	46, 780
North Carolina	218, 688	28, 617	24, 813	58, 595	127, 389	129, 583	34, 803	209, 795
South Carolina	90, 574	24, 548	17, 793	17, 943	47, 750	85, 948	30, 686	84, 557
Georgia	311, 903	22, 009	18, 746	115, 971 *	103, 577	353, 889	31, 208	325, 570
Florida	444, 449	60, 592	66, 951	108, 731	185, 353	418, 010	123, 659	423, 010
East South Central:								
Kentucky	135, 082	41, 431	15, 627	20, 225	34, 420	111, 107	42, 308	118, 139
Tennessee	328, 184	30, 188	18, 056	38, 238	49, 057	315, 733	58, 115	315, 052
Alabama	102, 377	13, 154	17, 852	20, 824	72, 922	71, 615	21, 637	92, 322
Mississippi	70, 222	9, 649	8, 123	28, 380	38, 801	53, 110	18, 039	62, 437
West South Central:								
Arkansas	160, 098	8, 831	13, 126	32, 756	21, 285	160, 983	31, 372	158, 889
Louisiana	188, 215	43, 174	13, 794	28, 816	175, 614	140, 953	50, 747	196, 464
Oklahoma	96, 386	33, 786	18, 381	23, 685	53, 951	76, 662	42, 050	68, 670
Texas	474, 278	53, 324	68, 064	89, 477	168, 581	419, 064	127, 704	466, 643
Mountain:								
Colorado	147, 614	37, 779	20, 885	32, 717	38, 669	116, 871	46, 126	114, 183
New Mexico	64, 279	6, 146	6, 513	12, 902	20, 962	44, 435	14, 516	56, 160
Arizona	101, 790	54, 209	26, 931	28, 512	47, 645	107, 074	61, 883	94, 537
Utah	41, 863	6, 497	6, 780	18, 428	34, 906	44, 589	11, 303	39, 266
Nevada	39, 511	9, 176	4, 930	14, 046	38, 008	40, 613	8, 574	35, 704
Pacific:								
Washington	168, 647	10, 695	31, 201	29, 779	63, 050	153, 361	52, 651	163, 286
Oregon	84, 245	16, 623	19, 530	22, 940	22, 824	73, 884	25, 235	82, 774
California	476, 229	64, 202	41, 554	189, 175	206, 818	395, 001	143, 941	431, 852
Hawaii	33, 115	24, 643	6, 525	7, 674	18, 048	19, 400	24, 108	27, 136
States not shown separately	366, 229	41, 405	43, 269	275, 515	81, 502	122, 259	50, 551	354, 309

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 1. a(1996) Percent of number of private-sector employees by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	103,482,267	13.7%	9.4%	15.1%	20.1%	41.8%	30.5%	69.5%
New England:								
Maine	455,565	18.5%	11.1%	18.4%	19.6%	32.5%	40.5%	59.5%
Massachusetts	2,695,121	11.9%	8.4%	18.3%	21.4%	40.0%	28.7%	71.3%
Connecticut	1,616,544	13.1%	7.8%	11.7%	16.5%	51.0%	27.2%	72.8%
Middle Atlantic:								
New York	6,771,265	16.3%	9.0%	13.3%	23.8%	37.6%	31.5%	68.5%
New Jersey	3,286,527	14.7%	9.5%	12.5%	18.7%	44.6%	30.0%	70.0%
Pennsylvania	4,759,663	12.9%	9.7%	12.0%	21.8%	43.6%	28.6%	71.4%
East North Central:								
Ohio	4,409,925	10.7%	10.2%	13.5%	19.9%	45.7%	28.2%	71.8%
Indiana	2,410,044	10.9%	8.6%	16.0%	22.5%	42.0%	27.7%	72.3%
Illinois	4,874,725	12.7%	10.6%	13.5%	22.5%	40.6%	30.1%	69.9%
Michigan	4,047,938	13.8%	8.2%	11.8%	28.2%	38.0%	29.1%	70.9%
Wisconsin	2,336,954	13.1%	8.4%	18.6%	22.2%	37.6%	29.4%	70.6%
West North Central:								
Minnesota	2,222,018	15.0%	11.0%	11.0%	21.8%	41.2%	32.7%	67.3%
Iowa	1,209,194	18.4%	11.2%	17.6%	25.0%	27.9%	37.2%	62.8%
Missouri	2,109,516	12.3%	9.3%	14.3%	17.7%	46.4%	29.1%	70.9%
Nebraska	669,354	15.6%	14.7%	14.9%	18.6%	36.3%	37.6%	62.4%
Kansas	1,044,172	15.4%	9.8%	16.8%	18.9%	39.2%	32.9%	67.1%
South Atlantic:								
Maryland	1,883,221	13.1%	11.1% *	19.7%	18.7%	37.5%	34.5%	65.5%
Virginia	2,635,835	12.6%	7.8%	14.8%	17.2%	47.6%	28.7%	71.3%
West Virginia	523,596	13.8%	10.1%	21.3%	18.4%	36.5%	36.0%	64.0%
North Carolina	3,163,926	12.2%	8.7%	13.5%	18.5%	47.0%	27.7%	72.3%
South Carolina	1,389,620	13.7%	9.8%	11.0%	18.4%	47.1%	29.2%	70.8%
Georgia	2,980,769	9.9%	8.0%	15.5% *	18.0%	48.5%	24.1%	75.9%
Florida	5,060,036	16.6%	10.1%	13.2%	20.7%	39.4%	33.3%	66.7%
East South Central:								
Kentucky	1,368,553	17.4%	8.5%	13.1%	16.5%	44.5%	33.5%	66.5%
Tennessee	2,246,594	10.9%	6.7%	14.7%	14.6%	53.1%	24.4%	75.6%
Alabama	1,524,192	13.3%	8.7%	14.0%	18.8%	45.2%	27.8%	72.2%
Mississippi	885,549	14.0%	8.5%	12.3%	22.2%	43.0%	30.1%	69.9%
West South Central:								
Arkansas	895,044	14.2%	9.4%	13.9%	15.2%	47.3%	32.6%	67.4%
Louisiana	1,407,753	17.0%	9.5%	15.8%	26.9%	30.8%	34.3%	65.7%
Oklahoma	1,087,680	18.8%	9.3%	16.7%	17.3%	37.9%	35.9%	64.1%
Texas	7,463,751	11.0%	8.2%	13.8%	16.5%	50.6%	25.4%	74.6%
Mountain:								
Colorado	1,540,720	18.2%	8.9%	18.4%	16.7%	37.8%	36.1%	63.9%
New Mexico	542,127	15.8%	11.1%	14.8%	22.4%	35.9%	35.6%	64.4%
Arizona	1,543,552	13.9%	10.8%	13.5%	20.2%	41.7%	32.4%	67.6%
Utah	823,816	10.3%	9.8%	14.8%	19.2%	45.8%	28.0%	72.0%
Nevada	740,917	10.9%	7.5%	12.1%	17.7%	51.7%	25.7%	74.3%
Pacific:								
Washington	2,051,440	13.6%	13.0%	17.7%	22.9%	32.8%	35.0%	65.0%
Oregon	1,285,231	16.0%	10.2%	18.4%	20.7%	34.7%	34.2%	65.8%
California	11,695,639	13.3%	8.6%	18.4%	19.0%	40.7%	31.5%	68.5%
Hawaii	447,160	18.2%	10.7%	13.2%	23.2%	34.7%	35.2%	64.8%
States not shown separately	3,377,021	18.7%	12.8%	23.9%	17.2%	27.4%	39.9%	60.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

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

Table II. B. 1. a(1996) Standard error for percent of number of private-sector employees by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,736,347	0.27%	0.20%	0.54%	0.73%	0.99%	0.53%	0.53%
New England:								
Maine	39,852	1.99%	1.66%	2.15%	3.34%	4.33%	2.91%	2.91%
Massachusetts	173,605	0.86%	1.10%	1.84%	3.30%	4.32%	2.42%	2.42%
Connecticut	291,716	2.32%	1.44%	2.09%	3.67%	5.64%	3.74%	3.74%
Middle Atlantic:								
New York	338,657	1.51%	1.04%	1.39%	2.23%	3.03%	2.64%	2.64%
New Jersey	265,560	2.76%	1.32%	2.69%	2.81%	4.49%	4.75%	4.75%
Pennsylvania	364,201	1.51%	1.07%	1.39%	3.69%	4.58%	2.55%	2.55%
East North Central:								
Ohio	543,986	1.24%	1.02%	2.15%	2.51%	4.80%	2.70%	2.70%
Indiana	204,633	1.07%	1.38%	2.16%	2.60%	4.74%	2.86%	2.86%
Illinois	154,197	1.04%	1.40%	0.94%	2.16%	2.97%	2.21%	2.21%
Michigan	395,602	2.03%	0.90%	2.29%	3.87%	6.35%	4.09%	4.09%
Wisconsin	138,249	0.82%	1.24%	2.10%	3.08%	4.52%	2.54%	2.54%
West North Central:								
Minnesota	251,316	2.61%	1.74%	1.85%	3.36%	4.64%	3.05%	3.05%
Iowa	147,417	3.03%	2.05%	3.23%	4.63%	2.77%	4.22%	4.22%
Missouri	213,933	1.75%	2.59%	2.96%	3.70%	5.70%	5.38%	5.38%
Nebraska	73,893	1.64%	3.10%	2.79%	3.21%	4.55%	3.93%	3.93%
Kansas	59,637	1.46%	0.94%	2.48%	3.60%	4.09%	2.06%	2.06%
South Atlantic:								
Maryland	283,098	1.87%	3.51% *	2.94%	3.81%	6.05%	6.34%	6.34%
Virginia	139,262	1.69%	1.33%	0.82%	2.93%	3.15%	1.74%	1.74%
West Virginia	59,146	2.07%	1.51%	3.37%	4.07%	5.05%	3.05%	3.05%
North Carolina	218,688	1.51%	0.90%	1.38%	3.27%	3.02%	2.08%	2.08%
South Carolina	90,574	1.87%	1.03%	1.70%	3.26%	4.00%	2.47%	2.47%
Georgia	311,903	1.11%	1.39%	4.83% *	3.70%	7.36%	2.97%	2.97%
Florida	444,449	2.21%	1.51%	2.66%	3.54%	5.72%	3.69%	3.69%
East South Central:								
Kentucky	135,082	2.08%	1.14%	1.97%	2.46%	3.28%	2.67%	2.67%
Tennessee	328,184	1.47%	0.67%	2.51%	2.42%	5.16%	3.09%	3.09%
Alabama	102,377	1.14%	1.10%	1.54%	4.05%	3.66%	1.63%	1.63%
Mississippi	70,222	1.73%	0.85%	2.92%	3.86%	3.29%	2.25%	2.25%
West South Central:								
Arkansas	160,098	2.12%	2.18%	2.76%	3.71%	6.35%	3.54%	3.54%
Louisiana	188,215	3.97%	1.91%	2.37%	7.21%	6.55%	5.61%	5.61%
Oklahoma	96,386	1.78%	1.80%	2.18%	5.10%	5.24%	2.31%	2.31%
Texas	474,278	0.93%	1.02%	0.60%	2.40%	3.38%	1.90%	1.90%
Mountain:								
Colorado	147,614	1.51%	1.48%	1.47%	3.02%	4.44%	2.21%	2.21%
New Mexico	64,279	1.30%	0.92%	2.64%	2.95%	3.75%	2.55%	2.55%
Arizona	101,790	2.59%	1.95%	2.16%	3.50%	4.16%	3.10%	3.10%
Utah	41,863	0.92%	0.83%	2.40%	3.73%	4.23%	1.59%	1.59%
Nevada	39,511	1.34%	0.73%	1.56%	4.65%	4.46%	1.12%	1.12%
Pacific:								
Washington	168,647	1.52%	1.81%	2.42%	2.95%	5.16%	3.53%	3.53%
Oregon	84,245	1.64%	1.62%	1.55%	2.35%	3.71%	2.70%	2.70%
California	476,229	0.48%	0.59%	1.59%	1.81%	2.16%	1.23%	1.23%
Hawaii	33,115	3.87%	1.58%	2.68%	3.64%	2.85%	3.71%	3.71%
States not shown separately	366,229	1.93%	1.76%	3.83%	2.59%	3.07%	2.92%	2.92%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

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

Table II.B.2(1996) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more Employees
United States	86.5%	47.3%	69.7%	85.9%	95.9%	98.8%	62.3%	97.1%
New England:								
Maine	83.4%	46.9%	57.0%	92.7%	98.8%	98.6%	61.6%	98.3%
Massachusetts	89.6%	56.5%	60.0%	91.3%	99.9%	99.5%	67.4%	98.6%
Connecticut	91.2%	56.9%	73.2%	90.9%	100.0%	100.0%	67.9%	99.9%
Middle Atlantic:								
New York	89.4%	57.5%	78.1%	91.6%	97.4%	100.0%	69.2%	98.7%
New Jersey	87.0%	48.4%	79.5%	84.6%	96.0%	98.2%	63.6%	97.1%
Pennsylvania	89.5%	53.8%	73.1%	90.0%	96.8%	100.0%	67.5%	98.4%
East North Central:								
Ohio	90.2%	49.4%	71.8%	91.4%	98.4%	100.0%	67.1%	99.3%
Indiana	84.9%	34.0%	65.5%	80.3%	92.0%	100.0%	54.8%	96.4%
Illinois	89.2%	53.5%	78.9%	90.7%	94.7%	99.6%	69.6%	97.7%
Michigan	88.6%	49.3%	77.4%	90.3%	95.5%	99.7%	66.2%	97.9%
Wisconsin	87.2%	49.2%	64.3%	91.3%	93.2%	100.0%	62.9%	97.3%
West North Central:								
Minnesota	88.2%	56.3%	77.8%	82.1%	98.4%	98.8%	68.4%	97.8%
Iowa	85.2%	51.8%	79.4%	88.8%	99.5%	94.6%	66.7%	96.2%
Missouri	86.6%	35.7%	68.2%	84.9%	98.1%	100.0%	57.0%	98.8%
Nebraska	84.2%	37.4%	77.5%	87.1%	95.6%	100.0%	62.3%	97.4%
Kansas	85.2%	40.5%	75.0%	87.1%	98.7%	98.0%	60.4%	97.3%
South Atlantic:								
Maryland	87.2%	45.6%	78.2%	88.2%	97.5%	98.8%	69.0%	96.8%
Virginia	87.9%	42.7%	75.0%	88.4%	93.6%	99.8%	64.3%	97.4%
West Virginia	78.5%	31.5%	73.9%	65.7%	89.1%	99.6%	48.3%	95.5%
North Carolina	90.4%	41.0%	82.8%	95.4%	99.9%	99.5%	67.5%	99.2%
South Carolina	86.6%	46.6%	63.8%	82.4%	97.4%	99.8%	59.2%	97.9%
Georgia	88.4%	37.0%	69.3%	86.2%	96.7%	99.7%	56.4%	98.6%
Florida	84.3%	51.8%	57.7%	80.1%	96.3%	99.8%	56.6%	98.1%
East South Central:								
Kentucky	86.8%	53.6%	66.0%	92.3%	92.8%	100.0%	64.8%	98.0%
Tennessee	85.8%	30.6%	55.9%	85.6%	94.8%	98.4%	51.3%	96.9%
Alabama	87.3%	39.9%	67.4%	95.1%	99.9%	97.6%	59.8%	98.0%
Mississippi	80.1%	29.9%	53.8%	67.3%	94.2%	98.0%	42.4%	96.3%
West South Central:								
Arkansas	86.2%	38.7%	63.5%	91.7%	96.7%	99.9%	61.0%	98.3%
Louisiana	79.5%	40.6%	61.4%	68.9%	96.9%	96.8%	53.5%	93.0%
Oklahoma	82.4%	52.9%	59.8%	75.4%	95.5%	99.7%	57.3%	96.4%
Texas	83.5%	37.9%	55.3%	76.1%	95.3%	96.1%	51.0%	94.5%
Mountain:								
Colorado	85.4%	51.4%	60.9%	92.7%	95.8%	99.5%	64.1%	97.5%
New Mexico	80.3%	41.1%	57.9%	75.5%	97.3%	96.0%	55.6%	94.0%
Arizona	85.2%	55.4%	76.5%	71.0%	91.3%	98.9%	66.5%	94.1%
Utah	88.7%	45.5%	62.8%	93.5%	97.5%	98.6%	64.4%	98.1%
Nevada	87.7%	50.4%	68.3%	74.0%	93.7%	99.6%	64.6%	95.7%
Pacific:								
Washington	85.5%	37.8%	73.1%	88.5%	99.7%	98.7%	61.6%	98.4%
Oregon	85.9%	59.5%	74.1%	81.0%	98.4%	96.6%	64.7%	96.9%
California	83.1%	43.4%	64.8%	82.0%	90.9%	96.9%	59.8%	93.9%
Hawaii	97.3%	90.8%	92.2%	100.0%	99.4%	100.0%	92.8%	99.8%
States not shown separately	83.5%	44.8%	72.9%	91.4%	97.3%	99.3%	61.3%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2(1996) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more Employees
United States	0.37%	1.05%	0.83%	0.51%	0.67%	0.30%	0.58%	0.34%
New England:								
Maine	2.55%	5.65%	7.87%	2.80%	0.49%	1.08%	4.21%	0.76%
Massachusetts	1.28%	3.47%	8.84%	3.82%	0.08%	0.45%	4.33%	0.58%
Connecticut	1.84%	4.58%	7.42%	6.25%	0.00%	0.00%	3.73%	0.11%
Middle Atlantic:								
New York	0.84%	3.80%	3.26%	3.35%	1.08%	0.00%	2.02%	0.51%
New Jersey	2.63%	4.44%	6.24%	6.55%	1.94%	1.19%	4.60%	1.09%
Pennsylvania	1.52%	4.12%	4.33%	2.80%	1.29%	0.00%	3.13%	0.67%
East North Central:								
Ohio	1.56%	3.63%	7.10%	3.76%	1.85%	0.00%	3.45%	0.59%
Indiana	1.89%	3.81%	7.28%	4.64%	5.99%	0.00%	3.33%	2.84%
Illinois	0.75%	3.54%	5.30%	3.22%	2.76%	0.23%	2.40%	0.92%
Michigan	0.98%	4.76%	4.90%	3.19%	3.85%	0.12%	2.83%	1.25%
Wisconsin	1.26%	4.27%	5.77%	2.84%	3.15%	0.00%	1.67%	1.12%
West North Central:								
Minnesota	1.92%	4.13%	6.75%	7.82%	1.00%	1.48%	2.58%	1.57%
Iowa	2.09%	5.67%	4.43%	3.75%	2.14%	3.19%	3.13%	1.81%
Missouri	1.41%	4.47%	8.03%	4.64%	3.24%	0.00%	3.25%	0.51%
Nebraska	2.19%	3.11%	5.85%	3.82%	4.28%	0.00%	3.85%	1.96%
Kansas	2.28%	4.17%	5.92%	5.02%	0.70%	1.44%	3.92%	1.41%
South Atlantic:								
Maryland	2.01%	3.27%	5.61%	5.40%	3.80%	1.09%	3.96%	1.64%
Virginia	1.74%	3.47%	5.79%	3.49%	3.85%	0.26%	3.89%	1.12%
West Virginia	2.60%	5.15%	7.68%	8.15%	5.82%	0.20%	4.95%	3.18%
North Carolina	1.20%	6.39%	5.07%	2.85%	0.18%	0.69%	3.17%	0.52%
South Carolina	1.59%	5.15%	8.71%	4.23%	3.06%	0.37%	4.52%	1.21%
Georgia	1.33%	4.58%	8.55%	6.24%	5.32%	0.65%	3.24%	0.85%
Florida	1.86%	3.17%	6.25%	5.46%	5.14%	0.13%	3.70%	0.86%
East South Central:								
Kentucky	2.68%	7.16%	6.08%	5.59%	4.64%	0.00%	4.87%	1.43%
Tennessee	1.92%	5.61%	7.31%	2.94%	2.47%	3.49%	3.78%	1.70%
Alabama	1.52%	5.04%	6.56%	1.74%	10.53%	1.87%	3.55%	1.44%
Mississippi	1.46%	4.80%	7.70%	7.19%	2.62%	1.55%	2.37%	1.05%
West South Central:								
Arkansas	2.34%	3.87%	8.45%	5.46%	2.49%	0.09%	4.11%	0.89%
Louisiana	3.50%	6.18%	4.24%	8.92%	2.46%	2.52%	4.30%	2.61%
Oklahoma	2.26%	6.35%	11.05%	7.92%	11.36%	0.16%	4.85%	1.09%
Texas	2.36%	3.71%	6.79%	5.12%	3.56%	2.91%	4.11%	2.31%
Mountain:								
Colorado	0.68%	3.10%	8.37%	2.86%	3.46%	0.23%	2.57%	0.72%
New Mexico	3.09%	3.83%	8.60%	5.60%	3.86%	5.34%	3.86%	4.25%
Arizona	1.76%	6.44%	7.67%	6.93%	4.33%	0.64%	3.85%	1.91%
Utah	1.06%	3.28%	7.90%	2.39%	2.48%	1.92%	2.93%	0.86%
Nevada	1.40%	6.18%	6.53%	6.26%	4.58%	0.57%	2.91%	1.79%
Pacific:								
Washington	2.58%	3.53%	8.25%	3.21%	1.48%	4.09%	4.46%	2.48%
Oregon	1.55%	2.63%	8.49%	4.35%	1.16%	1.57%	3.17%	1.45%
California	0.83%	2.25%	2.62%	3.32%	2.88%	1.39%	1.56%	1.14%
Hawaii	0.44%	2.70%	2.29%	0.00%	0.61%	0.00%	1.42%	0.18%
States not shown separately	1.55%	2.62%	4.40%	4.18%	1.70%	0.97%	2.28%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. a(1996) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.3%	85.2%	81.8%	79.0%	81.9%	81.1%	82.2%	81.1%
New England:								
Maine	86.5%	72.3%	75.0%	81.4%	92.2%	92.0%	75.6%	91.2%
Massachusetts	83.0%	78.9%	86.3%	74.5%	84.0%	86.3%	73.9%	85.5%
Connecticut	83.2%	80.8%	73.4%	80.3%	73.9%	88.2%	79.3%	84.2%
Middle Atlantic:								
New York	78.5%	84.6%	73.8%	79.9%	75.2%	79.4%	79.7%	78.1%
New Jersey	81.5%	82.3%	78.7%	81.5%	88.3%	79.1%	81.8%	81.4%
Pennsylvania	81.2%	82.3%	82.5%	80.3%	81.5%	80.8%	82.0%	81.0%
East North Central:								
Ohio	87.8%	85.3%	88.4%	84.2%	86.1%	89.6%	85.4%	88.4%
Indiana	81.6%	84.4%	79.4%	79.8%	76.6%	84.8%	76.8%	82.7%
Illinois	85.2%	92.2%	89.3%	82.0%	83.9%	84.8%	87.2%	84.5%
Michigan	81.4%	80.2%	80.3%	72.2%	84.6%	82.0%	77.0%	82.6%
Wisconsin	80.3%	86.1%	80.0%	80.0%	82.8%	78.0%	79.1%	80.6%
West North Central:								
Minnesota	81.1%	83.5%	80.8%	81.0%	71.0%	86.1%	83.9%	80.2%
Iowa	80.8%	64.0%	69.1%	79.0%	87.7%	85.3%	71.2%	84.7%
Missouri	80.1%	86.0%	85.8%	73.8%	91.0%	76.3%	83.3%	79.3%
Nebraska	70.8%	87.1%	47.5%	74.3%	76.6%	71.4%	65.1%	73.0%
Kansas	76.3%	79.9%	83.2%	75.2%	84.7%	70.7%	79.1%	75.4%
South Atlantic:								
Maryland	83.6%	82.7%	71.5%	80.4%	91.7%	84.1%	78.2%	85.6%
Virginia	81.3%	88.7%	81.2%	81.1%	84.5%	79.3%	82.7%	80.9%
West Virginia	84.5%	88.6%	91.4%	79.1%	84.9%	84.5%	85.1%	84.3%
North Carolina	82.7%	76.2%	82.5%	70.5%	84.5%	86.1%	81.6%	83.0%
South Carolina	87.4%	92.9%	85.3%	79.2%	83.4%	90.0%	89.1%	86.9%
Georgia	79.8%	87.6%	82.2%	67.5%	89.7%	78.7%	82.7%	79.2%
Florida	84.5%	84.9%	86.9%	78.8%	88.1%	83.8%	83.7%	84.7%
East South Central:								
Kentucky	84.9%	87.5%	78.5%	72.2%	84.6%	88.6%	79.8%	86.6%
Tennessee	76.7%	85.2%	88.1%	90.9%	89.4%	68.6%	89.3%	74.6%
Alabama	84.6%	92.2%	83.5%	86.7%	75.3%	87.2%	86.3%	84.2%
Mississippi	76.6%	79.9%	83.1%	77.6%	81.1%	73.2%	83.4%	75.3%
West South Central:								
Arkansas	82.8%	78.9%	74.3%	72.5%	83.3%	87.0%	75.4%	85.1%
Louisiana	74.3%	93.6%	83.3%	80.9%	60.0%	78.2%	84.0%	71.4%
Oklahoma	76.9%	83.8%	82.4%	85.6%	78.0%	70.8%	82.4%	75.1%
Texas	76.8%	92.6%	85.9%	86.8%	75.7%	72.9%	88.4%	74.7%
Mountain:								
Colorado	82.2%	82.8%	85.3%	84.3%	84.9%	79.4%	85.7%	80.9%
New Mexico	74.9%	85.0%	78.1%	73.7%	77.7%	71.1%	81.6%	72.7%
Arizona	83.2%	92.7%	82.3%	79.3%	81.6%	83.2%	84.4%	82.8%
Utah	78.4%	80.3%	79.9%	74.1%	77.2%	79.9%	80.7%	77.9%
Nevada	73.1%	83.8%	85.1%	73.5%	74.8%	70.2%	80.3%	71.5%
Pacific:								
Washington	75.2%	89.4%	72.1%	71.4%	82.6%	70.5%	78.1%	74.2%
Oregon	83.6%	90.5%	71.7%	84.5%	79.4%	86.5%	83.2%	83.7%
California	82.4%	89.1%	87.6%	76.5%	82.3%	82.9%	84.3%	81.8%
Hawaii	84.4%	88.5%	78.3%	85.7%	85.9%	82.8%	84.9%	84.2%
States not shown separately	81.9%	82.3%	83.2%	80.3%	81.3%	83.0%	83.1%	81.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. a(1996) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	0.75%	0.51%	0.99%	0.54%	1.18%	0.44%	0.80%
New England:								
Maine	1.04%	7.07%	5.22%	2.60%	1.94%	1.34%	4.22%	1.04%
Massachusetts	3.53%	4.04%	3.41%	5.50%	3.66%	5.83%	4.35%	3.47%
Connecticut	2.09%	4.94%	3.66%	4.49%	5.11%	3.72%	3.14%	2.53%
Middle Atlantic:								
New York	1.97%	2.76%	4.39%	2.19%	4.04%	4.30%	2.69%	2.95%
New Jersey	1.90%	1.95%	4.51%	4.67%	4.85%	3.49%	2.03%	2.38%
Pennsylvania	2.08%	4.36%	5.10%	3.92%	4.32%	4.47%	2.39%	2.99%
East North Central:								
Ohio	2.05%	2.00%	3.38%	4.44%	2.57%	3.53%	1.51%	2.43%
Indiana	2.26%	5.67%	5.64%	3.66%	6.92%	3.47%	2.99%	2.53%
Illinois	2.66%	2.84%	4.75%	3.76%	4.36%	4.59%	2.92%	3.34%
Michigan	2.96%	3.77%	5.67%	5.16%	2.86%	6.04%	2.96%	3.32%
Wisconsin	1.57%	3.33%	5.15%	1.96%	5.14%	2.93%	3.07%	2.10%
West North Central:								
Minnesota	2.32%	3.43%	6.05%	6.48%	7.37%	4.34%	2.87%	2.81%
Iowa	3.06%	7.53%	7.27%	4.64%	6.88%	3.17%	6.27%	2.53%
Missouri	3.09%	5.22%	3.48%	5.01%	2.79%	5.11%	3.30%	3.83%
Nebraska	3.36%	3.74%	10.80%	5.37%	6.59%	5.94%	6.80%	3.69%
Kansas	4.53%	2.98%	3.48%	3.98%	8.40%	7.45%	2.66%	6.32%
South Atlantic:								
Maryland	3.88%	4.23%	6.72%	6.14%	4.48%	4.36%	4.78%	3.79%
Virginia	3.52%	3.41%	5.57%	2.66%	4.50%	5.67%	1.99%	4.09%
West Virginia	3.42%	6.74%	9.09%	4.60%	5.36%	5.98%	2.59%	4.55%
North Carolina	2.87%	6.19%	3.57%	6.32%	5.23%	3.32%	3.26%	2.83%
South Carolina	1.97%	5.93%	9.32%	5.53%	3.28%	2.39%	3.16%	2.17%
Georgia	3.61%	3.85%	5.02%	7.42%	2.58%	6.18%	4.32%	4.55%
Florida	1.79%	2.86%	3.67%	4.19%	4.29%	3.38%	2.12%	2.13%
East South Central:								
Kentucky	1.95%	3.82%	6.05%	6.14%	5.02%	2.61%	4.89%	2.31%
Tennessee	3.75%	3.68%	9.50%	1.73%	3.24%	5.63%	1.52%	4.25%
Alabama	2.03%	3.21%	4.49%	2.54%	9.33%	2.98%	2.02%	2.59%
Mississippi	3.75%	4.90%	7.21%	5.63%	3.40%	5.51%	4.38%	3.87%
West South Central:								
Arkansas	3.13%	5.92%	9.70%	5.46%	3.41%	5.41%	3.75%	3.99%
Louisiana	4.61%	3.90%	3.51%	10.06%	7.52%	5.50%	3.37%	5.74%
Oklahoma	3.61%	3.52%	13.35%	4.27%	10.88%	5.71%	2.99%	4.17%
Texas	4.00%	3.41%	3.66%	1.26%	6.21%	5.61%	2.17%	4.66%
Mountain:								
Colorado	2.66%	4.38%	9.89%	2.69%	5.16%	5.40%	2.40%	3.62%
New Mexico	4.41%	5.13%	10.04%	6.77%	6.52%	8.23%	3.77%	5.84%
Arizona	2.79%	3.60%	3.73%	4.45%	6.88%	3.98%	1.75%	3.23%
Utah	3.62%	2.47%	4.64%	3.87%	6.38%	4.98%	2.29%	4.42%
Nevada	4.09%	5.83%	4.91%	3.80%	5.59%	6.23%	2.47%	4.73%
Pacific:								
Washington	3.81%	2.94%	5.58%	6.41%	5.31%	8.95%	2.83%	4.53%
Oregon	1.35%	2.73%	4.30%	2.50%	5.85%	3.05%	2.28%	2.19%
California	1.08%	2.32%	2.10%	3.14%	2.72%	4.04%	3.03%	1.19%
Hawaii	2.08%	2.40%	4.81%	3.61%	3.16%	5.68%	2.57%	2.73%
States not shown separately	2.44%	3.69%	2.72%	3.09%	4.06%	4.52%	2.18%	3.14%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. a. (1) (1996) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.5%	81.9%	79.9%	82.5%	85.9%	87.7%	81.1%	86.7%
New England:								
Maine	81.7%	66.3%	79.2%	78.3%	83.7%	85.6%	77.1%	83.3%
Massachusetts	83.7%	73.3%	70.6%	77.2%	77.5%	92.5%	70.0%	86.9%
Connecticut	89.3%	86.8%	79.4%	87.1%	86.3%	91.8%	84.2%	90.6%
Middle Atlantic:								
New York	80.0%	82.8%	79.1%	73.3%	85.5%	78.3%	80.5%	79.8%
New Jersey	89.3%	82.6%	75.6%	86.0%	95.3%	90.9%	79.3%	92.1%
Pennsylvania	86.4%	81.6%	87.2%	81.7%	86.1%	88.3%	82.2%	87.5%
East North Central:								
Ohio	84.8%	78.3%	77.4%	84.2%	83.1%	87.4%	80.6%	85.8%
Indiana	89.1%	81.6%	70.4%	90.2%	87.8%	92.5%	78.9%	91.2%
Illinois	87.6%	84.5%	83.6%	89.0%	81.0%	92.1%	84.2%	88.7%
Michigan	83.8%	83.4%	82.5%	83.1%	85.2%	83.2%	82.9%	84.0%
Wisconsin	82.0%	78.8%	75.3%	75.0%	84.6%	85.4%	75.6%	83.7%
West North Central:								
Minnesota	86.8%	85.0%	80.0%	87.1%	85.4%	89.1%	84.5%	87.6%
Iowa	85.1%	74.3%	74.4%	85.5%	89.1%	86.8%	78.4%	87.4%
Missouri	87.4%	86.8%	87.6%	85.0%	88.3%	87.7%	87.7%	87.4%
Nebraska	82.9%	83.0%	75.6%	74.1%	86.8%	85.7%	77.7%	84.7%
Kansas	79.7%	75.9%	81.8%	80.2%	81.1%	79.0%	80.2%	79.6%
South Atlantic:								
Maryland	81.5%	81.1%	62.8%	68.1%	83.9%	90.0%	67.2%	86.4%
Virginia	84.7%	83.5%	78.5%	74.3%	83.9%	88.9%	77.8%	86.6%
West Virginia	84.7%	79.4%	70.4%	77.3%	91.7%	87.9%	73.4%	87.9%
North Carolina	90.2%	87.5%	78.7%	79.2%	93.1%	93.6%	82.4%	92.2%
South Carolina	88.1%	88.3%	76.5%	79.8%	94.0%	88.9%	83.2%	89.4%
Georgia	86.5%	73.2%	84.3%	76.4%	88.6%	89.5%	78.9%	88.0%
Florida	85.4%	81.1%	71.2%	84.4%	82.0%	90.6%	79.4%	87.1%
East South Central:								
Kentucky	88.6%	88.3%	77.4%	75.8%	93.1%	91.2%	82.5%	90.5%
Tennessee	90.7%	83.6%	89.8%	83.5%	91.2%	93.5%	85.5%	91.8%
Alabama	84.3%	75.3%	77.1%	77.0%	71.0%	93.4%	75.4%	86.4%
Mississippi	90.8%	88.7%	81.0%	86.5%	91.1%	92.9%	88.3%	91.3%
West South Central:								
Arkansas	87.2%	82.6%	81.8%	83.3%	76.7%	92.3%	83.3%	88.2%
Louisiana	83.7%	79.7%	77.3%	77.9%	76.1%	93.4%	77.2%	85.9%
Oklahoma	85.8%	61.3%	89.1%	83.4%	91.7%	91.0%	74.4%	90.0%
Texas	83.0%	87.3%	75.9%	84.1%	84.5%	82.5%	81.3%	83.3%
Mountain:								
Colorado	84.5%	72.7%	81.1%	83.7%	91.0%	85.5%	78.6%	86.8%
New Mexico	79.9%	77.7%	83.0%	82.9%	71.6%	84.5%	81.3%	79.4%
Arizona	87.7%	86.5%	79.7%	82.8%	90.9%	89.2%	82.7%	89.4%
Utah	82.8%	78.1%	75.7%	75.7%	81.5%	86.9%	75.0%	84.9%
Nevada	83.5%	92.0%	75.2%	78.4%	73.8%	87.8%	81.7%	84.0%
Pacific:								
Washington	91.5%	88.4%	88.5%	92.1%	90.0%	94.0%	88.2%	92.7%
Oregon	86.9%	80.5%	83.8%	91.4%	85.6%	88.0%	84.5%	87.6%
California	85.7%	83.2%	84.7%	87.5%	88.6%	84.3%	85.8%	85.6%
Hawaii	79.5%	76.4%	83.9%	82.0%	90.1%	71.5%	80.3%	79.1%
States not shown separately	85.3%	81.1%	82.9%	84.0%	86.7%	87.7%	80.7%	87.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. a. (1) (1996) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.69%	1.11%	0.84%	0.79%	0.76%	0.63%	0.51%
New England:								
Maine	2.80%	6.01%	6.70%	4.55%	4.22%	3.67%	3.59%	2.72%
Massachusetts	1.60%	1.99%	3.94%	4.27%	3.23%	2.23%	1.84%	1.72%
Connecticut	2.00%	2.74%	2.74%	3.66%	3.41%	3.02%	2.42%	2.39%
Middle Atlantic:								
New York	2.94%	2.78%	2.54%	5.08%	2.43%	4.71%	1.99%	3.36%
New Jersey	1.38%	2.15%	5.61%	4.00%	2.07%	2.00%	3.18%	1.28%
Pennsylvania	1.71%	2.81%	3.27%	2.92%	2.67%	3.55%	2.17%	2.54%
East North Central:								
Ohio	2.15%	2.25%	3.69%	3.12%	4.31%	2.75%	1.75%	2.57%
Indiana	1.63%	4.11%	7.41%	2.71%	3.10%	2.30%	3.25%	1.69%
Illinois	1.80%	2.89%	4.40%	2.13%	4.64%	1.49%	1.62%	2.20%
Michigan	1.36%	2.33%	3.90%	3.03%	2.93%	2.97%	1.86%	1.66%
Wisconsin	2.80%	3.33%	3.62%	4.85%	3.82%	4.08%	1.99%	3.16%
West North Central:								
Minnesota	1.13%	2.56%	4.52%	4.19%	4.04%	2.20%	1.68%	1.68%
Iowa	3.20%	4.62%	4.50%	2.33%	5.62%	5.88%	3.53%	3.76%
Missouri	1.34%	2.41%	4.09%	6.18%	5.27%	2.47%	1.41%	1.97%
Nebraska	2.53%	4.56%	3.74%	3.76%	3.42%	5.89%	2.23%	3.05%
Kansas	3.22%	4.18%	3.53%	4.25%	4.27%	5.19%	2.09%	4.41%
South Atlantic:								
Maryland	3.00%	3.10%	5.56%	4.60%	5.62%	3.72%	4.40%	2.27%
Virginia	2.02%	2.63%	5.49%	5.05%	6.73%	3.45%	2.76%	2.39%
West Virginia	2.48%	3.91%	5.74%	5.16%	2.58%	3.04%	3.61%	3.03%
North Carolina	1.43%	3.98%	4.17%	4.54%	4.90%	2.23%	2.01%	1.58%
South Carolina	1.69%	3.46%	9.30%	5.31%	2.89%	2.34%	4.33%	1.52%
Georgia	2.12%	4.34%	3.85%	4.21%	3.16%	3.91%	2.89%	2.16%
Florida	2.26%	2.76%	6.88%	4.97%	3.90%	2.19%	3.51%	2.56%
East South Central:								
Kentucky	2.10%	4.33%	4.99%	3.31%	3.09%	4.14%	2.54%	2.80%
Tennessee	1.40%	4.46%	9.82%	3.46%	2.84%	1.65%	2.97%	1.72%
Alabama	2.61%	4.67%	5.46%	3.14%	11.26%	1.99%	1.51%	3.03%
Mississippi	2.62%	2.95%	4.64%	7.13%	5.60%	2.68%	2.28%	2.95%
West South Central:								
Arkansas	3.06%	3.63%	10.96%	4.98%	8.13%	6.43%	3.38%	4.23%
Louisiana	2.18%	3.93%	5.54%	10.31%	5.63%	1.58%	3.88%	2.55%
Oklahoma	2.82%	8.72%	14.34%	7.30%	10.14%	1.93%	6.94%	2.27%
Texas	2.47%	3.36%	5.05%	2.30%	4.54%	3.75%	3.58%	3.01%
Mountain:								
Colorado	3.08%	6.98%	9.68%	3.56%	4.00%	5.04%	4.50%	3.77%
New Mexico	2.57%	3.15%	11.00%	5.45%	7.15%	2.91%	2.25%	3.15%
Arizona	1.83%	5.13%	6.00%	3.89%	3.69%	3.47%	3.67%	2.26%
Utah	1.27%	4.63%	4.23%	3.20%	3.65%	2.53%	3.08%	1.65%
Nevada	3.01%	4.05%	5.71%	3.41%	7.40%	3.35%	2.17%	3.52%
Pacific:								
Washington	1.70%	2.24%	2.76%	2.94%	4.32%	2.14%	1.94%	2.53%
Oregon	2.03%	3.70%	5.39%	1.97%	6.75%	2.62%	2.63%	2.11%
California	1.40%	2.01%	2.01%	2.13%	1.62%	2.97%	1.04%	2.02%
Hawaii	3.41%	4.19%	4.03%	3.89%	3.62%	6.62%	2.87%	4.93%
States not shown separately	1.71%	3.00%	3.82%	4.32%	3.93%	2.22%	1.36%	2.19%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. b(1996) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.5%	69.8%	65.3%	65.2%	70.3%	71.2%	66.7%	70.3%
New England:								
Maine	70.7%	48.0%	59.4%	63.7%	77.2%	78.8%	58.3%	75.9%
Massachusetts	69.4%	57.8%	60.9%	57.5%	65.1%	79.8%	51.7%	74.3%
Connecticut	74.3%	70.1%	58.3%	70.0%	63.8%	81.0%	66.7%	76.2%
Middle Atlantic:								
New York	62.8%	70.1%	58.4%	58.6%	64.3%	62.1%	64.2%	62.3%
New Jersey	72.8%	67.9%	59.5%	70.1%	84.1%	71.9%	64.9%	75.0%
Pennsylvania	70.1%	67.2%	71.9%	65.6%	70.2%	71.3%	67.3%	70.9%
East North Central:								
Ohio	74.4%	66.7%	68.5%	70.9%	71.6%	78.4%	68.8%	75.9%
Indiana	72.8%	68.9%	55.9%	72.0%	67.2%	78.4%	60.7%	75.4%
Illinois	74.6%	77.8%	74.7%	73.0%	67.9%	78.0%	73.4%	75.0%
Michigan	68.2%	66.8%	66.2%	60.0%	72.1%	68.2%	63.9%	69.4%
Wisconsin	65.8%	67.9%	60.3%	60.0%	70.0%	66.6%	59.8%	67.5%
West North Central:								
Minnesota	70.4%	70.9%	64.6%	70.5%	60.6%	76.7%	71.0%	70.2%
Iowa	68.7%	47.6%	51.4%	67.6%	78.1%	74.0%	55.9%	74.0%
Missouri	70.0%	74.6%	75.1%	62.7%	80.3%	67.0%	73.1%	69.3%
Nebraska	58.7%	72.3%	35.9%	55.1%	66.5%	61.2%	50.6%	61.9%
Kansas	60.8%	60.7%	68.0%	60.3%	68.6%	55.9%	63.4%	60.0%
South Atlantic:								
Maryland	68.1%	67.1%	44.9%	54.8%	77.0%	75.7%	52.5%	74.0%
Virginia	68.9%	74.0%	63.8%	60.3%	70.9%	70.6%	64.4%	70.1%
West Virginia	71.5%	70.4%	64.4%	61.2%	77.8%	74.2%	62.5%	74.1%
North Carolina	74.6%	66.7%	64.9%	55.8%	78.6%	80.6%	67.3%	76.6%
South Carolina	77.0%	82.0%	65.2%	63.2%	78.4%	80.0%	74.1%	77.7%
Georgia	69.0%	64.2%	69.3%	51.6%	79.5%	70.4%	65.2%	69.7%
Florida	72.2%	68.9%	61.8%	66.5%	72.2%	75.9%	66.5%	73.8%
East South Central:								
Kentucky	75.2%	77.3%	60.7%	54.7%	78.8%	80.9%	65.9%	78.3%
Tennessee	69.6%	71.2%	79.1%	75.9%	81.5%	64.1%	76.3%	68.5%
Alabama	71.3%	69.4%	64.4%	66.7%	53.4%	81.5%	65.1%	72.8%
Mississippi	69.6%	70.9%	67.3%	67.1%	73.9%	68.0%	73.7%	68.8%
West South Central:								
Arkansas	72.2%	65.1%	60.8%	60.4%	63.9%	80.3%	62.8%	75.1%
Louisiana	62.2%	74.6%	64.4%	63.0%	45.6%	73.0%	64.9%	61.4%
Oklahoma	66.0%	51.4%	73.4%	71.4%	71.5%	64.5%	61.3%	67.6%
Texas	63.7%	80.8%	65.2%	73.0%	63.9%	60.1%	71.9%	62.2%
Mountain:								
Colorado	69.4%	60.2%	69.1%	70.6%	77.2%	68.0%	67.4%	70.2%
New Mexico	59.9%	66.1%	64.8%	61.2%	55.6%	60.0%	66.3%	57.7%
Arizona	72.9%	80.2%	65.6%	65.6%	74.2%	74.2%	69.8%	74.0%
Utah	65.0%	62.7%	60.4%	56.1%	62.9%	69.4%	60.5%	66.1%
Nevada	61.1%	77.2%	64.0%	57.6%	55.2%	61.6%	65.6%	60.0%
Pacific:								
Washington	68.8%	79.1%	63.8%	65.8%	74.4%	66.3%	68.9%	68.8%
Oregon	72.6%	72.8%	60.1%	77.3%	68.0%	76.1%	70.3%	73.4%
California	70.6%	74.2%	74.1%	67.0%	72.9%	69.9%	72.4%	70.0%
Hawaii	67.1%	67.6%	65.7%	70.2%	77.4%	59.2%	68.1%	66.6%
States not shown separately	69.9%	66.7%	68.9%	67.4%	70.5%	72.8%	67.1%	71.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. b(1996) Standard error for percent of private-sector that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.95%	0.84%	0.85%	0.74%	0.82%	0.60%	0.51%
New England:								
Maine	2.18%	6.58%	5.91%	4.24%	4.63%	3.23%	3.72%	2.49%
Massachusetts	3.77%	3.13%	4.09%	5.82%	4.19%	6.20%	2.99%	3.86%
Connecticut	2.64%	5.19%	3.41%	4.34%	5.91%	4.00%	3.89%	3.30%
Middle Atlantic:								
New York	2.97%	1.65%	4.42%	4.12%	4.16%	4.64%	2.21%	3.86%
New Jersey	2.06%	2.46%	7.78%	5.13%	5.67%	4.38%	3.73%	2.61%
Pennsylvania	2.50%	4.14%	4.55%	3.48%	3.73%	5.24%	1.57%	3.55%
East North Central:								
Ohio	2.45%	2.61%	4.99%	5.47%	3.57%	3.76%	2.46%	2.78%
Indiana	2.37%	4.03%	8.37%	4.28%	6.77%	4.43%	3.25%	2.69%
Illinois	3.16%	3.69%	4.95%	3.11%	6.59%	4.24%	2.45%	4.07%
Michigan	2.74%	3.36%	6.29%	5.06%	3.35%	5.37%	3.59%	3.17%
Wisconsin	2.79%	3.49%	3.01%	4.07%	5.16%	4.28%	1.85%	3.65%
West North Central:								
Minnesota	2.62%	3.62%	5.63%	7.04%	7.74%	4.90%	2.84%	2.92%
Iowa	4.38%	8.09%	6.21%	5.39%	8.45%	5.96%	6.24%	3.96%
Missouri	2.91%	5.21%	5.85%	6.36%	6.16%	4.77%	3.27%	3.42%
Nebraska	2.55%	4.76%	8.77%	4.45%	7.56%	6.85%	5.51%	4.27%
Kansas	4.23%	4.97%	3.75%	5.50%	8.38%	6.53%	2.17%	5.61%
South Atlantic:								
Maryland	4.44%	4.11%	5.75%	5.76%	7.19%	5.84%	4.63%	4.32%
Virginia	3.86%	3.31%	6.28%	5.63%	6.05%	6.45%	3.13%	4.43%
West Virginia	3.72%	7.13%	7.33%	6.07%	5.15%	5.75%	3.60%	4.56%
North Carolina	3.34%	4.81%	3.87%	6.81%	5.97%	3.66%	3.53%	3.47%
South Carolina	2.82%	5.99%	8.41%	5.71%	3.88%	3.50%	5.25%	2.85%
Georgia	4.12%	3.02%	6.32%	7.30%	3.12%	6.60%	4.96%	4.77%
Florida	2.70%	3.16%	6.90%	5.63%	4.17%	3.91%	3.58%	2.77%
East South Central:								
Kentucky	2.99%	4.94%	6.47%	5.31%	5.93%	5.18%	4.80%	3.75%
Tennessee	2.90%	4.32%	9.06%	3.77%	4.24%	4.79%	2.63%	3.16%
Alabama	2.13%	4.18%	6.03%	3.24%	9.02%	2.95%	2.54%	2.59%
Mississippi	4.63%	5.97%	6.19%	7.82%	5.24%	6.12%	4.67%	4.70%
West South Central:								
Arkansas	4.42%	6.10%	10.60%	6.69%	7.14%	7.62%	4.86%	5.62%
Louisiana	4.37%	3.03%	4.59%	8.69%	7.32%	5.37%	3.18%	5.54%
Oklahoma	3.50%	6.66%	12.19%	7.41%	10.98%	4.67%	5.73%	3.65%
Texas	2.12%	4.20%	6.14%	2.16%	5.54%	4.05%	3.63%	2.56%
Mountain:								
Colorado	3.39%	6.68%	9.70%	3.12%	5.95%	6.27%	4.77%	4.05%
New Mexico	3.01%	5.55%	10.92%	7.08%	7.37%	7.35%	4.32%	4.18%
Arizona	3.70%	6.52%	6.70%	3.10%	7.54%	5.51%	3.96%	4.30%
Utah	3.29%	3.92%	4.20%	3.04%	6.56%	4.51%	3.54%	4.21%
Nevada	4.26%	6.27%	5.02%	3.77%	8.54%	6.45%	2.42%	5.22%
Pacific:								
Washington	3.77%	3.65%	4.57%	6.74%	5.49%	8.26%	3.39%	4.33%
Oregon	1.70%	4.59%	5.59%	3.11%	7.75%	2.14%	3.24%	2.05%
California	1.31%	2.60%	2.15%	2.72%	3.31%	2.67%	3.24%	1.96%
Hawaii	2.50%	4.26%	5.21%	4.12%	4.54%	6.90%	3.18%	4.24%
States not shown separately	2.23%	4.58%	3.60%	3.70%	4.69%	4.56%	2.27%	3.24%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2. c(1996) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.5%	14.6%	15.2%	21.3%	38.0%	62.1%	16.3%	51.2%
<b>New England:</b>								
Maine	41.8%	5.4% *	3.8% *	12.1% *	55.8%	66.6%	5.4% *	57.4%
Massachusetts	61.8%	18.0%	15.2% *	39.4%	61.7%	84.6%	28.2%	71.0%
Connecticut	63.9%	27.6% *	12.2% *	34.9%	41.4%	88.4%	20.1%	75.1%
<b>Middle Atlantic:</b>								
New York	43.5%	20.9% *	17.4%	33.1%	43.4%	57.4%	20.7%	50.8%
New Jersey	44.9%	9.1% *	11.5% *	17.4% *	51.9%	60.2%	12.8%	53.9%
Pennsylvania	56.2%	17.0%	9.1% *	27.5% *	52.9%	78.7%	17.4%	66.8%
<b>East North Central:</b>								
Ohio	44.3%	3.9% *	16.2% *	15.4% *	24.3% *	69.8%	12.8%	52.6%
Indiana	44.0%	17.6% *	2.5% *	11.3% *	42.0%	62.9%	14.8%	50.4%
Illinois	44.0%	17.9% *	20.3% *	21.3% *	46.6%	58.9%	20.1%	51.4%
Michigan	39.9%	9.6% *	21.4% *	24.6% *	42.7%	50.6%	21.7%	44.9%
Wisconsin	27.5%	4.6% *	11.3% *	7.4% *	30.1%	41.3%	4.9% *	33.6%
<b>West North Central:</b>								
Minnesota	44.6%	14.1% *	19.7% *	6.1% *	29.9% *	72.5%	13.9% *	55.0%
Iowa	34.7%	38.7%	10.3%	23.2% *	46.8%	37.1%	28.8%	37.2%
Missouri	41.8%	9.1% *	9.0% *	34.0%	28.0%	56.6%	21.1%	46.7%
Nebraska	33.9%	16.9% *	7.4% *	8.9% *	8.9% *	66.0%	9.6%	43.2%
Kansas	22.8%	13.9% *	13.1% *	2.5% *	13.6% *	38.4%	11.0%	26.4%
<b>South Atlantic:</b>								
Maryland	50.6%	12.2% *	26.0% *	27.9%	44.4%	76.3%	19.7%	62.2%
Virginia	44.5%	5.0% *	4.9% *	21.3% *	17.5% *	69.3%	8.5% *	54.0%
West Virginia	23.9%	4.9% *	4.1% *	10.8% *	3.6% *	44.5%	3.0% *	29.9%
North Carolina	34.2%	4.6% *	24.4% *	3.1% *	11.4% *	56.5%	12.8% *	39.8%
South Carolina	29.8%	9.1% *	0.0%	3.2% *	14.9% *	47.5%	3.4% *	36.4%
Georgia	32.2%	0.0%	4.8% *	10.1% *	29.0%	45.1%	2.9% *	37.6%
Florida	50.6%	8.9%	35.3% *	17.5% *	57.4%	67.3%	17.7%	60.0%
<b>East South Central:</b>								
Kentucky	25.8%	7.5% *	11.1% *	4.5% *	17.8% *	39.9%	8.2% *	31.6%
Tennessee	54.1%	8.1% *	3.6% *	24.7% *	19.3% *	77.0%	5.6% *	62.4%
Alabama	23.4%	5.5% *	5.0% *	4.7% *	11.0% *	39.1%	4.5% *	27.9%
Mississippi	22.3%	6.4% *	1.7% *	0.0%	6.2% *	38.6%	2.7% *	26.1%
<b>West South Central:</b>								
Arkansas	18.6%	7.7% *	9.9% *	1.6% *	6.1% *	29.4% *	5.1% *	22.6%
Louisiana	20.7%	3.8% *	10.5% *	6.2% *	1.6% *	48.6%	4.7% *	25.5%
Oklahoma	33.7%	7.8% *	11.4% *	22.9% *	6.6% *	59.2%	9.6% *	41.7%
Texas	43.7%	18.5%	9.5% *	10.2% *	26.7% *	61.7%	10.5%	49.8%
<b>Mountain:</b>								
Colorado	39.0%	10.8% *	2.7% *	19.4% *	53.4%	54.0%	11.8% *	49.1%
New Mexico	20.6%	17.5% *	2.1% *	11.0% *	32.5% *	20.3% *	11.7%	23.5%
Arizona	48.6%	3.4% *	22.9% *	23.1% *	35.3%	74.0%	17.1% *	59.2%
Utah	52.5%	11.7% *	15.8% *	21.2% *	33.6% *	79.3%	16.1%	61.8%
Nevada	34.3%	6.2% *	19.5% *	19.8% *	22.4% *	45.1%	12.7%	39.3%
<b>Pacific:</b>								
Washington	31.4%	10.8% *	8.8% *	9.8% *	44.4%	42.6% *	10.5%	38.4%
Oregon	35.1%	7.2% *	9.9% *	21.8%	38.1%	52.7%	10.7%	43.5%
California	54.9%	24.9%	25.8%	28.2%	57.0%	72.7%	29.1%	62.5%
Hawaii	59.4%	42.5%	26.6% *	48.6%	69.8%	73.9%	35.0%	71.7%
States not shown separately	41.9%	22.0% *	6.6% *	45.3%	31.1%	64.0%	11.8%	54.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 2. c(1996) Standard error for percent of private-sector employees working establishments that offer two or more health insurance plans by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.07%	0.99%	0.89%	1.49%	1.26%	1.63%	0.38%	1.26%
New England:								
Maine	2.95%	3.67% *	3.02% *	6.43% *	11.87%	10.41%	2.49% *	4.86%
Massachusetts	3.15%	4.45%	8.50% *	10.46%	8.13%	6.38%	5.56%	3.08%
Connecticut	5.29%	9.05% *	3.75% *	6.15%	10.37%	5.93%	5.73%	6.01%
Middle Atlantic:								
New York	3.68%	6.29% *	3.26%	6.46%	8.14%	6.82%	4.29%	5.30%
New Jersey	5.72%	2.93% *	5.07% *	10.24% *	12.36%	8.83%	3.39%	6.70%
Pennsylvania	5.62%	4.11%	3.52% *	9.42% *	9.66%	6.06%	3.57%	6.95%
East North Central:								
Ohio	5.86%	2.12% *	4.96% *	4.87% *	10.29% *	9.41%	2.55%	6.80%
Indiana	7.56%	5.45% *	1.32% *	3.79% *	10.18%	10.14%	3.76%	8.77%
Illinois	3.15%	6.20% *	5.49%	6.52% *	7.28%	6.07%	4.62%	3.61%
Michigan	3.94%	3.66% *	6.76% *	9.24% *	10.80%	8.38%	3.46%	4.83%
Wisconsin	5.22%	2.15% *	10.20% *	3.88% *	8.37%	11.16%	1.83% *	6.32%
West North Central:								
Minnesota	6.56%	5.26% *	7.99% *	2.45% *	11.83% *	11.21%	6.23% *	7.30%
Iowa	6.86%	10.60%	3.06%	7.64% *	13.28%	8.32%	7.68%	8.45%
Missouri	5.40%	3.63% *	4.23% *	6.85%	8.26%	7.84%	5.35%	6.01%
Nebraska	4.78%	6.34% *	4.41% *	2.85% *	3.21% *	9.07%	2.53%	5.05%
Kansas	3.76%	4.35% *	5.35% *	1.24% *	4.51% *	8.01%	2.21%	4.87%
South Atlantic:								
Maryland	5.61%	6.12% *	9.71% *	7.51%	9.06%	9.48%	5.35%	7.00%
Virginia	5.13%	2.82% *	2.47% *	5.31%	5.37% *	8.47%	2.78% *	6.36%
West Virginia	4.64%	2.18% *	2.13% *	8.86% *	6.04% *	7.14%	1.30% *	5.64%
North Carolina	3.62%	1.74% *	8.09% *	3.14% *	6.73% *	7.20%	3.96% *	4.32%
South Carolina	4.17%	3.31% *	0.00%	3.61% *	6.10% *	6.56%	1.05% *	4.83%
Georgia	5.18%	0.00%	3.32% *	4.94% *	7.86%	6.87%	1.68% *	5.95%
Florida	4.19%	2.50%	12.04% *	6.90% *	6.85%	6.57%	5.15%	4.55%
East South Central:								
Kentucky	3.55%	4.25% *	4.22% *	3.14% *	7.99% *	7.47%	3.23% *	5.07%
Tennessee	6.07%	9.50% *	5.06% *	7.90% *	6.23% *	6.66%	3.16% *	5.76%
Alabama	4.23%	3.33% *	4.53% *	2.11% *	8.37% *	7.81%	1.88% *	4.98%
Mississippi	5.33%	3.14% *	1.57% *	0.00%	9.28% *	8.32%	1.48% *	6.35%
West South Central:								
Arkansas	4.47%	4.51% *	6.42% *	1.12% *	2.67% *	9.76% *	3.72% *	6.34%
Louisiana	3.80%	2.06% *	5.21% *	3.61% *	0.52% *	10.25%	1.66% *	5.52%
Oklahoma	5.10%	8.69% *	3.95% *	8.25% *	3.38% *	9.10%	4.18% *	6.46%
Texas	6.52%	5.18%	4.33% *	3.40% *	9.27% *	9.33%	1.83%	7.73%
Mountain:								
Colorado	8.05%	3.48% *	1.72% *	8.40% *	13.00%	11.65%	3.74% *	9.91%
New Mexico	4.62%	6.65% *	1.94% *	10.42% *	10.06% *	10.64% *	3.18%	5.77%
Arizona	5.08%	2.95% *	12.12% *	8.34% *	8.26%	7.92%	5.22% *	5.99%
Utah	5.56%	5.36% *	5.58% *	6.36% *	10.75% *	6.36%	4.36%	6.48%
Nevada	5.22%	4.94% *	7.02% *	7.80% *	13.75% *	9.16%	3.71%	6.48%
Pacific:								
Washington	5.75%	3.91% *	3.92% *	3.44% *	12.39%	13.43% *	2.98%	8.66%
Oregon	5.59%	2.75% *	6.98% *	5.70%	9.55%	10.41%	2.19%	7.42%
California	2.80%	5.98%	5.11%	5.22%	7.34%	4.28%	3.67%	3.40%
Hawaii	4.90%	9.66%	11.79% *	8.96%	10.22%	7.08%	7.17%	5.72%
States not shown separately	3.33%	6.79% *	3.27% *	9.74%	7.52%	5.82%	2.65%	4.08%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3(1996) Number of full-time private-sector employees by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84,793,441	10,328,799	7,449,251	12,660,308	17,545,681	36,809,402	23,904,477	60,888,965
New England:								
Maine	360,681	57,254	38,721	66,939	76,689	121,078	138,045	222,636
Massachusetts	2,180,878	215,732	156,430	413,959	491,381	903,376	558,970	1,621,908
Connecticut	1,347,783	157,506	88,148	146,307	198,837	756,985	327,652	1,020,132
Middle Atlantic:								
New York	5,511,469	803,308	469,460	748,963	1,295,910	2,193,829	1,618,874	3,892,594
New Jersey	2,730,430	333,024	240,556	325,247	550,129	1,281,474	730,563	1,999,867
Pennsylvania	3,847,957	414,342	355,062	436,331	888,722	1,753,500	977,312	2,870,646
East North Central:								
Ohio	3,706,435	343,569	352,925	506,418	758,414	1,745,108	965,312	2,741,124
Indiana	1,964,950	158,184	156,866	311,206	463,699	874,994	463,888	1,501,062
Illinois	4,115,622	471,075	421,929	518,606	960,526	1,743,486	1,142,046	2,973,576
Michigan	3,070,264	396,102	232,007	352,589	990,409	1,099,156	837,350	2,232,914
Wisconsin	1,685,670	204,299	126,189	324,523	422,907	607,752	457,175	1,228,495
West North Central:								
Minnesota	1,754,372	231,557	182,441	176,404	374,303	789,667	525,636	1,228,736
Iowa	936,267	151,004	88,518	176,496	241,288	278,962	320,317	615,949
Missouri	1,706,032	189,435	154,837 *	244,837	326,378	790,546	472,761	1,233,271
Nebraska	473,560	65,424	49,904	75,799	100,693	181,740	153,967	319,593
Kansas	825,543	112,940	75,423	139,365	169,588	328,227	248,092	577,452
South Atlantic:								
Maryland	1,614,242	174,378	158,602 *	302,445	315,691	663,125	475,865	1,138,376
Virginia	2,131,970	231,974	165,756	308,908	380,863	1,044,470	563,832	1,568,138
West Virginia	436,712	52,869	42,244	94,895	75,597	171,108	147,372	289,340
North Carolina	2,761,434	287,101	224,597	326,618	557,482	1,365,637	700,554	2,060,881
South Carolina	1,220,110	148,712	109,413	125,570	231,810	604,605	329,011	891,100
Georgia	2,559,234	219,530	194,891	400,570 *	498,592	1,245,650	554,172	2,005,062
Florida	4,332,538	698,168	389,613	577,912	901,779	1,765,067	1,373,546	2,958,992
East South Central:								
Kentucky	1,166,939	186,471	88,901	144,335	202,974	544,258	362,503	804,436
Tennessee	1,883,505	197,121	122,083	284,231	309,975	970,095	453,674	1,429,831
Alabama	1,296,274	155,953	104,645	190,575	202,563	642,539	337,683	958,591
Mississippi	735,288	88,801	63,402	85,115	171,414	326,557	207,376	527,912
West South Central:								
Arkansas	769,418	92,640	65,974	98,135	121,233	391,437	220,523	548,895
Louisiana	1,111,539	190,003	114,680	176,049	285,967	344,841	388,067	723,472
Oklahoma	910,981	165,082	80,163	134,049	166,006 *	365,680	305,700	605,280
Texas	6,117,179	600,577	500,479	882,714	950,659	3,182,750	1,492,718	4,624,461
Mountain:								
Colorado	1,254,949	199,508	104,320	245,352	233,773	471,996	424,320	830,628
New Mexico	429,295	64,933	44,006	66,033	90,529	163,794	147,226	282,069
Arizona	1,303,591	176,019	141,405	167,104	273,168	545,895	416,872	886,719
Utah	662,878	57,941	60,562	100,049	135,938	308,388	170,861	492,016
Nevada	616,859	61,954	46,383	70,792	121,036	316,694	149,506	467,354
Pacific:								
Washington	1,617,606	179,696	202,040	277,232	414,939	543,698	516,071	1,101,535
Oregon	1,051,324	153,175	93,574	181,213	224,496	398,866	313,898	737,426
California	9,576,742	1,126,377	772,611	1,727,502	1,844,755	4,105,497	2,797,013	6,779,729
Hawaii	345,994	67,310	36,925	44,574	79,910	117,275	126,656	219,338
States not shown separately	2,668,927	447,751	332,568	684,347	444,662	759,600	991,498	1,677,429

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3(1996) Standard error for number of full-time private-sector employees by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 621, 852	230, 445	135, 750	514, 062	595, 026	1, 444, 383	416, 586	1, 514, 232
New England:								
Maine	31, 025	3, 971	6, 549	12, 460	17, 904	23, 171	15, 347	24, 592
Massachusetts	172, 746	13, 436	25, 023	65, 633	70, 792	169, 006	42, 442	175, 662
Connecticut	290, 496	30, 535	9, 198	13, 897	49, 496	292, 089	35, 772	282, 089
Middle Atlantic:								
New York	301, 970	61, 365	69, 575	90, 869	162, 694	231, 009	95, 641	323, 448
New Jersey	283, 483	30, 026	22, 983	41, 228	114, 406	227, 471	35, 731	297, 681
Pennsylvania	276, 940	30, 351	49, 127	37, 887	112, 543	279, 376	81, 628	247, 430
East North Central:								
Ohio	451, 822	22, 359	30, 315	65, 957	77, 912	432, 107	41, 213	427, 553
Indiana	198, 857	12, 975	15, 199	46, 589	60, 525	183, 039	25, 698	205, 667
Illinois	138, 370	41, 147	62, 596	48, 625	91, 317	152, 912	92, 933	171, 397
Michigan	297, 719	30, 118	36, 111	42, 680	151, 660	287, 895	51, 281	303, 620
Wisconsin	118, 728	18, 123	14, 019	40, 848	74, 831	82, 797	33, 087	109, 899
West North Central:								
Minnesota	241, 652	29, 030	39, 602	32, 433	81, 304	202, 115	65, 612	222, 412
Iowa	131, 088	29, 979	16, 465	31, 661	98, 601	42, 353	31, 249	134, 374
Missouri	163, 724	19, 975	21, 005 *	41, 062	81, 041	146, 042	43, 456	181, 580
Nebraska	39, 711	4, 227	5, 494	10, 974	17, 703	30, 036	6, 678	37, 908
Kansas	63, 998	4, 947	7, 401	26, 518	32, 881	56, 334	10, 219	60, 142
South Atlantic:								
Maryland	289, 515	14, 823	23, 804 *	49, 435	58, 686	258, 205	37, 491	290, 790
Virginia	113, 747	31, 748	29, 332	22, 523	66, 070	112, 783	24, 617	111, 875
West Virginia	58, 891	5, 040	4, 888	28, 999	16, 077	38, 930	18, 814	45, 318
North Carolina	215, 440	26, 044	19, 906	28, 180	123, 748	143, 149	32, 389	208, 400
South Carolina	84, 810	22, 079	16, 143	16, 452	45, 336	82, 146	33, 871	78, 355
Georgia	306, 274	16, 557	20, 147	105, 289 *	96, 860	334, 816	21, 494	320, 252
Florida	405, 379	66, 229	53, 633	96, 824	163, 376	366, 655	121, 879	367, 036
East South Central:								
Kentucky	137, 381	38, 557	15, 976	12, 493	30, 793	111, 819	40, 166	119, 346
Tennessee	223, 050	30, 385	17, 009	33, 518	48, 258	218, 883	58, 627	216, 063
Alabama	71, 536	13, 130	13, 579	16, 245	40, 057	62, 196	17, 465	61, 438
Mississippi	51, 553	6, 751	7, 880	22, 023	34, 580	36, 428	14, 764	43, 016
West South Central:								
Arkansas	158, 992	8, 747	10, 831	20, 765	19, 192	160, 187	19, 678	160, 329
Louisiana	131, 521	38, 117	12, 521	28, 979	112, 002	113, 532	45, 452	135, 123
Oklahoma	88, 491	30, 046	15, 865	20, 210	48, 780 *	65, 738	38, 012	63, 151
Texas	525, 975	52, 700	63, 808	83, 313	125, 819	411, 855	120, 589	489, 165
Mountain:								
Colorado	101, 279	23, 254	17, 980	31, 614	41, 893	79, 489	35, 375	78, 426
New Mexico	58, 582	6, 886	3, 289	10, 868	19, 366	36, 239	11, 023	51, 396
Arizona	118, 287	53, 079	26, 688	28, 974	47, 373	114, 705	59, 629	106, 268
Utah	46, 607	4, 930	6, 713	14, 807	34, 979	48, 827	11, 170	42, 011
Nevada	32, 979	8, 705	3, 945	11, 550	35, 550	31, 065	8, 422	31, 142
Pacific:								
Washington	149, 505	9, 485	31, 907	32, 063	65, 229	129, 599	54, 404	139, 244
Oregon	71, 014	15, 044	13, 647	21, 364	20, 726	66, 777	14, 673	67, 231
California	406, 586	53, 126	44, 681	148, 166	197, 079	353, 455	125, 064	389, 937
Hawaii	31, 266	23, 422	5, 276	5, 039	14, 583	16, 262	22, 312	22, 801
States not shown separately	370, 722	31, 320	46, 444	273, 929	69, 661	111, 103	48, 906	359, 072

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3. a(1996) Percent of number of full-time private-sector employees by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84,793,441	12.2%	8.8%	14.9%	20.7%	43.4%	28.2%	71.8%
New England:								
Maine	360,681	15.9%	10.7%	18.6%	21.3%	33.6%	38.3%	61.7%
Massachusetts	2,180,878	9.9%	7.2%	19.0%	22.5%	41.4%	25.6%	74.4%
Connecticut	1,347,783	11.7%	6.5%	10.9%	14.8%	56.2%	24.3%	75.7%
Middle Atlantic:								
New York	5,511,469	14.6%	8.5%	13.6%	23.5%	39.8%	29.4%	70.6%
New Jersey	2,730,430	12.2%	8.8%	11.9%	20.1%	46.9%	26.8%	73.2%
Pennsylvania	3,847,957	10.8%	9.2%	11.3%	23.1%	45.6%	25.4%	74.6%
East North Central:								
Ohio	3,706,435	9.3%	9.5%	13.7%	20.5%	47.1%	26.0%	74.0%
Indiana	1,964,950	8.1%	8.0%	15.8%	23.6%	44.5%	23.6%	76.4%
Illinois	4,115,622	11.4%	10.3%	12.6%	23.3%	42.4%	27.7%	72.3%
Michigan	3,070,264	12.9%	7.6%	11.5%	32.3%	35.8%	27.3%	72.7%
Wisconsin	1,685,670	12.1%	7.5%	19.3%	25.1%	36.1%	27.1%	72.9%
West North Central:								
Minnesota	1,754,372	13.2%	10.4%	10.1%	21.3%	45.0%	30.0%	70.0%
Iowa	936,267	16.1%	9.5%	18.9%	25.8%	29.8%	34.2%	65.8%
Missouri	1,706,032	11.1%	9.1% *	14.4%	19.1%	46.3%	27.7%	72.3%
Nebraska	473,560	13.8%	10.5%	16.0%	21.3%	38.4%	32.5%	67.5%
Kansas	825,543	13.7%	9.1%	16.9%	20.5%	39.8%	30.1%	69.9%
South Atlantic:								
Maryland	1,614,242	10.8%	9.8% *	18.7%	19.6%	41.1%	29.5%	70.5%
Virginia	2,131,970	10.9%	7.8%	14.5%	17.9%	49.0%	26.4%	73.6%
West Virginia	436,712	12.1%	9.7%	21.7%	17.3%	39.2%	33.7%	66.3%
North Carolina	2,761,434	10.4%	8.1%	11.8%	20.2%	49.5%	25.4%	74.6%
South Carolina	1,220,110	12.2%	9.0%	10.3%	19.0%	49.6%	27.0%	73.0%
Georgia	2,559,234	8.6%	7.6%	15.7% *	19.5%	48.7%	21.7%	78.3%
Florida	4,332,538	16.1%	9.0%	13.3%	20.8%	40.7%	31.7%	68.3%
East South Central:								
Kentucky	1,166,939	16.0%	7.6%	12.4%	17.4%	46.6%	31.1%	68.9%
Tennessee	1,883,505	10.5%	6.5%	15.1%	16.5%	51.5%	24.1%	75.9%
Alabama	1,296,274	12.0%	8.1%	14.7%	15.6%	49.6%	26.1%	73.9%
Mississippi	735,288	12.1%	8.6%	11.6%	23.3%	44.4%	28.2%	71.8%
West South Central:								
Arkansas	769,418	12.0%	8.6%	12.8%	15.8%	50.9%	28.7%	71.3%
Louisiana	1,111,539	17.1%	10.3%	15.8%	25.7%	31.0%	34.9%	65.1%
Oklahoma	910,981	18.1%	8.8%	14.7%	18.2% *	40.1%	33.6%	66.4%
Texas	6,117,179	9.8%	8.2%	14.4%	15.5%	52.0%	24.4%	75.6%
Mountain:								
Colorado	1,254,949	15.9%	8.3%	19.6%	18.6%	37.6%	33.8%	66.2%
New Mexico	429,295	15.1%	10.3%	15.4%	21.1%	38.2%	34.3%	65.7%
Arizona	1,303,591	13.5%	10.8%	12.8%	21.0%	41.9%	32.0%	68.0%
Utah	662,878	8.7%	9.1%	15.1%	20.5%	46.5%	25.8%	74.2%
Nevada	616,859	10.0%	7.5%	11.5%	19.6%	51.3%	24.2%	75.8%
Pacific:								
Washington	1,617,606	11.1%	12.5%	17.1%	25.7%	33.6%	31.9%	68.1%
Oregon	1,051,324	14.6%	8.9%	17.2%	21.4%	37.9%	29.9%	70.1%
California	9,576,742	11.8%	8.1%	18.0%	19.3%	42.9%	29.2%	70.8%
Hawaii	345,994	19.5%	10.7%	12.9%	23.1%	33.9%	36.6%	63.4%
States not shown separately	2,668,927	16.8%	12.5%	25.6%	16.7%	28.5%	37.1%	62.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

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

Table II. B. 3. a(1996) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,621,852	0.28%	0.19%	0.57%	0.78%	0.98%	0.56%	0.56%
New England:								
Maine	31,025	1.55%	1.79%	2.54%	3.81%	4.81%	3.05%	3.05%
Massachusetts	172,746	0.83%	1.10%	2.16%	3.82%	4.82%	2.51%	2.51%
Connecticut	290,496	2.78%	1.25%	2.30%	4.15%	6.08%	4.12%	4.12%
Middle Atlantic:								
New York	301,970	1.69%	0.98%	1.57%	2.35%	3.03%	2.74%	2.74%
New Jersey	283,483	2.34%	1.35%	3.01%	3.15%	4.17%	4.44%	4.44%
Pennsylvania	276,940	1.51%	1.05%	1.28%	3.85%	4.47%	2.02%	2.02%
East North Central:								
Ohio	451,822	1.14%	0.70%	2.25%	2.56%	4.41%	2.42%	2.42%
Indiana	198,857	0.85%	1.27%	2.11%	2.88%	4.70%	2.96%	2.96%
Illinois	138,370	1.04%	1.48%	0.96%	2.24%	3.22%	2.44%	2.44%
Michigan	297,719	2.00%	1.33%	2.05%	4.52%	6.31%	4.14%	4.14%
Wisconsin	118,728	1.04%	0.98%	1.93%	3.87%	4.60%	2.48%	2.48%
West North Central:								
Minnesota	241,652	2.43%	1.99%	2.33%	3.90%	5.51%	3.53%	3.53%
Iowa	131,088	3.64%	1.80%	3.96%	4.97%	3.20%	4.63%	4.63%
Missouri	163,724	1.83%	3.47% *	2.97%	3.96%	5.93%	6.05%	6.05%
Nebraska	39,711	1.55%	1.16%	2.93%	3.74%	3.62%	2.67%	2.67%
Kansas	63,998	1.49%	1.50%	2.61%	3.64%	4.39%	2.59%	2.59%
South Atlantic:								
Maryland	289,515	1.91%	3.64% *	2.74%	4.00%	6.46%	6.63%	6.63%
Virginia	113,747	1.69%	1.43%	0.87%	3.13%	3.56%	1.66%	1.66%
West Virginia	58,891	2.26%	1.67%	3.73%	3.77%	5.84%	3.56%	3.56%
North Carolina	215,440	1.48%	0.88%	1.07%	3.68%	3.25%	2.18%	2.18%
South Carolina	84,810	1.95%	1.05%	1.81%	3.49%	4.34%	2.68%	2.68%
Georgia	306,274	1.29%	1.38%	4.87% *	3.79%	7.38%	2.88%	2.88%
Florida	405,379	2.17%	1.42%	2.64%	3.59%	5.79%	3.66%	3.66%
East South Central:								
Kentucky	137,381	2.41%	1.33%	1.97%	2.62%	3.54%	2.90%	2.90%
Tennessee	223,050	1.53%	0.67%	2.66%	2.49%	5.21%	3.24%	3.24%
Alabama	71,536	1.17%	0.85%	1.37%	3.47%	3.53%	1.24%	1.24%
Mississippi	51,553	1.42%	1.04%	2.91%	4.08%	3.06%	1.99%	1.99%
West South Central:								
Arkansas	158,992	2.10%	2.16%	2.59%	3.83%	6.62%	3.73%	3.73%
Louisiana	131,521	3.77%	1.80%	2.75%	6.95%	6.06%	5.12%	5.12%
Oklahoma	88,491	1.93%	1.76%	1.86%	5.51% *	5.52%	2.68%	2.68%
Texas	525,975	0.89%	1.08%	0.58%	2.08%	2.88%	1.95%	1.95%
Mountain:								
Colorado	101,279	1.35%	1.47%	1.53%	3.78%	4.60%	2.20%	2.20%
New Mexico	58,582	1.02%	1.24%	2.76%	2.41%	3.26%	2.43%	2.43%
Arizona	118,287	3.04%	2.21%	2.22%	4.03%	4.70%	3.38%	3.38%
Utah	46,607	0.72%	0.97%	2.72%	4.65%	5.29%	1.68%	1.68%
Nevada	32,979	1.49%	0.72%	1.57%	4.88%	4.29%	1.38%	1.38%
Pacific:								
Washington	149,505	1.41%	1.97%	3.00%	3.77%	5.49%	3.71%	3.71%
Oregon	71,014	1.36%	1.38%	1.79%	2.62%	3.97%	2.13%	2.13%
California	406,586	0.47%	0.68%	1.64%	2.26%	2.18%	1.40%	1.40%
Hawaii	31,266	4.06%	2.08%	2.62%	3.42%	2.79%	3.76%	3.76%
States not shown separately	370,722	1.77%	2.21%	4.38%	2.65%	3.18%	3.26%	3.26%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

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

Table II. B. 3. b(1996) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.9%	55.3%	77.4%	89.1%	96.7%	99.1%	69.9%	97.7%
New England:								
Maine	87.8%	57.7%	58.4%	95.4%	99.2%	100.0%	68.9%	99.5%
Massachusetts	92.9%	63.6%	73.3%	92.9%	99.9%	99.4%	74.9%	99.1%
Connecticut	94.1%	67.9%	78.3%	92.9%	100.0%	100.0%	75.8%	99.9%
Middle Atlantic:								
New York	92.2%	65.0%	84.4%	94.3%	97.5%	100.0%	76.2%	98.9%
New Jersey	91.3%	58.0%	86.8%	91.9%	97.4%	98.0%	73.1%	97.9%
Pennsylvania	93.5%	63.3%	84.7%	93.7%	98.3%	100.0%	77.8%	98.9%
East North Central:								
Ohio	93.7%	57.8%	80.3%	96.6%	99.8%	100.0%	76.2%	99.9%
Indiana	89.0%	46.8%	74.8%	84.3%	90.6%	100.0%	65.8%	96.2%
Illinois	92.8%	63.1%	86.7%	94.1%	97.2%	99.6%	77.4%	98.8%
Michigan	91.1%	56.1%	83.1%	91.7%	97.2%	99.6%	71.6%	98.4%
Wisconsin	91.6%	61.6%	82.1%	94.9%	94.1%	100.0%	76.1%	97.3%
West North Central:								
Minnesota	92.4%	65.8%	85.7%	92.5%	99.1%	98.6%	78.1%	98.6%
Iowa	89.3%	60.0%	87.6%	90.9%	99.4%	96.0%	74.3%	97.1%
Missouri	89.6%	43.6%	76.7%	87.0%	99.0%	100.0%	64.7%	99.1%
Nebraska	88.3%	48.2%	75.6%	91.2%	97.2%	100.0%	67.4%	98.3%
Kansas	88.8%	47.3%	83.2%	92.0%	99.3%	97.6%	68.7%	97.5%
South Atlantic:								
Maryland	90.7%	54.8%	83.2%	89.8%	98.3%	98.7%	75.8%	96.9%
Virginia	91.1%	52.8%	80.1%	93.2%	93.7%	99.7%	73.2%	97.5%
West Virginia	83.2%	39.3%	81.3%	69.0%	95.0%	99.9%	54.3%	97.9%
North Carolina	92.8%	47.2%	87.3%	94.5%	99.9%	99.9%	73.3%	99.4%
South Carolina	90.6%	56.6%	72.9%	87.0%	98.8%	99.8%	68.2%	98.9%
Georgia	91.4%	44.6%	79.4%	90.5%	96.5%	99.7%	65.7%	98.5%
Florida	86.8%	57.1%	68.9%	80.6%	96.3%	99.8%	62.4%	98.2%
East South Central:								
Kentucky	89.3%	60.9%	67.6%	92.6%	94.2%	100.0%	69.2%	98.4%
Tennessee	87.2%	32.7%	63.1%	89.3%	94.7%	98.3%	56.0%	97.1%
Alabama	89.5%	44.7%	74.1%	96.3%	94.8%	97.7%	65.3%	98.1%
Mississippi	84.1%	38.1%	57.1%	67.4%	97.9%	99.0%	48.7%	98.0%
West South Central:								
Arkansas	89.3%	42.4%	70.0%	91.8%	99.3%	100.0%	65.0%	99.1%
Louisiana	82.1%	46.1%	65.2%	75.3%	96.1%	99.5%	58.4%	94.9%
Oklahoma	85.6%	54.1%	67.4%	82.0%	96.9%	99.9%	62.1%	97.4%
Texas	87.4%	47.3%	62.0%	79.6%	95.3%	98.8%	59.4%	96.5%
Mountain:								
Colorado	89.2%	60.1%	70.3%	94.1%	96.8%	99.4%	72.4%	97.8%
New Mexico	83.2%	47.4%	62.2%	81.4%	96.8%	96.3%	61.9%	94.4%
Arizona	86.8%	63.4%	75.5%	73.6%	91.2%	99.2%	70.6%	94.5%
Utah	92.2%	53.9%	71.7%	96.9%	97.9%	99.4%	73.0%	98.9%
Nevada	90.1%	58.1%	74.9%	78.8%	94.1%	99.5%	72.2%	95.8%
Pacific:								
Washington	89.9%	47.8%	78.9%	93.2%	99.9%	98.4%	70.5%	98.9%
Oregon	90.4%	65.5%	79.7%	92.0%	99.7%	96.5%	74.1%	97.3%
California	86.8%	51.9%	74.9%	84.6%	92.0%	97.1%	67.8%	94.6%
Hawaii	98.2%	94.4%	93.8%	100.0%	99.9%	100.0%	95.2%	100.0%
States not shown separately	87.7%	51.8%	82.4%	94.2%	97.9%	99.3%	69.4%	98.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b(1996) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.07%	1.18%	0.71%	0.58%	0.28%	0.57%	0.28%
New England:								
Maine	2.58%	6.50%	7.54%	3.29%	0.31%	0.00%	4.41%	0.28%
Massachusetts	1.09%	3.64%	6.63%	3.35%	0.04%	0.47%	4.43%	0.48%
Connecticut	1.72%	4.33%	7.17%	6.41%	0.00%	0.00%	3.67%	0.13%
Middle Atlantic:								
New York	0.82%	3.10%	2.31%	2.61%	1.04%	0.00%	1.70%	0.45%
New Jersey	1.80%	4.30%	4.75%	5.33%	1.19%	1.32%	3.12%	0.87%
Pennsylvania	1.08%	4.17%	3.99%	2.28%	1.00%	0.00%	2.65%	0.69%
East North Central:								
Ohio	1.01%	3.29%	5.85%	1.83%	0.12%	0.00%	3.50%	0.07%
Indiana	2.07%	4.53%	6.34%	4.11%	6.47%	0.00%	2.60%	3.05%
Illinois	0.61%	3.79%	3.86%	2.78%	1.56%	0.29%	2.14%	0.56%
Michigan	0.89%	3.93%	4.16%	2.41%	2.87%	0.15%	2.06%	0.69%
Wisconsin	1.33%	5.57%	5.76%	1.89%	4.49%	0.00%	1.67%	1.52%
West North Central:								
Minnesota	1.46%	4.73%	7.17%	7.70%	0.46%	1.59%	1.76%	1.41%
Iowa	1.75%	6.63%	4.42%	3.24%	2.14%	2.43%	2.82%	1.87%
Missouri	1.80%	5.63%	6.78%	3.62%	1.96%	0.00%	3.20%	0.48%
Nebraska	1.46%	3.77%	6.32%	2.50%	1.61%	0.00%	3.73%	1.11%
Kansas	2.33%	4.58%	5.12%	3.14%	0.38%	5.25%	3.42%	2.97%
South Atlantic:								
Maryland	1.75%	3.46%	6.86%	4.22%	4.47%	0.83%	2.91%	1.76%
Virginia	1.42%	4.73%	4.58%	2.62%	3.92%	0.28%	3.50%	0.99%
West Virginia	2.05%	6.09%	10.28%	7.66%	3.87%	0.06%	5.87%	1.65%
North Carolina	0.88%	6.86%	4.55%	2.79%	0.18%	0.07%	3.26%	0.26%
South Carolina	1.06%	5.63%	9.39%	3.85%	1.72%	0.44%	3.96%	0.73%
Georgia	1.32%	5.32%	6.86%	5.15%	5.32%	0.56%	2.46%	1.36%
Florida	2.16%	3.45%	7.27%	6.78%	4.97%	0.14%	4.40%	1.01%
East South Central:								
Kentucky	2.34%	7.14%	5.56%	5.85%	4.49%	0.00%	4.87%	1.31%
Tennessee	1.70%	5.71%	8.50%	2.81%	2.70%	3.30%	4.28%	1.57%
Alabama	1.37%	6.00%	6.41%	1.42%	10.52%	1.70%	4.46%	1.28%
Mississippi	1.30%	5.59%	9.33%	7.91%	1.59%	1.25%	3.24%	0.69%
West South Central:								
Arkansas	2.16%	3.42%	8.87%	5.02%	0.48%	0.00%	3.59%	0.76%
Louisiana	2.45%	7.14%	4.51%	8.81%	2.61%	0.42%	4.41%	1.34%
Oklahoma	2.02%	6.61%	12.07%	8.44%	11.36%	0.05%	5.00%	1.04%
Texas	1.60%	3.20%	7.22%	5.91%	3.33%	1.01%	4.23%	1.36%
Mountain:								
Colorado	0.71%	4.06%	9.19%	2.42%	3.67%	0.41%	2.47%	0.79%
New Mexico	3.26%	4.55%	8.54%	4.02%	4.11%	5.08%	3.99%	4.09%
Arizona	1.86%	6.60%	7.94%	6.72%	4.60%	0.51%	4.04%	2.08%
Utah	0.88%	4.57%	9.08%	1.32%	2.56%	1.19%	3.75%	0.57%
Nevada	1.64%	6.85%	6.88%	6.37%	4.66%	0.57%	3.46%	2.15%
Pacific:								
Washington	2.18%	3.70%	7.55%	3.42%	0.51%	4.07%	4.38%	1.68%
Oregon	1.71%	2.46%	8.52%	3.17%	0.36%	1.63%	3.29%	1.51%
California	0.88%	2.77%	2.73%	3.47%	2.67%	1.67%	2.19%	1.28%
Hawaii	0.40%	1.70%	2.15%	0.00%	0.07%	0.00%	1.18%	0.02%
States not shown separately	1.42%	4.00%	3.65%	3.87%	1.49%	1.15%	2.72%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (1) (1996) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.7%	92.8%	90.5%	88.1%	90.3%	89.2%	90.7%	89.4%
New England:								
Maine	91.6%	74.7%	85.4%	91.5%	95.6%	94.9%	83.2%	95.2%
Massachusetts	91.4%	94.9%	91.8%	82.7%	89.5%	95.5%	84.5%	93.2%
Connecticut	89.5%	87.1%	93.7%	93.4%	81.7%	90.8%	90.4%	89.3%
Middle Atlantic:								
New York	87.2%	93.0%	82.7%	86.2%	86.2%	87.5%	87.1%	87.2%
New Jersey	89.1%	92.3%	86.9%	90.5%	92.5%	87.3%	89.3%	89.1%
Pennsylvania	89.9%	94.1%	90.0%	93.1%	89.4%	88.7%	93.1%	89.0%
East North Central:								
Ohio	93.3%	92.9%	95.4%	91.6%	93.1%	93.6%	92.5%	93.5%
Indiana	91.1%	94.9%	88.3%	90.8%	83.4%	95.0%	88.2%	91.7%
Illinois	91.7%	96.8%	94.3%	92.7%	89.4%	91.2%	94.7%	90.8%
Michigan	90.7%	93.9%	94.1%	82.2%	90.3%	92.3%	89.2%	91.1%
Wisconsin	93.4%	92.8%	91.7%	93.0%	95.5%	92.7%	91.3%	94.0%
West North Central:								
Minnesota	91.6%	95.0%	94.2%	93.9%	84.7%	93.2%	95.2%	90.4%
Iowa	89.1%	74.3%	82.3%	88.2%	94.5%	91.8%	81.2%	92.3%
Missouri	90.2%	92.4%	94.2%	80.7%	94.7%	90.2%	91.6%	89.9%
Nebraska	89.8%	97.4%	89.4%	90.0%	88.1%	89.4%	91.9%	89.1%
Kansas	88.8%	88.3%	96.1%	86.5%	91.7%	86.9%	90.1%	88.4%
South Atlantic:								
Maryland	87.9%	88.5%	81.2%	85.6%	95.2%	86.6%	84.4%	89.1%
Virginia	91.5%	95.9%	88.9%	92.4%	92.4%	90.7%	92.8%	91.1%
West Virginia	90.6%	93.6%	99.4%	84.7%	90.6%	90.7%	92.5%	90.1%
North Carolina	90.3%	84.7%	90.9%	90.2%	87.8%	91.8%	89.7%	90.5%
South Carolina	92.8%	96.3%	92.0%	89.3%	89.3%	94.4%	94.2%	92.5%
Georgia	87.0%	91.9%	85.1%	71.2%	95.1%	88.3%	88.4%	86.7%
Florida	91.0%	88.1%	91.0%	85.5%	96.9%	90.3%	87.8%	92.0%
East South Central:								
Kentucky	91.3%	93.5%	91.1%	85.6%	88.9%	93.1%	89.1%	92.0%
Tennessee	87.1%	90.6%	94.7%	95.5%	90.6%	83.0%	93.6%	85.9%
Alabama	90.1%	98.9%	91.3%	93.6%	78.4%	91.6%	94.4%	89.1%
Mississippi	83.1%	87.0%	90.2%	91.4%	88.6%	77.5%	90.5%	81.6%
West South Central:								
Arkansas	91.4%	94.0%	80.0%	89.4%	89.9%	93.4%	89.4%	92.0%
Louisiana	88.0%	97.2%	89.7%	88.4%	76.9%	94.0%	91.2%	87.0%
Oklahoma	83.5%	95.7%	85.8%	93.6%	83.3%	77.3%	91.3%	81.0%
Texas	86.7%	95.5%	91.5%	93.4%	91.9%	82.5%	92.8%	85.5%
Mountain:								
Colorado	91.5%	94.5%	93.5%	90.1%	88.7%	92.6%	93.6%	90.8%
New Mexico	83.6%	91.2%	95.7%	78.7%	85.8%	80.4%	92.0%	80.7%
Arizona	90.3%	96.6%	93.2%	87.9%	88.2%	89.9%	92.4%	89.5%
Utah	86.6%	91.5%	86.0%	80.4%	87.8%	87.6%	87.6%	86.3%
Nevada	81.3%	88.5%	88.2%	84.7%	79.5%	79.7%	87.1%	79.8%
Pacific:								
Washington	85.8%	94.7%	84.6%	80.5%	89.9%	84.1%	88.5%	84.9%
Oregon	90.8%	94.5%	89.6%	93.2%	90.1%	89.5%	92.9%	90.1%
California	90.1%	94.7%	93.7%	87.2%	92.4%	88.9%	92.2%	89.5%
Hawaii	90.7%	94.8%	91.0%	95.1%	94.6%	84.2%	94.1%	88.9%
States not shown separately	90.8%	92.1%	90.8%	85.4%	94.0%	93.0%	92.1%	90.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (1) (1996) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.58%	0.65%	1.23%	0.41%	0.99%	0.46%	0.65%
New England:								
Maine	1.48%	8.37%	4.84%	2.62%	2.14%	1.14%	5.12%	1.13%
Massachusetts	3.28%	1.42%	2.84%	4.84%	3.84%	4.44%	4.66%	3.05%
Connecticut	1.84%	5.63%	2.76%	3.68%	4.34%	3.74%	3.57%	2.56%
Middle Atlantic:								
New York	2.20%	1.89%	3.74%	2.62%	3.64%	4.27%	2.58%	2.55%
New Jersey	2.11%	2.25%	3.80%	3.68%	4.35%	3.38%	2.32%	2.49%
Pennsylvania	2.58%	2.91%	4.33%	2.86%	4.02%	4.93%	1.40%	3.71%
East North Central:								
Ohio	1.26%	1.43%	2.82%	3.72%	2.49%	2.52%	1.46%	1.47%
Indiana	1.46%	1.79%	4.93%	3.28%	6.69%	2.04%	3.06%	2.08%
Illinois	1.50%	1.90%	4.00%	2.98%	3.16%	3.00%	1.32%	2.07%
Michigan	1.87%	1.72%	4.00%	6.00%	2.38%	4.63%	3.38%	2.03%
Wisconsin	1.23%	3.04%	3.34%	1.96%	1.28%	2.48%	3.20%	1.13%
West North Central:								
Minnesota	1.89%	1.70%	2.46%	2.31%	7.07%	3.64%	1.41%	2.75%
Iowa	3.01%	7.72%	7.36%	3.02%	3.53%	2.55%	5.67%	1.59%
Missouri	1.42%	4.73%	2.43%	4.67%	2.90%	3.15%	1.83%	2.42%
Nebraska	1.50%	3.02%	2.62%	4.08%	3.46%	2.88%	1.78%	1.99%
Kansas	1.76%	2.91%	1.64%	3.82%	8.34%	4.63%	2.54%	3.45%
South Atlantic:								
Maryland	4.23%	3.06%	7.50%	6.08%	4.00%	3.70%	5.65%	3.38%
Virginia	2.37%	1.52%	3.47%	1.94%	2.70%	4.27%	1.55%	2.72%
West Virginia	2.55%	2.74%	0.26%	4.08%	4.74%	4.17%	2.07%	3.28%
North Carolina	2.20%	5.40%	2.49%	2.97%	4.54%	2.46%	2.87%	2.30%
South Carolina	1.69%	4.04%	9.90%	5.19%	3.26%	2.00%	2.15%	2.06%
Georgia	3.62%	3.50%	5.28%	7.91%	2.49%	6.42%	3.18%	4.63%
Florida	1.36%	2.82%	2.88%	2.90%	2.93%	2.98%	2.12%	1.58%
East South Central:								
Kentucky	1.36%	4.33%	6.24%	4.72%	5.08%	2.74%	4.90%	2.36%
Tennessee	2.07%	3.21%	10.26%	1.70%	3.13%	3.32%	1.78%	2.32%
Alabama	1.93%	0.75%	5.06%	2.74%	2.55%	2.55%	2.17%	2.50%
Mississippi	3.84%	4.53%	3.23%	2.88%	2.12%	5.86%	3.45%	4.00%
West South Central:								
Arkansas	2.03%	1.95%	10.62%	3.85%	3.13%	3.83%	3.35%	2.65%
Louisiana	2.59%	3.00%	3.02%	9.83%	5.31%	1.82%	2.92%	2.81%
Oklahoma	4.03%	2.72%	13.36%	1.90%	10.45%	6.60%	2.42%	4.80%
Texas	3.55%	3.40%	2.75%	1.72%	2.08%	5.46%	1.63%	4.00%
Mountain:								
Colorado	1.11%	3.15%	10.11%	2.25%	2.57%	1.98%	1.62%	1.74%
New Mexico	3.86%	4.29%	10.32%	7.82%	6.86%	8.59%	3.10%	6.14%
Arizona	2.07%	2.32%	2.05%	4.14%	4.09%	3.50%	1.36%	2.78%
Utah	2.53%	2.53%	4.57%	3.37%	4.50%	4.36%	2.45%	3.12%
Nevada	4.78%	4.73%	5.43%	4.12%	4.42%	7.30%	1.73%	5.59%
Pacific:								
Washington	3.47%	1.41%	4.60%	5.29%	3.91%	8.28%	2.20%	4.23%
Oregon	1.77%	1.58%	2.97%	2.35%	3.83%	3.61%	1.23%	2.30%
California	0.90%	1.25%	1.54%	2.84%	2.60%	2.04%	1.87%	0.87%
Hawaii	1.93%	1.40%	3.08%	2.24%	2.56%	6.31%	1.55%	2.54%
States not shown separately	1.27%	3.22%	3.19%	3.29%	2.25%	1.48%	1.74%	1.49%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (1). (a) (1996) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.9%	83.8%	81.5%	84.1%	87.4%	88.9%	83.0%	88.0%
New England:								
Maine	84.1%	68.5%	83.9%	80.1%	85.8%	88.5%	79.8%	85.7%
Massachusetts	85.6%	76.4%	74.2%	78.4%	80.7%	93.6%	72.7%	88.6%
Connecticut	90.9%	88.3%	81.4%	88.9%	87.5%	93.4%	85.6%	92.2%
Middle Atlantic:								
New York	80.9%	85.8%	81.9%	75.7%	87.1%	77.6%	83.4%	80.1%
New Jersey	90.1%	84.8%	79.0%	87.9%	95.6%	90.8%	82.4%	92.2%
Pennsylvania	88.0%	83.6%	87.6%	84.3%	88.0%	89.6%	84.1%	89.0%
East North Central:								
Ohio	88.0%	81.3%	79.3%	84.6%	84.5%	92.6%	82.3%	89.5%
Indiana	90.3%	83.6%	70.2%	90.8%	90.0%	93.3%	79.5%	92.5%
Illinois	88.3%	85.7%	84.2%	91.0%	81.3%	92.5%	85.8%	89.1%
Michigan	86.4%	85.0%	84.1%	84.9%	87.1%	87.0%	85.2%	86.8%
Wisconsin	83.6%	83.5%	76.8%	77.2%	87.3%	85.5%	78.6%	85.0%
West North Central:								
Minnesota	88.6%	87.1%	82.3%	87.3%	86.7%	91.3%	86.3%	89.5%
Iowa	88.1%	75.7%	79.8%	85.8%	92.5%	91.0%	80.9%	90.6%
Missouri	89.4%	88.0%	87.9%	88.4%	90.5%	89.5%	88.9%	89.5%
Nebraska	84.3%	83.2%	77.6%	74.4%	86.4%	88.6%	78.6%	86.3%
Kansas	80.8%	78.7%	83.9%	80.4%	83.4%	79.3%	81.7%	80.6%
South Atlantic:								
Maryland	84.5%	82.6%	67.0%	75.7%	85.4%	91.2%	74.4%	87.6%
Virginia	85.2%	85.0%	82.5%	75.8%	83.8%	88.7%	79.4%	86.8%
West Virginia	86.2%	80.8%	72.7%	78.5%	91.9%	90.1%	74.7%	89.5%
North Carolina	91.0%	90.0%	81.6%	80.8%	93.1%	93.8%	85.2%	92.4%
South Carolina	88.3%	88.3%	76.9%	81.0%	94.2%	88.9%	83.3%	89.6%
Georgia	87.2%	77.1%	85.1%	78.4%	88.7%	89.6%	80.8%	88.3%
Florida	86.3%	83.4%	72.8%	86.4%	83.3%	90.6%	81.7%	87.6%
East South Central:								
Kentucky	91.1%	88.5%	77.8%	77.3%	93.5%	95.3%	83.3%	93.5%
Tennessee	91.8%	85.5%	89.7%	86.2%	93.0%	93.8%	87.8%	92.6%
Alabama	88.3%	77.0%	76.1%	78.3%	88.2%	94.2%	75.7%	91.5%
Mississippi	90.6%	88.6%	82.2%	85.6%	91.6%	92.5%	88.5%	91.1%
West South Central:								
Arkansas	87.4%	84.0%	82.1%	83.6%	76.7%	92.3%	83.6%	88.4%
Louisiana	84.3%	80.1%	77.8%	80.1%	76.0%	93.8%	77.8%	86.6%
Oklahoma	87.1%	61.6%	90.5%	88.4%	92.7%	91.2%	75.6%	91.3%
Texas	84.0%	89.0%	76.7%	85.0%	87.1%	83.0%	82.5%	84.3%
Mountain:								
Colorado	86.0%	72.7%	81.6%	85.0%	91.0%	88.2%	79.5%	88.5%
New Mexico	82.8%	78.6%	82.4%	86.1%	79.9%	84.3%	82.0%	83.1%
Arizona	88.1%	87.4%	83.0%	82.2%	91.9%	89.0%	84.3%	89.5%
Utah	84.4%	79.4%	78.5%	77.4%	81.9%	88.8%	77.4%	86.2%
Nevada	83.8%	93.3%	75.7%	79.6%	73.5%	88.2%	82.5%	84.2%
Pacific:								
Washington	92.3%	90.2%	89.6%	92.3%	90.9%	94.6%	89.4%	93.3%
Oregon	87.9%	84.2%	84.1%	92.2%	85.2%	89.3%	86.6%	88.3%
California	86.8%	85.2%	85.4%	87.7%	90.2%	85.5%	87.0%	86.8%
Hawaii	82.2%	76.3%	86.7%	86.0%	92.6%	74.9%	81.2%	82.8%
States not shown separately	87.0%	82.9%	84.4%	86.8%	87.0%	89.2%	83.0%	88.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (1). (a) (1996) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.75%	1.07%	0.78%	0.61%	0.71%	0.62%	0.46%
New England:								
Maine	3.23%	6.16%	6.80%	4.38%	2.84%	3.50%	3.82%	3.07%
Massachusetts	1.25%	2.68%	3.55%	4.33%	3.32%	2.11%	1.68%	1.29%
Connecticut	1.86%	2.77%	2.86%	3.64%	4.48%	2.31%	2.40%	2.14%
Middle Atlantic:								
New York	3.16%	2.73%	2.73%	4.31%	2.52%	5.19%	2.35%	3.61%
New Jersey	1.19%	2.37%	4.95%	3.60%	2.10%	2.15%	2.75%	1.36%
Pennsylvania	1.56%	2.38%	3.45%	3.08%	2.08%	3.71%	2.30%	2.35%
East North Central:								
Ohio	2.44%	2.13%	3.56%	3.16%	5.06%	2.87%	1.66%	2.89%
Indiana	1.39%	3.53%	7.01%	2.69%	2.29%	1.92%	3.20%	1.34%
Illinois	1.79%	4.22%	4.22%	1.77%	4.41%	1.30%	1.50%	2.13%
Michigan	1.20%	2.15%	2.57%	2.64%	2.68%	4.21%	1.46%	1.26%
Wisconsin	2.94%	3.76%	3.19%	4.81%	3.51%	4.37%	2.21%	3.35%
West North Central:								
Minnesota	1.49%	2.61%	4.85%	4.17%	4.11%	1.35%	1.85%	1.98%
Iowa	2.26%	5.21%	4.76%	2.48%	2.64%	3.81%	3.93%	1.69%
Missouri	1.68%	2.41%	4.06%	4.73%	5.19%	2.44%	1.32%	2.45%
Nebraska	2.42%	5.15%	3.88%	3.91%	3.50%	5.65%	2.44%	2.84%
Kansas	3.37%	4.19%	3.49%	4.14%	4.32%	5.22%	2.19%	4.54%
South Atlantic:								
Maryland	2.22%	2.72%	6.61%	2.95%	5.56%	3.57%	4.56%	2.05%
Virginia	2.37%	2.77%	3.84%	4.85%	6.72%	3.79%	2.73%	2.74%
West Virginia	2.25%	3.81%	5.55%	4.85%	2.44%	2.66%	3.60%	2.57%
North Carolina	1.41%	3.18%	4.29%	4.28%	4.82%	2.23%	2.25%	1.57%
South Carolina	1.69%	3.43%	9.46%	5.12%	2.89%	2.37%	4.43%	1.51%
Georgia	1.96%	3.60%	3.51%	3.71%	3.11%	3.92%	2.88%	2.15%
Florida	2.21%	2.54%	6.91%	4.47%	3.87%	2.18%	3.31%	2.46%
East South Central:								
Kentucky	1.31%	4.37%	3.90%	3.06%	3.12%	1.23%	2.17%	1.16%
Tennessee	1.59%	4.80%	9.81%	4.04%	2.50%	1.68%	1.38%	1.78%
Alabama	1.24%	4.38%	5.35%	3.04%	10.19%	1.40%	1.60%	1.36%
Mississippi	2.79%	3.00%	4.52%	7.29%	5.55%	2.80%	2.26%	3.10%
West South Central:								
Arkansas	3.12%	3.99%	11.02%	4.68%	8.14%	6.45%	3.73%	4.28%
Louisiana	2.23%	3.79%	5.82%	10.49%	6.58%	1.28%	3.94%	2.58%
Oklahoma	2.71%	9.58%	14.61%	5.49%	10.11%	2.11%	7.32%	1.61%
Texas	2.45%	2.92%	5.14%	2.13%	4.44%	3.92%	3.43%	3.07%
Mountain:								
Colorado	2.49%	7.15%	9.72%	3.54%	3.87%	3.59%	4.38%	2.80%
New Mexico	1.77%	3.70%	10.95%	5.82%	5.60%	2.98%	2.43%	2.21%
Arizona	1.92%	5.19%	5.28%	3.80%	3.83%	3.53%	3.30%	2.15%
Utah	1.81%	4.55%	4.27%	2.57%	3.92%	2.64%	3.17%	2.15%
Nevada	2.91%	2.58%	5.75%	3.38%	7.41%	3.03%	2.18%	3.38%
Pacific:								
Washington	1.81%	2.02%	2.66%	3.07%	4.22%	2.03%	2.12%	2.73%
Oregon	1.81%	2.44%	5.09%	1.54%	6.73%	2.38%	1.98%	1.94%
California	1.43%	1.99%	1.80%	2.14%	1.22%	3.12%	1.05%	2.14%
Hawaii	2.83%	4.67%	4.72%	3.26%	3.84%	5.19%	3.20%	3.94%
States not shown separately	1.76%	2.57%	3.60%	3.50%	3.83%	2.60%	1.14%	2.37%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (1). (a) (1996) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.9%	83.8%	81.5%	84.1%	87.4%	88.9%	83.0%	88.0%
New England:								
Maine	84.1%	68.5%	83.9%	80.1%	85.8%	88.5%	79.8%	85.7%
Massachusetts	85.6%	76.4%	74.2%	78.4%	80.7%	93.6%	72.7%	88.6%
Connecticut	90.9%	88.3%	81.4%	88.9%	87.5%	93.4%	85.6%	92.2%
Middle Atlantic:								
New York	80.9%	85.8%	81.9%	75.7%	87.1%	77.6%	83.4%	80.1%
New Jersey	90.1%	84.8%	79.0%	87.9%	95.6%	90.8%	82.4%	92.2%
Pennsylvania	88.0%	83.6%	87.6%	84.3%	88.0%	89.6%	84.1%	89.0%
East North Central:								
Ohio	88.0%	81.3%	79.3%	84.6%	84.5%	92.6%	82.3%	89.5%
Indiana	90.3%	83.6%	70.2%	90.8%	90.0%	93.3%	79.5%	92.5%
Illinois	88.3%	85.7%	84.2%	91.0%	91.3%	92.5%	85.8%	89.1%
Michigan	86.4%	85.0%	84.1%	84.9%	87.1%	87.0%	85.2%	86.8%
Wisconsin	83.6%	83.5%	76.8%	77.2%	87.3%	85.5%	78.6%	85.0%
West North Central:								
Minnesota	88.6%	87.1%	82.3%	87.3%	86.7%	91.3%	86.3%	89.5%
Iowa	88.1%	75.7%	79.8%	85.8%	92.5%	91.0%	80.9%	90.6%
Missouri	89.4%	88.0%	87.9%	88.4%	90.5%	89.5%	88.9%	89.5%
Nebraska	84.3%	83.2%	77.6%	74.4%	86.4%	88.6%	78.6%	86.3%
Kansas	80.8%	78.7%	83.9%	80.4%	83.4%	79.3%	81.7%	80.6%
South Atlantic:								
Maryland	84.5%	82.6%	67.0%	75.7%	85.4%	91.2%	74.4%	87.6%
Virginia	85.2%	85.0%	82.5%	75.8%	83.8%	88.7%	79.4%	86.8%
West Virginia	86.2%	80.8%	72.7%	78.5%	91.9%	90.1%	74.7%	89.5%
North Carolina	91.0%	90.0%	81.6%	80.8%	93.1%	93.8%	85.2%	92.4%
South Carolina	88.3%	88.3%	76.9%	81.0%	94.2%	88.9%	83.3%	89.6%
Georgia	87.2%	77.1%	85.1%	78.4%	88.7%	89.6%	80.8%	88.3%
Florida	86.3%	83.4%	72.8%	86.4%	83.3%	90.6%	81.7%	87.6%
East South Central:								
Kentucky	91.1%	88.5%	77.8%	77.3%	93.5%	95.3%	83.3%	93.5%
Tennessee	91.8%	85.5%	89.7%	86.2%	93.0%	93.8%	87.8%	92.6%
Alabama	88.3%	77.0%	76.1%	78.3%	88.2%	94.2%	75.7%	91.5%
Mississippi	90.6%	88.6%	82.2%	85.6%	91.6%	92.5%	88.5%	91.1%
West South Central:								
Arkansas	87.4%	84.0%	82.1%	83.6%	76.7%	92.3%	83.6%	88.4%
Louisiana	84.3%	80.1%	77.8%	80.1%	76.0%	93.8%	77.8%	86.6%
Oklahoma	87.1%	61.6%	90.5%	88.4%	92.7%	91.2%	75.6%	91.3%
Texas	84.0%	89.0%	76.7%	85.0%	87.1%	83.0%	82.5%	84.3%
Mountain:								
Colorado	86.0%	72.7%	81.6%	85.0%	91.0%	88.2%	79.5%	88.5%
New Mexico	82.8%	78.6%	82.4%	86.1%	79.9%	84.3%	82.0%	83.1%
Arizona	88.1%	87.4%	83.0%	82.2%	91.9%	89.0%	84.3%	89.5%
Utah	84.4%	79.4%	78.5%	77.4%	81.9%	88.8%	77.4%	86.2%
Nevada	83.8%	93.3%	75.7%	79.6%	73.5%	88.2%	82.5%	84.2%
Pacific:								
Washington	92.3%	90.2%	89.6%	92.3%	90.9%	94.6%	89.4%	93.3%
Oregon	87.9%	84.2%	84.1%	92.2%	85.2%	89.3%	86.6%	88.3%
California	86.8%	85.2%	85.4%	87.7%	90.2%	85.5%	87.0%	86.8%
Hawaii	82.2%	76.3%	86.7%	86.0%	92.6%	74.9%	81.2%	82.8%
States not shown separately	87.0%	82.9%	84.4%	86.8%	87.0%	89.2%	83.0%	88.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (1). (a) (1996) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.75%	1.07%	0.78%	0.61%	0.71%	0.62%	0.46%
New England:								
Maine	3.23%	6.16%	6.80%	4.38%	2.84%	3.50%	3.82%	3.07%
Massachusetts	1.25%	2.68%	3.55%	4.33%	3.32%	2.11%	1.68%	1.29%
Connecticut	1.86%	2.77%	2.86%	3.64%	4.48%	2.31%	2.40%	2.14%
Middle Atlantic:								
New York	3.16%	2.73%	2.73%	4.31%	2.52%	5.19%	2.35%	3.61%
New Jersey	1.19%	2.37%	4.95%	3.60%	2.10%	2.15%	2.75%	1.36%
Pennsylvania	1.56%	2.38%	3.45%	3.08%	2.08%	3.71%	2.30%	2.35%
East North Central:								
Ohio	2.44%	2.13%	3.56%	3.16%	5.06%	2.87%	1.66%	2.89%
Indiana	1.39%	3.53%	7.01%	2.69%	2.29%	1.92%	3.20%	1.34%
Illinois	1.79%	4.22%	4.22%	1.77%	4.41%	1.30%	1.50%	2.13%
Michigan	1.20%	2.15%	2.57%	2.64%	2.68%	4.21%	1.46%	1.26%
Wisconsin	2.94%	3.76%	3.19%	4.81%	3.51%	4.37%	2.21%	3.35%
West North Central:								
Minnesota	1.49%	2.61%	4.85%	4.17%	4.11%	1.35%	1.85%	1.98%
Iowa	2.26%	5.21%	4.76%	2.48%	2.64%	3.81%	3.93%	1.69%
Missouri	1.68%	2.41%	4.06%	4.73%	5.19%	2.44%	1.32%	2.45%
Nebraska	2.42%	5.15%	3.88%	3.91%	3.50%	5.65%	2.44%	2.84%
Kansas	3.37%	4.19%	3.49%	4.14%	4.32%	5.22%	2.19%	4.54%
South Atlantic:								
Maryland	2.22%	2.72%	6.61%	2.95%	5.56%	3.57%	4.56%	2.05%
Virginia	2.37%	2.77%	3.84%	4.85%	6.72%	3.79%	2.73%	2.74%
West Virginia	2.25%	3.81%	5.55%	4.85%	2.44%	2.66%	3.60%	2.57%
North Carolina	1.41%	3.18%	4.29%	4.28%	4.82%	2.23%	2.25%	1.57%
South Carolina	1.69%	3.43%	9.46%	5.12%	2.89%	2.37%	4.43%	1.51%
Georgia	1.96%	3.60%	3.51%	3.71%	3.11%	3.92%	2.88%	2.15%
Florida	2.21%	2.54%	6.91%	4.47%	3.87%	2.18%	3.31%	2.46%
East South Central:								
Kentucky	1.31%	4.37%	3.90%	3.06%	3.12%	1.23%	2.17%	1.16%
Tennessee	1.59%	4.80%	9.81%	4.04%	2.50%	1.68%	1.38%	1.78%
Alabama	1.24%	4.38%	5.35%	3.04%	10.19%	1.40%	1.60%	1.36%
Mississippi	2.79%	3.00%	4.52%	7.29%	5.55%	2.80%	2.26%	3.10%
West South Central:								
Arkansas	3.12%	3.99%	11.02%	4.68%	8.14%	6.45%	3.73%	4.28%
Louisiana	2.23%	3.79%	5.82%	10.49%	6.58%	1.28%	3.94%	2.58%
Oklahoma	2.71%	9.58%	14.61%	5.49%	10.11%	2.11%	7.32%	1.61%
Texas	2.45%	2.92%	5.14%	2.13%	4.44%	3.92%	3.43%	3.07%
Mountain:								
Colorado	2.49%	7.15%	9.72%	3.54%	3.87%	3.59%	4.38%	2.80%
New Mexico	1.77%	3.70%	10.95%	5.82%	5.60%	2.98%	2.43%	2.21%
Arizona	1.92%	5.19%	5.28%	3.80%	3.83%	3.53%	3.30%	2.15%
Utah	1.81%	4.55%	4.27%	2.57%	3.92%	2.64%	3.17%	2.15%
Nevada	2.91%	2.58%	5.75%	3.38%	7.41%	3.03%	2.18%	3.38%
Pacific:								
Washington	1.81%	2.02%	2.66%	3.07%	4.22%	2.03%	2.12%	2.73%
Oregon	1.81%	2.44%	5.09%	1.54%	6.73%	2.38%	1.98%	1.94%
California	1.43%	1.99%	1.80%	2.14%	1.22%	3.12%	1.05%	2.14%
Hawaii	2.83%	4.67%	4.72%	3.26%	3.84%	5.19%	3.20%	3.94%
States not shown separately	1.76%	2.57%	3.60%	3.50%	3.83%	2.60%	1.14%	2.37%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (2) (1996) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.9%	77.8%	73.7%	74.1%	78.9%	79.3%	75.3%	78.6%
New England:								
Maine	77.1%	51.2%	71.6%	73.4%	82.0%	84.0%	66.4%	81.7%
Massachusetts	78.2%	72.5%	68.1%	64.9%	72.2%	89.4%	61.4%	82.6%
Connecticut	81.4%	76.8%	76.3%	83.0%	71.5%	84.9%	77.4%	82.4%
Middle Atlantic:								
New York	70.5%	79.8%	67.8%	65.2%	75.1%	67.9%	72.7%	69.9%
New Jersey	80.3%	78.3%	68.7%	79.5%	88.4%	79.3%	73.6%	82.1%
Pennsylvania	79.1%	78.7%	78.8%	78.4%	78.6%	79.5%	78.3%	79.3%
East North Central:								
Ohio	82.1%	75.5%	75.7%	77.5%	78.7%	86.7%	76.2%	83.7%
Indiana	82.2%	79.4%	62.0%	82.4%	75.0%	88.6%	70.1%	84.8%
Illinois	80.9%	82.9%	79.4%	84.4%	72.7%	84.4%	81.3%	80.8%
Michigan	78.4%	79.9%	79.2%	69.8%	78.7%	80.2%	76.0%	79.1%
Wisconsin	78.1%	77.4%	70.4%	71.8%	83.3%	79.3%	71.7%	79.9%
West North Central:								
Minnesota	81.2%	82.7%	77.5%	82.0%	73.4%	85.1%	82.1%	80.9%
Iowa	78.5%	56.2%	65.6%	75.6%	87.3%	83.5%	65.7%	83.6%
Missouri	80.7%	81.3%	82.8%	71.3%	85.7%	80.7%	81.4%	80.5%
Nebraska	75.7%	81.0%	69.3%	67.0%	76.2%	79.2%	72.2%	76.9%
Kansas	71.8%	69.5%	80.6%	69.6%	76.5%	68.8%	73.6%	71.2%
South Atlantic:								
Maryland	74.3%	73.1%	54.4%	64.8%	81.3%	79.0%	62.8%	78.0%
Virginia	77.9%	81.5%	73.4%	70.0%	77.4%	80.5%	73.7%	79.1%
West Virginia	78.1%	75.7%	72.2%	66.5%	83.3%	81.8%	69.1%	80.6%
North Carolina	82.2%	76.3%	74.1%	73.0%	81.7%	86.2%	76.4%	83.6%
South Carolina	82.0%	85.1%	70.8%	72.4%	84.1%	84.0%	78.5%	82.9%
Georgia	75.8%	70.8%	72.5%	55.8%	84.4%	79.1%	71.4%	76.6%
Florida	78.5%	73.5%	66.2%	73.9%	80.7%	81.7%	71.7%	80.6%
East South Central:								
Kentucky	83.1%	82.7%	70.8%	66.1%	83.1%	88.8%	74.2%	85.9%
Tennessee	80.0%	77.5%	84.9%	82.3%	84.3%	77.8%	82.2%	79.6%
Alabama	79.6%	76.1%	69.5%	73.3%	69.2%	86.4%	71.4%	81.5%
Mississippi	75.3%	77.1%	74.2%	78.2%	81.2%	71.7%	80.1%	74.3%
West South Central:								
Arkansas	79.9%	79.0%	65.7%	74.7%	68.9%	86.3%	74.7%	81.3%
Louisiana	74.2%	77.9%	69.8%	70.8%	58.5%	88.2%	71.0%	75.3%
Oklahoma	72.8%	59.0%	77.7%	82.8%	77.2%	70.5%	69.0%	74.0%
Texas	72.9%	85.0%	70.2%	79.4%	80.1%	68.5%	76.6%	72.1%
Mountain:								
Colorado	78.7%	68.7%	76.3%	76.6%	80.7%	81.7%	74.4%	80.3%
New Mexico	69.2%	71.7%	78.9%	67.7%	68.6%	67.8%	75.5%	67.0%
Arizona	79.6%	84.4%	77.4%	72.3%	81.1%	79.9%	77.8%	80.2%
Utah	73.1%	72.7%	67.6%	62.2%	71.9%	77.8%	67.8%	74.4%
Nevada	68.1%	82.6%	66.8%	67.4%	58.4%	70.3%	71.8%	67.2%
Pacific:								
Washington	79.2%	85.3%	75.9%	74.3%	81.7%	79.6%	79.2%	79.2%
Oregon	79.8%	79.5%	75.3%	86.0%	76.8%	79.9%	80.5%	79.6%
California	78.2%	80.7%	80.1%	76.5%	83.3%	76.0%	80.1%	77.6%
Hawaii	74.6%	72.3%	78.9%	81.8%	87.6%	63.1%	76.4%	73.6%
States not shown separately	78.9%	76.4%	76.7%	74.1%	81.8%	83.0%	76.5%	79.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b. (2) (1996) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.91%	0.89%	0.91%	0.72%	0.92%	0.68%	0.49%
New England:								
Maine	3.04%	7.87%	7.17%	4.75%	3.40%	3.13%	5.05%	3.13%
Massachusetts	3.37%	2.28%	3.99%	5.19%	5.39%	4.43%	3.19%	3.17%
Connecticut	2.35%	5.07%	3.65%	4.01%	4.17%	3.88%	3.99%	3.07%
Middle Atlantic:								
New York	3.91%	2.35%	3.88%	4.10%	4.03%	5.28%	2.87%	4.44%
New Jersey	1.98%	3.45%	6.57%	4.62%	5.38%	4.25%	3.48%	2.78%
Pennsylvania	2.93%	2.97%	4.45%	3.13%	3.95%	5.60%	2.38%	4.18%
East North Central:								
Ohio	2.64%	2.52%	4.29%	5.20%	4.95%	3.47%	2.46%	2.88%
Indiana	1.64%	2.82%	7.91%	3.95%	6.17%	2.70%	3.60%	1.90%
Illinois	2.54%	3.30%	4.18%	2.93%	5.66%	2.83%	1.50%	3.17%
Michigan	2.14%	2.06%	4.28%	4.73%	3.22%	6.11%	3.07%	2.58%
Wisconsin	2.65%	4.82%	3.19%	5.41%	3.63%	4.17%	2.88%	3.10%
West North Central:								
Minnesota	2.26%	3.37%	5.36%	4.11%	7.29%	3.45%	2.57%	2.82%
Iowa	4.11%	8.23%	7.32%	4.35%	4.77%	4.53%	6.26%	2.50%
Missouri	1.68%	5.47%	4.90%	6.11%	6.24%	2.87%	2.58%	2.24%
Nebraska	2.93%	5.46%	4.41%	3.39%	5.37%	5.81%	2.33%	3.68%
Kansas	3.42%	4.60%	3.09%	5.42%	7.88%	5.20%	1.94%	4.41%
South Atlantic:								
Maryland	3.97%	3.24%	7.14%	5.48%	6.56%	5.07%	5.31%	3.87%
Virginia	3.68%	2.02%	5.22%	5.39%	6.07%	5.93%	3.19%	4.34%
West Virginia	3.37%	4.28%	5.58%	5.81%	4.83%	4.83%	3.79%	3.66%
North Carolina	2.74%	4.43%	3.49%	5.21%	5.75%	3.08%	3.25%	2.94%
South Carolina	2.64%	4.68%	9.24%	6.43%	3.93%	3.58%	5.10%	2.67%
Georgia	3.83%	3.94%	6.04%	7.57%	3.08%	6.46%	4.44%	4.54%
Florida	2.91%	3.61%	7.27%	4.56%	3.68%	3.73%	3.54%	3.08%
East South Central:								
Kentucky	2.26%	5.05%	6.00%	4.02%	5.86%	3.50%	4.86%	2.98%
Tennessee	1.61%	5.49%	9.54%	4.33%	3.84%	2.62%	1.94%	1.86%
Alabama	2.10%	4.51%	5.78%	3.72%	8.94%	2.58%	2.82%	2.56%
Mississippi	4.99%	5.83%	6.04%	7.44%	5.14%	6.56%	4.38%	5.16%
West South Central:								
Arkansas	4.02%	4.32%	11.80%	6.17%	7.35%	7.16%	5.39%	5.15%
Louisiana	3.05%	3.36%	5.87%	9.48%	6.79%	1.98%	3.82%	3.46%
Oklahoma	3.99%	7.98%	12.72%	4.72%	10.54%	5.68%	6.63%	4.24%
Texas	2.91%	4.17%	6.03%	2.04%	4.16%	5.00%	3.54%	3.30%
Mountain:								
Colorado	1.89%	6.53%	9.58%	3.14%	3.87%	3.16%	4.18%	1.93%
New Mexico	3.11%	5.45%	10.88%	7.82%	8.51%	7.61%	4.10%	5.16%
Arizona	3.07%	6.37%	5.89%	3.48%	5.79%	4.86%	3.15%	3.75%
Utah	2.77%	4.02%	3.55%	3.27%	5.56%	4.13%	3.70%	3.56%
Nevada	4.32%	4.60%	5.56%	3.04%	7.98%	6.69%	1.25%	5.27%
Pacific:								
Washington	3.90%	2.54%	4.46%	4.42%	5.56%	8.05%	3.16%	4.60%
Oregon	1.64%	3.01%	4.28%	3.15%	7.82%	2.61%	2.46%	2.13%
California	1.35%	2.43%	2.27%	2.67%	2.63%	2.51%	2.30%	1.94%
Hawaii	2.38%	4.74%	5.15%	3.83%	4.56%	6.45%	3.22%	3.96%
States not shown separately	1.54%	4.06%	3.80%	3.66%	4.05%	3.18%	2.01%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 4(1996) Number of part-time private-sector employees by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,688,825	3,845,156	2,238,323	2,941,397	3,226,498	6,437,452	7,661,409	11,027,416
New England:								
Maine	94,884	26,817	11,665	17,005	12,379 *	27,017	46,517	48,367
Massachusetts	514,243	106,224	69,517	78,646	86,500	173,357	214,156	300,087
Connecticut	268,760	53,708	38,174	42,735	67,378	66,766	111,790	156,970
Middle Atlantic:								
New York	1,259,796	299,817	142,131	152,383	312,445	353,019	515,637	744,160
New Jersey	556,097	148,947	71,739	85,314	65,104 *	184,993	255,658	300,439
Pennsylvania	911,706	199,503	108,840	132,770	149,227	321,366	386,195	525,510
East North Central:								
Ohio	703,490	128,501	98,711	89,239	117,503	269,536	280,370	423,120
Indiana	445,094	104,728	50,956	73,771	79,607	136,032	204,312	240,782
Illinois	759,104	149,785	93,423	140,759	137,273	237,865	325,022	434,081
Michigan	977,674	161,381	98,684	126,653	152,341	438,615	341,490	636,184
Wisconsin	651,284	101,306	70,501	111,289	96,706	271,482	230,795	420,489
West North Central:								
Minnesota	467,646	101,836	62,898	67,378	109,919	125,615	200,817	266,828
Iowa	272,927	71,145	46,945	36,208	60,442	58,187	129,697	143,230
Missouri	403,484	69,925	41,430	57,177 *	46,039 *	188,914	141,839	261,645
Nebraska	195,794	38,707	48,575	24,016	23,486 *	61,010	97,664	98,130
Kansas	218,629	47,490	26,461	36,129	27,459 *	81,090	95,213	123,416
South Atlantic:								
Maryland	268,980	71,484	50,292	68,945	36,078	42,180	173,681	95,299
Virginia	503,866	99,540	40,214 *	80,480	72,286	211,347	193,138	310,728
West Virginia	86,884	19,136	10,495	16,537	20,728	19,987	41,292	45,592
North Carolina	402,492	100,410	49,668	100,259	29,172 *	122,982	175,011	227,481
South Carolina	169,510	41,440	26,867	27,692	24,091	49,419	76,961	92,548
Georgia	421,535	76,369	44,415	62,621 *	36,730 *	201,400	164,785	256,750
Florida	727,498	141,511	119,296	88,447	147,698	230,546	309,302	418,197
East South Central:								
Kentucky	201,615	51,875	27,256	34,341	23,351	64,792	96,634	104,981
Tennessee	363,089	47,409 *	27,856 *	45,806 *	18,575 *	223,443	94,483 *	268,606
Alabama	227,918	46,883	28,167 *	22,885 *	83,869	46,115 *	86,303	141,615
Mississippi	150,261	35,542	11,563	24,219 *	25,111	53,826	59,466	90,795
West South Central:								
Arkansas	125,625	34,438	18,016	26,469	15,216 *	31,488	71,161	54,464
Louisiana	296,214	49,311 *	19,300 *	46,478	92,097	89,028	94,102 *	202,112
Oklahoma	176,699	39,836	20,656	48,018	22,041 *	46,147	84,962	91,737
Texas	1,346,572	217,735	108,548	144,486	278,930	596,873	399,648	946,924
Mountain:								
Colorado	285,771	80,503	32,992	37,631	24,205 *	110,440	132,020	153,751
New Mexico	112,832	20,533	15,984	14,260	31,094	30,961	45,799	67,033
Arizona	239,961	38,203	25,656	40,744	38,137	97,221	83,354	156,606
Utah	160,938	26,959	20,297	22,208	22,604	68,871	59,612	101,327
Nevada	124,057	18,718	9,359	19,225	10,043 *	66,713	40,550	83,508
Pacific:								
Washington	433,834	100,073	63,906	86,289	54,724	128,842	201,199	232,636
Oregon	233,907	52,104	38,031	55,296	41,750	46,726	125,620	108,287
California	2,118,897	427,269	238,579	419,054	374,668	659,326	889,361	1,229,536
Hawaii	101,166	14,116	10,993	14,436	23,881	37,739	30,819	70,347
States not shown separately	708,094	183,940	99,267	123,100	135,609	166,178	354,974	353,120

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4(1996) Standard error for number of part-time private-sector employees by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	522,033	60,852	62,185	133,815	240,128	361,346	102,330	498,415
New England:								
Maine	14,556	3,155	2,521	2,719	4,492 *	11,612	4,251	11,475
Massachusetts	49,337	17,693	12,322	16,876	15,750	35,377	22,461	51,097
Connecticut	24,410	6,418	7,466	8,134	13,582	21,155	9,820	25,714
Middle Atlantic:								
New York	122,747	25,502	19,807	28,695	47,272	87,459	36,715	123,230
New Jersey	60,561	24,969	16,973	24,039	19,275 *	48,394	43,687	51,036
Pennsylvania	112,849	32,445	12,917	18,856	28,026	95,241	45,614	101,993
East North Central:								
Ohio	113,402	17,668	21,331	16,249	16,020	125,040	39,565	115,645
Indiana	55,501	14,008	9,899	9,203	15,930	52,155	11,274	58,539
Illinois	70,979	9,693	18,116	21,057	34,192	60,288	24,733	74,854
Michigan	139,135	20,012	12,345	30,449	28,873	148,848	30,707	140,401
Wisconsin	61,166	10,140	8,222	20,531	29,192	60,805	13,058	65,155
West North Central:								
Minnesota	55,873	15,879	10,963	15,250	42,688	30,009	20,753	49,205
Iowa	22,511	7,450	12,088	8,098	22,648	10,407	14,451	24,513
Missouri	93,132	7,673	13,088	12,856 *	12,831 *	84,239	21,062	78,353
Nebraska	40,923	5,083	28,950	3,506	6,438 *	34,695	30,484	36,956
Kansas	36,512	6,159	4,094	6,544	7,997 *	36,268	10,149	32,507
South Atlantic:								
Maryland	29,722	5,855	8,933	30,696	10,228	10,067	30,796	12,047
Virginia	76,666	9,540	7,525 *	19,270	23,948	64,081	17,021	73,918
West Virginia	8,996	2,916	2,149	4,352	7,453	4,316	4,472	8,408
North Carolina	50,319	11,788	8,405	44,521	10,298 *	32,975	16,060	38,915
South Carolina	15,760	7,377	5,136	6,088	5,633	11,198	9,092	13,890
Georgia	87,578	14,648	12,063	17,335 *	9,501 *	81,603	15,756	77,169
Florida	102,176	12,869	24,646	20,441	58,469	67,802	18,754	100,190
East South Central:								
Kentucky	24,509	9,647	6,513	11,604	5,940	16,167	12,974	15,566
Tennessee	114,522	4,495 *	4,809 *	10,937 *	6,646 *	110,835	9,970 *	111,793
Alabama	54,336	3,246	6,591 *	5,806 *	57,403 *	20,973 *	5,965	54,689
Mississippi	27,539	4,972	1,528	7,383 *	8,593	24,523	6,414	29,692
West South Central:								
Arkansas	27,197	5,540	4,325	12,746	4,498 *	8,607	17,224	11,124
Louisiana	81,505	6,793 *	4,603 *	10,660	66,462	58,225	10,807 *	83,578
Oklahoma	19,807	6,700	5,015	10,150	8,478 *	19,319	7,835	16,876
Texas	234,680	19,933	17,560	26,381	77,805	198,963	29,742	224,353
Mountain:								
Colorado	83,404	19,172	5,800	4,608	8,306 *	65,380	21,979	65,426
New Mexico	20,079	2,070	5,220	3,418	9,442	16,183	5,851	15,784
Arizona	34,051	4,299	7,923	9,386	8,860	21,389	9,322	29,523
Utah	18,527	2,820	3,172	4,319	8,591	11,051	3,793	17,687
Nevada	16,165	2,704	1,787	3,737	4,153 *	16,684	3,971	14,288
Pacific:								
Washington	65,175	15,887	6,595	19,662	19,422	50,324	18,633	57,224
Oregon	23,386	9,370	9,815	16,764	13,628	13,148	17,920	20,870
California	161,532	18,322	22,879	54,137	61,919	136,276	57,600	141,352
Hawaii	13,723	1,720	2,254	3,928	7,999	10,586	2,674	14,253
States not shown separately	80,260	15,015	13,679	20,902	34,744	58,060	22,921	70,135

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. a(1996) Percent of number of part-time private-sector employees by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,688,825	20.6%	12.0%	15.7%	17.3%	34.4%	41.0%	59.0%
New England:								
Maine	94,884	28.3%	12.3%	17.9%	13.0% *	28.5%	49.0%	51.0%
Massachusetts	514,243	20.7%	13.5%	15.3%	16.8%	33.7%	41.6%	58.4%
Connecticut	268,760	20.0%	14.2%	15.9%	25.1%	24.8%	41.6%	58.4%
Middle Atlantic:								
New York	1,259,796	23.8%	11.3%	12.1%	24.8%	28.0%	40.9%	59.1%
New Jersey	556,097	26.8%	12.9%	15.3%	11.7% *	33.3%	46.0%	54.0%
Pennsylvania	911,706	21.9%	11.9%	14.6%	16.4%	35.2%	42.4%	57.6%
East North Central:								
Ohio	703,490	18.3%	14.0%	12.7%	16.7%	38.3%	39.9%	60.1%
Indiana	445,094	23.5%	11.4%	16.6%	17.9%	30.6%	45.9%	54.1%
Illinois	759,104	19.7%	12.3%	18.5%	18.1%	31.3%	42.8%	57.2%
Michigan	977,674	16.5%	10.1%	13.0%	15.6%	44.9%	34.9%	65.1%
Wisconsin	651,284	15.6%	10.8%	17.1%	14.8%	41.7%	35.4%	64.6%
West North Central:								
Minnesota	467,646	21.8%	13.4%	14.4%	23.5%	26.9%	42.9%	57.1%
Iowa	272,927	26.1%	17.2%	13.3%	22.1%	21.3%	47.5%	52.5%
Missouri	403,484	17.3%	10.3%	14.2% *	11.4% *	46.8%	35.2%	64.8%
Nebraska	195,794	19.8%	24.8%	12.3%	12.0% *	31.2%	49.9%	50.1%
Kansas	218,629	21.7%	12.1%	16.5%	12.6% *	37.1%	43.6%	56.4%
South Atlantic:								
Maryland	268,980	26.6%	18.7%	25.6%	13.4%	15.7%	64.6%	35.4%
Virginia	503,866	19.8%	8.0% *	16.0%	14.3%	41.9%	38.3%	61.7%
West Virginia	86,884	22.0%	12.1%	19.0%	23.9%	23.0%	47.5%	52.5%
North Carolina	402,492	24.9%	12.3%	24.9%	7.2% *	30.6%	43.5%	56.5%
South Carolina	169,510	24.4%	15.8%	16.3%	14.2%	29.2%	45.4%	54.6%
Georgia	421,535	18.1%	10.5%	14.9% *	8.7% *	47.8%	39.1%	60.9%
Florida	727,498	19.5%	16.4%	12.2%	20.3%	31.7%	42.5%	57.5%
East South Central:								
Kentucky	201,615	25.7%	13.5%	17.0%	11.6%	32.1%	47.9%	52.1%
Tennessee	363,089	13.1% *	7.7% *	12.6% *	5.1% *	61.5%	26.0% *	74.0%
Alabama	227,918	20.6%	12.4% *	10.0% *	36.8%	20.2% *	37.9%	62.1%
Mississippi	150,261	23.7%	7.7% *	16.1% *	16.7%	35.8%	39.6%	60.4%
West South Central:								
Arkansas	125,625	27.4%	14.3%	21.1%	12.1% *	25.1%	56.6%	43.4%
Louisiana	296,214	16.6% *	6.5% *	15.7%	31.1%	30.1%	31.8% *	68.2%
Oklahoma	176,699	22.5%	11.7%	27.2%	12.5% *	26.1%	48.1%	51.9%
Texas	1,346,572	16.2%	8.1%	10.7%	20.7%	44.3%	29.7%	70.3%
Mountain:								
Colorado	285,771	28.2%	11.5%	13.2%	8.5% *	38.6%	46.2%	53.8%
New Mexico	112,832	18.2%	14.2%	12.6%	27.6%	27.4%	40.6%	59.4%
Arizona	239,961	15.9%	10.7%	17.0%	15.9%	40.5%	34.7%	65.3%
Utah	160,938	16.8%	12.6%	13.8%	14.0%	42.8%	37.0%	63.0%
Nevada	124,057	15.1%	7.5%	15.5%	8.1% *	53.8%	32.7%	67.3%
Pacific:								
Washington	433,834	23.1%	14.7%	19.9%	12.6%	29.7%	46.4%	53.6%
Oregon	233,907	22.3%	16.3%	23.6%	17.8%	20.0%	53.7%	46.3%
California	2,118,897	20.2%	11.3%	19.8%	17.7%	31.1%	42.0%	58.0%
Hawaii	101,166	14.0%	10.9%	14.3%	23.6%	37.3%	30.5%	69.5%
States not shown separately	708,094	26.0%	14.0%	17.4%	19.2%	23.5%	50.1%	49.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

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

Table II. B. 4. a(1996) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	522,033	0.48%	0.47%	0.66%	1.06%	1.43%	1.08%	1.08%
New England:								
Maine	14,556	3.97%	2.27%	2.70%	4.06% *	6.50%	4.85%	4.85%
Massachusetts	49,337	3.25%	3.38%	2.90%	2.03%	4.43%	5.19%	5.19%
Connecticut	24,410	2.88%	3.66%	2.76%	4.30%	5.50%	5.30%	5.30%
Middle Atlantic:								
New York	122,747	1.98%	2.01%	2.53%	2.98%	4.43%	4.30%	4.30%
New Jersey	60,561	6.17%	2.34%	3.53%	3.61% *	6.85%	7.12%	7.12%
Pennsylvania	112,849	2.62%	2.34%	2.56%	3.90%	6.27%	6.26%	6.26%
East North Central:								
Ohio	113,402	2.65%	3.13%	3.68%	3.06%	7.60%	5.25%	5.25%
Indiana	55,501	4.37%	2.22%	4.39%	3.42%	7.16%	6.51%	6.51%
Illinois	70,979	3.17%	2.91%	3.27%	3.84%	5.43%	6.09%	6.09%
Michigan	139,135	3.41%	1.59%	3.74%	3.36%	7.91%	5.45%	5.45%
Wisconsin	61,166	1.83%	2.27%	4.03%	3.20%	5.78%	4.73%	4.73%
West North Central:								
Minnesota	55,873	3.31%	2.67%	3.40%	5.68%	5.53%	4.76%	4.76%
Iowa	22,511	3.45%	3.95%	2.54%	5.85%	4.28%	5.51%	5.51%
Missouri	93,132	2.57%	2.75%	4.67% *	3.94% *	7.84%	5.21%	5.21%
Nebraska	40,923	4.28%	7.34%	3.38%	4.10% *	7.21%	7.40%	7.40%
Kansas	36,512	3.55%	2.24%	3.61%	4.33% *	8.11%	5.86%	5.86%
South Atlantic:								
Maryland	29,722	4.07%	3.64%	6.18%	3.86%	3.98%	4.87%	4.87%
Virginia	76,666	3.29%	3.58% *	4.48%	4.04%	6.77%	7.39%	7.39%
West Virginia	8,996	4.10%	3.01%	4.95%	5.50%	4.30%	5.30%	5.30%
North Carolina	50,319	2.10%	3.12%	6.90%	4.46% *	6.60%	2.88%	2.88%
South Carolina	15,760	3.97%	3.40%	2.33%	2.46%	6.20%	5.55%	5.55%
Georgia	87,578	2.54%	3.12%	7.26% *	3.38% *	10.01%	6.67%	6.67%
Florida	102,176	3.24%	3.90%	3.25%	4.83%	6.94%	5.05%	5.05%
East South Central:								
Kentucky	24,509	4.20%	2.82%	4.68%	3.20%	5.01%	5.06%	5.06%
Tennessee	114,522	5.19% *	2.57% *	4.18% *	3.98% *	11.30%	8.35% *	8.35%
Alabama	54,336	4.70% *	4.21% *	4.47% *	10.67% *	6.51% *	8.01%	8.01%
Mississippi	27,539	5.28%	1.48%	5.41% *	3.17%	7.40%	6.70%	6.70%
West South Central:								
Arkansas	27,197	3.15%	3.25%	4.51%	4.74% *	5.39%	3.78%	3.78%
Louisiana	81,505	5.87% *	3.51% *	4.70%	8.90%	8.37%	10.58% *	10.58%
Oklahoma	19,807	3.61%	3.02%	6.18%	4.67% *	6.69%	4.02%	4.02%
Texas	234,680	2.50%	2.28%	2.43%	5.46%	7.37%	5.26%	5.26%
Mountain:								
Colorado	83,404	4.46%	2.53%	3.93%	3.81% *	8.17%	5.70%	5.70%
New Mexico	20,079	3.61%	3.40%	3.22%	7.50%	7.00%	3.57%	3.57%
Arizona	34,051	3.68%	2.96%	3.50%	4.72%	5.33%	5.48%	5.48%
Utah	18,527	2.63%	2.58%	2.72%	3.32%	3.95%	3.71%	3.71%
Nevada	16,165	2.67%	1.37%	4.40%	4.18% *	8.17%	3.89%	3.89%
Pacific:								
Washington	65,175	4.67%	1.64%	5.57%	3.10%	6.95%	6.05%	6.05%
Oregon	23,386	5.00%	4.68%	5.33%	5.34%	4.53%	5.77%	5.77%
California	161,532	1.45%	1.11%	2.40%	2.76%	4.84%	3.01%	3.01%
Hawaii	13,723	3.42%	2.66%	3.37%	6.45%	5.91%	5.44%	5.44%
States not shown separately	80,260	3.16%	2.20%	3.21%	4.54%	4.56%	4.37%	4.37%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

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

Table II. B. 4. b(1996) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.2%	25.8%	43.8%	72.1%	91.8%	97.1%	38.7%	93.8%
New England:								
Maine	66.7%	23.8%	52.5%	82.1%	95.9%	92.5%	39.7%	92.7%
Massachusetts	75.9%	42.0%	30.0% *	83.1%	99.6%	100.0%	47.8%	96.0%
Connecticut	76.9%	24.8%	61.3%	84.0%	100.0%	100.0%	44.7%	99.9%
Middle Atlantic:								
New York	77.0%	37.5%	57.6%	78.4%	97.0%	100.0%	47.1%	97.7%
New Jersey	66.1%	27.0%	54.9%	56.6%	83.9%	100.0%	36.5%	91.2%
Pennsylvania	72.6%	34.2%	35.1% *	77.8%	87.5%	100.0%	41.4%	95.4%
East North Central:								
Ohio	71.9%	27.2%	41.6% *	62.4%	89.3%	100.0%	35.9%	95.8%
Indiana	66.6%	14.5% *	36.7% *	63.4%	100.0%	100.0%	29.8%	97.8%
Illinois	69.7%	23.3%	43.4%	78.3%	77.1%	99.8%	42.2%	90.2%
Michigan	81.0%	32.5%	63.8%	86.6%	84.2%	100.0%	53.0%	96.0%
Wisconsin	76.0%	24.2%	32.4% *	80.8%	89.1%	100.0%	36.9%	97.4%
West North Central:								
Minnesota	72.2%	34.5%	55.0%	54.6%	95.9%	100.0%	42.9%	94.2%
Iowa	71.3%	34.5%	63.8%	78.7%	99.8%	88.0%	48.0%	92.4%
Missouri	74.3%	14.4%	36.5% *	75.8%	91.7%	100.0%	31.1%	97.7%
Nebraska	74.4%	19.1%	79.4%	74.1%	88.9%	100.0%	54.3%	94.4%
Kansas	71.6%	24.5%	51.6%	68.2%	94.7%	99.5%	39.0%	96.7%
South Atlantic:								
Maryland	66.5%	23.3%	62.5%	81.3%	90.9%	99.3%	50.4%	95.8%
Virginia	74.6%	19.2%	54.0%	70.3%	92.7%	100.0%	38.6%	96.9%
West Virginia	54.9%	9.8% *	44.4%	47.1%	67.6%	97.0%	26.9%	80.3%
North Carolina	74.1%	23.0% *	62.3%	98.2%	100.0%	94.8%	44.3%	97.0%
South Carolina	58.1%	10.6% *	27.0% *	61.7%	84.4%	100.0%	21.0%	88.9%
Georgia	70.3%	15.3% *	24.7% *	58.5%	99.1%	99.7%	25.0%	99.4%
Florida	69.2%	25.8%	21.3% *	76.9%	96.6%	100.0%	31.1%	97.3%
East South Central:								
Kentucky	72.3%	27.6%	61.0%	91.0%	80.8%	100.0%	48.3%	94.4%
Tennessee	78.3%	21.7%	24.4% *	62.6%	97.1%	98.7%	28.7%	95.7%
Alabama	74.8%	23.9%	42.5%	84.5%	100.0%	95.8%	38.2%	97.1%
Mississippi	60.2%	9.4% *	35.6%	66.9%	69.0%	92.0%	20.4%	86.3%
West South Central:								
Arkansas	66.6%	28.7%	39.4%	91.2%	75.8%	98.6%	48.4%	90.4%
Louisiana	69.6%	19.3%	38.4%	44.5%	99.5%	86.5%	33.6%	86.4%
Oklahoma	66.0%	47.9%	30.4% *	57.0%	85.6%	97.8%	40.2%	90.0%
Texas	65.7%	11.8% *	24.8%	54.4%	95.2%	81.8%	19.8%	85.1%
Mountain:								
Colorado	68.9%	29.6%	31.2%	83.7%	86.4%	100.0%	37.2%	96.2%
New Mexico	69.4%	20.9%	45.9% *	48.1%	98.6%	94.0%	35.3%	92.6%
Arizona	76.0%	18.7%	82.0%	60.1%	91.7%	97.4%	46.1%	91.9%
Utah	74.0%	27.3%	36.2% *	78.5%	95.2%	95.1%	39.9%	94.1%
Nevada	76.1%	24.7%	35.3% *	56.6%	87.9%	100.0%	36.6%	95.2%
Pacific:								
Washington	69.4%	19.8%	54.7%	73.6%	98.3%	100.0%	38.7%	95.9%
Oregon	65.6%	42.1%	60.3%	44.7%	91.7%	97.3%	41.3%	93.7%
California	66.7%	21.3%	32.0%	71.0%	85.1%	95.6%	34.8%	89.9%
Hawaii	94.3%	73.3%	86.8%	100.0%	97.7%	100.0%	83.1%	99.2%
States not shown separately	67.6%	27.7%	41.2%	75.6%	95.6%	99.0%	38.8%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b(1996) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.94%	0.93%	1.75%	1.13%	1.46%	1.61%	0.71%	1.23%
New England:								
Maine	4.60%	4.85%	9.47%	6.90%	10.38%	8.57%	4.97%	5.76%
Massachusetts	3.12%	4.78%	13.50% *	6.13%	0.27%	0.00%	5.23%	2.13%
Connecticut	3.49%	4.20%	7.83%	9.29%	0.00%	0.00%	4.58%	0.22%
Middle Atlantic:								
New York	2.32%	7.21%	11.55%	7.32%	1.52%	0.00%	5.02%	0.98%
New Jersey	6.72%	7.88%	13.98%	13.98%	10.70%	0.00%	8.04%	4.42%
Pennsylvania	4.95%	5.81%	10.78% *	7.06%	11.50%	0.00%	5.70%	4.41%
East North Central:								
Ohio	4.05%	5.16%	12.60% *	13.38%	5.51%	0.00%	3.35%	2.48%
Indiana	5.71%	4.45% *	12.74% *	10.86%	0.00%	0.00%	4.85%	1.41%
Illinois	4.44%	3.89%	8.81%	6.94%	8.19%	0.21%	4.26%	3.63%
Michigan	2.42%	7.07%	6.18%	9.66%	9.62%	0.00%	6.45%	3.28%
Wisconsin	3.13%	4.53%	9.97% *	6.70%	9.99%	0.00%	3.32%	2.33%
West North Central:								
Minnesota	4.52%	6.08%	8.39%	10.45%	3.30%	0.00%	4.68%	2.78%
Iowa	4.13%	5.35%	6.71%	10.06%	2.08%	11.21%	4.54%	4.47%
Missouri	4.14%	2.89%	16.02% *	10.39%	13.93%	0.00%	5.13%	1.06%
Nebraska	6.12%	4.27%	10.95%	10.01%	6.05%	0.00%	8.51%	5.18%
Kansas	5.85%	5.21%	10.86%	11.65%	14.29%	10.51%	5.05%	1.99%
South Atlantic:								
Maryland	5.08%	4.21%	8.28%	8.26%	4.61%	2.69%	7.22%	2.22%
Virginia	4.44%	4.35%	10.41%	9.29%	3.35%	0.00%	4.40%	1.87%
West Virginia	5.68%	3.34% *	9.43%	12.10%	12.56%	1.37%	3.13%	8.12%
North Carolina	4.30%	7.71% *	11.64%	13.85%	10.54%	6.00%	6.07%	4.35%
South Carolina	5.72%	3.79% *	10.99% *	10.27%	7.74%	0.00%	3.11%	4.74%
Georgia	4.73%	5.84% *	15.30% *	13.29%	10.47%	11.34%	6.65%	0.56%
Florida	4.05%	4.24%	8.53% *	8.15%	10.53%	0.00%	4.92%	1.50%
East South Central:								
Kentucky	5.01%	6.84%	9.34%	7.57%	9.01%	0.00%	6.74%	4.81%
Tennessee	8.14%	5.96%	7.35% *	12.80%	15.36%	8.48%	4.31%	6.66%
Alabama	5.91%	3.82%	11.54%	11.21%	14.91%	11.64%	3.82%	5.40%
Mississippi	6.21%	3.81% *	9.47%	12.89%	11.35%	4.82%	4.41%	6.40%
West South Central:								
Arkansas	2.77%	6.55%	10.67%	16.79%	9.99%	0.68%	7.09%	3.34%
Louisiana	8.12%	5.30%	4.48%	11.85%	2.14%	8.91%	5.67%	7.88%
Oklahoma	3.64%	7.28%	12.52% *	11.80%	14.73%	3.19%	6.50%	5.14%
Texas	5.10%	4.32% *	6.90%	7.54%	10.62%	8.38%	4.25%	5.84%
Mountain:								
Colorado	2.95%	6.25%	9.00%	7.47%	15.62%	0.00%	5.80%	2.63%
New Mexico	4.13%	4.27%	14.07% *	10.90%	1.96%	6.47%	6.78%	5.99%
Arizona	3.67%	5.28%	10.86%	12.21%	14.11%	1.19%	7.29%	2.42%
Utah	2.89%	4.42%	11.88% *	7.38%	3.35%	2.89%	2.24%	2.49%
Nevada	3.44%	5.99%	11.32% *	12.67%	13.57%	10.54%	6.86%	3.51%
Pacific:								
Washington	5.70%	5.81%	10.29%	6.92%	11.13%	10.54%	4.96%	6.34%
Oregon	4.70%	7.01%	10.15%	10.29%	5.43%	10.32%	5.10%	4.47%
California	2.84%	2.54%	5.08%	6.81%	6.04%	3.72%	4.11%	2.76%
Hawaii	1.68%	5.89%	4.93%	0.00%	2.43%	0.00%	3.78%	1.07%
States not shown separately	2.53%	3.65%	6.66%	5.36%	2.63%	2.29%	2.44%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1) (1996) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.6%	41.6%	30.4%	30.7%	34.0%	33.7%	34.4%	33.4%
New England:								
Maine	61.2%	59.9%	36.5%	34.7%	70.7%	77.8%	36.7%	71.3%
Massachusetts	39.4%	29.8%	55.7%	25.8% *	52.3%	38.7%	30.6%	42.6%
Connecticut	44.3%	30.4% *	13.5% *	31.0% *	50.9%	58.3%	24.1%	50.7%
Middle Atlantic:								
New York	32.8%	45.8%	30.7% *	42.6%	28.9% *	29.2%	42.1%	29.7%
New Jersey	29.8%	34.1% *	35.4% *	25.9% *	46.5%	23.8% *	39.2%	26.6%
Pennsylvania	33.9%	36.8% *	23.2% *	30.0%	28.9% *	37.8%	28.9%	35.5%
East North Central:								
Ohio	49.6%	41.6%	40.3%	18.8% *	34.9% *	64.1%	33.1%	53.6%
Indiana	25.8%	33.6% *	23.1% *	18.3%	40.8%	19.1% *	20.0%	27.3%
Illinois	38.1%	53.0%	43.6% *	34.5%	35.1% *	37.9% *	38.6%	37.9%
Michigan	48.3%	21.8% *	37.8%	42.8%	41.7%	56.3%	36.4%	51.9%
Wisconsin	39.3%	52.1%	27.3% *	35.7%	24.3% *	45.2%	29.5%	41.4%
West North Central:								
Minnesota	30.8%	33.7% *	20.3%	24.0% *	22.7% *	41.7%	30.3%	31.0%
Iowa	45.0%	26.3% *	35.0% *	27.4%	60.7%	51.2%	33.2%	50.6%
Missouri	28.3%	33.7% *	19.2% *	40.0% *	62.6%	18.3%	25.6% *	28.7%
Nebraska	16.4% *	43.2% *	6.6% *	13.6% *	22.8% *	18.0% *	12.7% *	18.5% *
Kansas	17.6% *	41.7%	24.2% *	15.9% *	39.0% *	6.7% *	28.7%	14.2% *
South Atlantic:								
Maryland	48.4%	49.6%	30.6% *	54.9%	59.1%	44.3%	52.6%	44.4%
Virginia	28.6%	42.5%	34.1% *	23.9%	42.7% *	23.5% *	27.3%	28.9% *
West Virginia	37.8%	32.6% *	32.6% *	31.6% *	55.8%	29.0% *	32.1%	39.5%
North Carolina	17.6%	26.2% *	29.8% *	8.5% *	21.5% *	19.2% *	27.9%	13.9%
South Carolina	26.1%	27.4% *	11.3% *	14.4% *	16.2% *	36.3%	19.0% *	27.5%
Georgia	22.8%	51.9% *	41.3% *	31.1% *	18.1% *	19.4% *	32.4% *	21.2% *
Florida	35.9%	50.2%	43.4%	32.4% *	34.5%	34.6% *	47.7%	33.1%
East South Central:								
Kentucky	39.1%	40.4%	33.0%	14.9% *	41.7% *	51.2%	29.9%	43.4%
Tennessee	16.6% *	51.4%	13.0% *	50.4%	69.2%	6.4% *	49.1%	13.2% *
Alabama	47.4%	50.4%	32.7% *	20.7% *	67.7%	23.8% *	32.6%	51.0%
Mississippi	32.6%	8.1% *	20.3% *	28.9% *	8.4% *	45.0%	24.6% *	33.9%
West South Central:								
Arkansas	12.4% *	18.6% *	37.5%	9.5% *	14.4% *	6.2% *	17.5% *	8.8% *
Louisiana	13.7% *	60.1%	18.6% *	33.0% *	9.2% *	7.7% *	32.6% *	10.3% *
Oklahoma	32.5%	28.3% *	52.9%	53.2%	32.9% *	18.8% *	33.2%	32.3% *
Texas	17.0% *	60.1%	20.9% *	28.0%	20.2% *	10.9% *	38.7%	14.8% *
Mountain:								
Colorado	29.0%	23.8% *	26.4% *	42.1%	43.8% *	23.8% *	36.4%	26.5% *
New Mexico	35.3%	41.2% *	12.3% *	34.8% *	54.3%	20.4% *	23.3% *	38.5%
Arizona	39.4%	31.2% *	27.3% *	36.2%	34.5% *	45.4%	23.4%	43.7%
Utah	36.6%	32.9%	43.4% *	39.4%	12.1% *	43.6% *	44.8%	34.6%
Nevada	25.3% *	47.3%	52.2%	16.6% *	14.4% *	25.3% *	31.3% *	24.2% *
Pacific:								
Washington	24.0%	66.8%	15.0%	34.2%	26.3% *	13.9% *	29.4%	22.1% *
Oregon	38.8%	72.1%	13.5% *	26.1%	16.6% *	61.1%	39.4%	38.5%
California	37.1%	52.8%	41.0% *	24.2% *	28.6%	44.9%	36.2%	37.4%
Hawaii	61.9%	49.9%	32.2% *	56.4%	56.2%	78.4%	41.3%	69.5%
States not shown separately	38.6%	37.5%	31.9%	44.5%	38.8%	37.0%	38.3%	38.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1) (1996) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.89%	1.74%	2.21%	2.06%	3.30%	3.36%	1.06%	2.36%
New England:								
Maine	6.06%	7.66%	10.28%	9.57%	14.26%	10.10%	3.26%	9.36%
Massachusetts	5.59%	8.25%	14.60%	10.23% *	8.43%	9.81%	7.08%	6.35%
Connecticut	6.76%	9.45% *	4.52% *	12.75% *	12.48%	11.03%	4.66%	8.44%
Middle Atlantic:								
New York	6.14%	8.47%	11.70% *	12.01%	11.55% *	6.88%	5.74%	8.56%
New Jersey	4.55%	11.02% *	12.39% *	11.32% *	11.69%	12.75% *	7.41%	6.24%
Pennsylvania	4.38%	11.04% *	9.98% *	8.86%	9.25% *	9.11%	6.30%	6.39%
East North Central:								
Ohio	9.21%	7.80%	9.39%	10.99% *	10.63% *	14.66%	6.44%	10.87%
Indiana	6.50%	16.03% *	15.13% *	5.40%	10.96%	7.70% *	3.49%	7.56%
Illinois	6.26%	9.69%	13.26% *	9.33%	13.77% *	11.66% *	8.14%	8.13%
Michigan	8.70%	9.75% *	9.14%	10.97%	9.94%	14.48%	6.18%	10.79%
Wisconsin	5.80%	11.75%	15.05% *	8.26%	12.72% *	10.60%	7.03%	6.86%
West North Central:								
Minnesota	4.69%	10.63% *	6.07%	11.19% *	9.42% *	8.14%	5.59%	6.63%
Iowa	6.02%	10.43% *	10.53% *	6.30%	14.01%	9.54%	8.76%	6.73%
Missouri	6.86%	13.05% *	11.33% *	12.53% *	14.09%	4.90%	11.87% *	6.61%
Nebraska	5.06% *	13.54% *	10.84% *	12.16% *	11.58% *	13.98% *	8.35% *	5.60% *
Kansas	6.30% *	10.62%	8.37% *	8.20% *	12.44% *	7.34% *	5.41%	7.58% *
South Atlantic:								
Maryland	6.99%	12.62%	11.84% *	12.16%	12.86%	11.90%	9.65%	7.46%
Virginia	6.07%	12.22%	12.35% *	4.31%	13.18% *	12.76% *	5.68%	11.40% *
West Virginia	7.76%	14.04% *	14.10% *	11.25% *	10.66%	10.13% *	8.69%	8.28%
North Carolina	3.55%	12.23% *	14.53% *	10.07% *	14.34% *	10.60% *	7.70%	3.02%
South Carolina	7.62%	16.62% *	13.62% *	11.36% *	11.72% *	8.89%	9.95% *	7.56%
Georgia	6.15%	16.05% *	15.74% *	11.35% *	12.82% *	10.72% *	14.02% *	6.89% *
Florida	8.12%	12.10%	11.88%	13.62% *	10.27%	11.44% *	8.12%	9.43%
East South Central:								
Kentucky	5.47%	11.58%	9.72%	7.33% *	13.01% *	10.31%	6.02%	8.71%
Tennessee	9.14% *	13.88%	13.50% *	12.60%	17.98%	11.70% *	10.00%	11.55% *
Alabama	9.40%	13.51%	11.86% *	7.06% *	17.94%	15.97% *	7.47%	11.77%
Mississippi	6.61%	2.59% *	13.05% *	13.54% *	9.90% *	10.84%	10.15% *	8.58%
West South Central:								
Arkansas	4.52% *	13.18% *	10.95%	13.71% *	13.81% *	9.25% *	7.10% *	4.44% *
Louisiana	6.75% *	14.55%	16.03% *	12.28% *	12.04% *	13.15% *	10.36% *	10.51% *
Oklahoma	6.49%	13.43% *	15.84%	12.24%	13.74% *	12.40% *	6.84%	10.37% *
Texas	6.66% *	12.85%	10.79% *	6.10%	16.03% *	6.19% *	10.80%	8.58% *
Mountain:								
Colorado	5.62%	10.75% *	11.22% *	8.71%	14.65% *	15.01% *	8.75%	10.21% *
New Mexico	8.23%	15.47% *	14.09% *	11.17% *	12.78%	12.67% *	11.50% *	8.96%
Arizona	7.93%	13.62% *	13.17% *	10.31%	11.85% *	12.81%	6.62%	9.28%
Utah	7.63%	7.79%	13.06% *	10.47%	9.87% *	13.13% *	6.07%	9.62%
Nevada	9.28% *	12.56%	14.53%	13.59% *	6.32% *	12.10% *	9.44% *	10.64% *
Pacific:								
Washington	5.45%	12.90%	4.29%	8.64%	11.39% *	12.88% *	7.00%	9.14% *
Oregon	5.44%	11.64%	11.18% *	5.41%	13.67% *	12.99%	8.42%	8.22%
California	4.36%	7.81%	10.23%	7.27% *	8.10%	7.63%	5.64%	5.76%
Hawaii	5.51%	7.32%	12.05% *	8.39%	6.45%	9.22%	4.98%	7.72%
States not shown separately	5.08%	5.84%	7.73%	9.60%	8.49%	10.41%	4.79%	6.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1). (a) (1996) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.0%	56.7%	51.8%	57.7%	61.9%	70.1%	52.9%	67.3%
New England:								
Maine	63.2%	52.3%	38.8% *	56.1%	65.7%	68.8%	45.4%	66.9%
Massachusetts	60.5%	42.4%	38.5% *	54.5%	47.0%	78.6%	40.0%	65.8%
Connecticut	69.3%	54.1%	39.4% *	67.1%	80.9%	63.8%	57.6%	71.1%
Middle Atlantic:								
New York	66.8%	54.6%	41.7% *	45.1%	66.1%	90.3%	49.7%	74.9%
New Jersey	73.9%	52.9%	31.1% *	46.2% *	90.4%	92.4%	38.8%	91.6%
Pennsylvania	63.5%	62.5%	76.4%	50.1%	48.3%	70.9%	52.7%	66.3%
East North Central:								
Ohio	43.2%	40.0% *	47.1%	70.1%	58.0%	38.3% *	44.0%	43.0%
Indiana	65.3%	53.5%	75.6%	73.4%	63.9%	65.1%	66.2%	65.2%
Illinois	75.9%	65.9%	72.7%	65.5%	72.9%	84.2%	58.6%	82.1%
Michigan	66.1%	52.5%	70.0%	72.5%	54.5%	67.7%	64.9%	66.4%
Wisconsin	70.1%	36.1% *	52.4%	55.2%	34.8% *	84.5%	37.6%	75.0%
West North Central:								
Minnesota	60.6%	59.1%	31.3% *	82.3%	68.3%	57.7%	58.9%	61.2%
Iowa	59.3%	59.4%	41.7%	81.4%	68.1%	47.4%	55.5%	60.5%
Missouri	56.0%	59.7%	76.3%	51.3%	62.9%	51.1%	58.5%	55.7%
Nebraska	60.9%	81.3%	49.2%	65.5%	93.3%	42.6% *	65.0%	59.3%
Kansas	53.8%	48.5%	43.0% *	75.6%	45.2% *	65.4%	59.0%	50.5%
South Atlantic:								
Maryland	37.1% *	65.6%	16.0% *	11.3% *	61.8%	52.6%	19.1% *	57.6%
Virginia	77.2%	62.0%	14.5% *	45.1% *	84.7%	93.5%	46.9%	84.3%
West Virginia	57.1%	34.5% *	20.1% *	51.8% *	89.5%	26.8% *	46.8%	59.6%
North Carolina	57.3%	39.9% *	22.8% *	25.0% *	91.2%	78.9%	24.7% *	80.3%
South Carolina	80.3%	88.5%	36.5% *	32.6% *	86.3%	87.2%	70.7%	81.6%
Georgia	68.3%	16.6% *	58.3%	29.9% *	82.0%	86.4%	31.5% *	77.3%
Florida	68.6%	37.0% *	35.9% *	47.9% *	59.6%	91.7%	42.8%	77.4%
East South Central:								
Kentucky	47.4%	84.2%	73.4%	40.9% *	84.7%	28.7% *	71.0%	39.7%
Tennessee	57.2%	62.6%	100.0%	38.4% *	51.4%	76.8%	43.3%	62.7%
Alabama	32.0% *	54.5%	95.6%	21.0% *	22.9% *	49.6% *	70.2%	26.2% *
Mississippi	93.1%	100.0%	33.9% *	96.8%	48.8% *	97.3%	81.6%	94.4%
West South Central:								
Arkansas	73.2%	53.8%	78.3%	73.6%	79.6%	78.9%	76.4%	68.8%
Louisiana	64.8%	73.7%	56.8% *	39.4% *	77.7%	68.8%	65.1%	64.6%
Oklahoma	63.2%	56.0%	69.0% *	48.6% *	71.1%	84.7%	55.2%	66.6%
Texas	50.6%	57.5%	35.2% *	55.8%	43.7% *	54.8%	50.2%	50.6%
Mountain:								
Colorado	58.6%	72.5%	68.1%	62.9%	90.7%	41.2% *	64.3%	56.0%
New Mexico	48.9%	63.4%	100.0%	27.5% *	33.8% *	87.7%	63.9%	46.6%
Arizona	80.9%	45.9% *	21.7% *	89.4%	71.3%	91.5%	35.1% *	87.4%
Utah	63.7%	61.8%	42.0% *	55.7%	61.0%	68.5%	50.2%	68.1%
Nevada	78.2%	73.8%	66.8%	46.5% *	94.5%	82.1%	64.9%	81.4%
Pacific:								
Washington	78.2%	77.5%	58.5%	90.1%	67.9%	78.1%	70.3%	81.8%
Oregon	71.8%	58.8%	77.8%	71.6%	98.2%	72.5%	62.5%	76.6%
California	69.1%	60.7%	71.4%	84.1%	61.1%	69.0%	68.4%	69.3%
Hawaii	65.0%	77.6%	55.2%	61.3%	75.4%	60.3%	70.4%	63.9%
States not shown separately	66.7%	60.9%	53.8%	46.8%	84.3%	70.1%	53.2%	72.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.B.4.b.(1).(a)(1996) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.56%	3.02%	3.42%	3.83%	4.07%	2.90%	2.34%	1.87%
New England:								
Maine	5.36%	11.43%	13.87% *	11.93%	15.53%	11.83%	8.42%	8.94%
Massachusetts	7.10%	9.74%	15.00% *	10.71%	11.23%	13.27%	6.73%	8.39%
Connecticut	6.59%	13.88%	13.30% *	12.68%	10.69%	12.51%	11.09%	6.96%
Middle Atlantic:								
New York	3.88%	10.31%	14.05% *	13.21%	8.68%	4.48%	7.53%	6.09%
New Jersey	8.94%	15.38%	9.46% *	14.15% *	19.20%	14.31%	11.37%	10.76%
Pennsylvania	7.63%	12.93%	18.51%	14.07%	12.40%	13.01%	10.19%	9.88%
East North Central:								
Ohio	5.00%	12.58% *	10.58%	18.33%	13.94%	12.08% *	8.01%	7.65%
Indiana	7.79%	14.24%	20.19%	14.75%	11.69%	15.80%	11.10%	9.83%
Illinois	4.90%	13.37%	19.44%	12.90%	13.91%	16.76%	7.88%	7.89%
Michigan	8.98%	14.23%	18.70%	15.13%	12.81%	14.16%	10.91%	9.78%
Wisconsin	6.24%	14.02% *	12.62%	11.88%	14.14% *	5.46%	9.23%	6.09%
West North Central:								
Minnesota	8.94%	13.35%	16.47% *	9.78%	8.40%	10.64%	10.84%	8.69%
Iowa	9.14%	12.50%	11.77%	17.97%	17.05%	13.20%	9.70%	12.06%
Missouri	8.06%	17.25%	19.21%	15.11%	13.81%	14.69%	12.63%	10.64%
Nebraska	9.92%	19.61%	14.68%	13.06%	22.02%	14.47% *	9.55%	11.39%
Kansas	7.86%	14.39%	13.27% *	20.82%	14.60% *	16.37%	11.07%	12.89%
South Atlantic:								
Maryland	*	12.95%	13.56% *	18.83% *	13.83%	14.29%	13.30% *	9.46%
Virginia	5.98%	14.93%	11.51% *	14.48% *	16.86%	11.68%	11.37%	7.07%
West Virginia	9.56%	14.18% *	13.18% *	15.97% *	16.70%	17.89% *	13.37%	11.64%
North Carolina	8.92%	15.92% *	15.33% *	14.44% *	18.02%	13.74%	12.82% *	7.74%
South Carolina		22.97%	12.85% *	12.68% *	24.19%	17.19%	15.14%	13.68%
Georgia	9.73%	6.32% *	17.41%	10.71% *	18.25%	18.60%	12.34% *	11.61%
Florida	8.67%	13.09% *	13.71% *	15.39% *	14.92%	16.86%	11.96%	9.95%
East South Central:								
Kentucky	7.22%	20.96%	20.29%	13.26% *	19.68%	14.40% *	11.79%	10.89%
Tennessee	5.07%	18.38%	27.89%	14.66% *	14.41%	10.52%	12.50%	8.37%
Alabama	*	13.06%	24.71%	10.55% *	17.15% *	15.28% *	13.45%	16.08% *
Mississippi		29.81%	12.28% *	27.18%	16.17% *	20.56%	20.14%	20.22%
West South Central:								
Arkansas	8.53%	15.87%	19.53%	20.92%	21.00%	19.88%	12.09%	14.22%
Louisiana		18.00%	17.70% *	14.47% *	17.21%	17.83%	12.12%	13.50%
Oklahoma		13.70%	17.51%	15.03% *	18.87%	20.41%	10.65%	15.87%
Texas		14.60%	13.96% *	12.32%	16.36% *	13.61%	9.75%	12.21%
Mountain:								
Colorado	8.62%	17.88%	20.09%	13.27%	19.70%	16.63% *	10.81%	11.10%
New Mexico		14.27%	27.89%	11.17% *	17.93% *	16.16%	12.73%	13.59%
Arizona		15.12% *	13.37% *	24.95%	17.21%	17.35%	13.38% *	11.87%
Utah	8.13%	13.90%	15.22% *	15.08%	15.54%	15.44%	10.38%	10.55%
Nevada	7.25%	17.31%	17.09%	16.15% *	26.40%	19.06%	13.32%	9.01%
Pacific:								
Washington	5.75%	12.78%	14.36%	16.91%	17.55%	15.12%	8.86%	11.50%
Oregon		12.98%	20.59%	14.04%	20.70%	16.01%	9.67%	12.19%
California	3.02%	7.08%	8.68%	9.96%	12.37%	8.09%	4.60%	5.85%
Hawaii	5.67%	4.69%	12.46%	8.30%	10.25%	11.12%	4.38%	7.15%
States not shown separately	5.46%	9.73%	12.69%	13.50%	11.14%	9.14%	5.06%	7.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (2) (1996) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5%	23.6%	15.7%	17.7%	21.1%	23.6%	18.2%	22.5%
New England:								
Maine	38.6%	31.3%	14.2% *	19.5% *	46.4%	53.5%	16.7%	47.7%
Massachusetts	23.9%	12.6%	21.4% *	14.1% *	24.6%	30.4% *	12.3% *	28.0%
Connecticut	30.7%	16.4% *	5.3% *	20.8% *	41.1%	37.2%	13.9%	36.1%
Middle Atlantic:								
New York	21.9%	25.0%	12.8% *	19.2% *	19.1% *	26.4%	20.9%	22.3% *
New Jersey	22.1%	18.1% *	11.0% *	11.9% *	42.1%	22.0% *	15.2% *	24.4%
Pennsylvania	21.5%	23.0% *	17.8% *	15.0% *	13.9% *	26.8%	15.2%	23.5%
East North Central:								
Ohio	21.4%	16.7%	18.9% *	13.2% *	20.2% *	24.5%	14.6% *	23.1%
Indiana	16.8%	17.9% *	17.5% *	13.4% *	26.1% *	12.4% *	13.2%	17.8% *
Illinois	28.9%	35.0%	31.7% *	22.6% *	25.6% *	31.9% *	22.7%	31.1%
Michigan	32.0%	11.4% *	26.5% *	31.1%	22.7% *	38.1%	23.6%	34.4%
Wisconsin	27.6%	18.8% *	14.3% *	19.7%	8.5% *	38.2%	11.1%	31.0%
West North Central:								
Minnesota	18.7%	19.9% *	6.4% *	19.7% *	15.5% *	24.1% *	17.8%	19.0% *
Iowa	26.7%	15.6% *	14.6% *	22.3%	41.4%	24.3%	18.4%	30.6%
Missouri	15.8%	20.1% *	14.6% *	20.5% *	39.4%	9.4% *	15.0% *	16.0%
Nebraska	10.0%	35.1% *	3.2% *	8.9% *	21.2% *	7.6% *	8.3% *	11.0% *
Kansas	9.5% *	20.2% *	10.4% *	12.0% *	17.6% *	4.4% *	16.9%	7.2% *
South Atlantic:								
Maryland	18.0% *	32.5%	4.9% *	6.2% *	36.5% *	23.3% *	10.0% *	25.6%
Virginia	22.0%	26.3% *	4.9% *	10.8% *	36.2% *	21.9% *	12.8% *	24.3% *
West Virginia	21.6%	11.2% *	6.6% *	16.4% *	49.9%	7.8% *	15.0% *	23.6%
North Carolina	10.1%	10.5% *	6.8% *	2.1% *	19.6% *	15.1% *	6.9% *	11.2%
South Carolina	21.0% *	24.3% *	4.1% *	4.7% *	14.0% *	31.7%	13.4% *	22.5% *
Georgia	15.5%	8.6% *	24.1% *	9.3% *	14.9% *	16.7% *	10.2% *	16.4%
Florida	24.6%	18.6% *	15.6% *	15.5% *	20.6% *	31.7% *	20.4% *	25.6%
East South Central:								
Kentucky	18.5%	34.0% *	24.2% *	6.1% *	35.3% *	14.7%	21.2%	17.2%
Tennessee	9.5% *	32.2%	13.0% *	19.4% *	35.6%	4.9% *	21.2% *	8.3% *
Alabama	15.2%	27.5% *	31.3% *	4.4% *	15.5% *	11.8% *	22.9% *	13.3% *
Mississippi	30.4%	8.1% *	6.9% *	28.0% *	4.1% *	43.8%	20.1%	32.0%
West South Central:								
Arkansas	9.1% *	10.0% *	29.3%	7.0% *	11.5% *	4.9% *	13.4% *	6.1% *
Louisiana	8.9% *	44.3%	10.6% *	13.0% *	7.1% *	5.3% *	21.2%	6.6% *
Oklahoma	20.6%	15.9% *	36.5% *	25.9% *	23.4% *	15.9% *	18.4%	21.5% *
Texas	8.6% *	34.6% *	7.4%	15.6% *	8.8% *	6.0% *	19.4%	7.5% *
Mountain:								
Colorado	17.0%	17.3% *	18.0% *	26.5%	39.7% *	9.8% *	23.4% *	14.8% *
New Mexico	17.3%	26.1% *	12.3% *	9.6% *	18.4% *	17.9% *	14.9% *	17.9% *
Arizona	31.9%	14.3% *	5.9% *	32.3% *	24.6% *	41.5%	8.2% *	38.2%
Utah	23.3%	20.4%	18.2% *	22.0%	7.4% *	29.8% *	22.5%	23.5% *
Nevada	19.8% *	34.9% *	34.9%	7.7% *	13.6% *	20.8% *	20.3% *	19.7% *
Pacific:								
Washington	18.8%	51.8%	8.8%	30.8%	17.8% *	10.8% *	20.6%	18.1% *
Oregon	27.8%	42.4%	10.5% *	18.7%	16.3% *	44.3%	24.6% *	29.5%
California	25.7%	32.1%	29.2% *	20.3% *	17.4%	31.0%	24.8%	25.9%
Hawaii	40.3%	38.7%	17.8% *	34.6%	42.4%	47.3%	29.1%	44.4%
States not shown separately	25.7%	22.8%	17.2% *	20.8% *	32.7%	25.9%	20.4%	27.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (2) (1996) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.20%	1.55%	1.97%	1.67%	1.76%	1.98%	0.83%	1.45%
New England:								
Maine	4.55%	8.48%	5.62% *	7.63% *	11.90%	9.30%	2.99%	6.96%
Massachusetts	5.40%	3.26%	13.41% *	9.10% *	7.02%	9.37% *	4.34% *	6.53%
Connecticut	5.02%	10.04% *	2.43% *	10.21% *	11.82%	6.90%	3.66%	6.36%
Middle Atlantic:								
New York	4.96%	6.17%	10.50% *	10.53% *	8.39% *	7.16%	3.41%	7.78% *
New Jersey	4.00%	10.21% *	6.30% *	9.18% *	12.43%	11.51% *	9.91% *	5.53%
Pennsylvania	3.36%	12.10% *	8.73% *	7.55% *	5.54% *	6.86%	3.70%	4.76%
East North Central:								
Ohio	4.52%	4.64%	6.95% *	7.84% *	8.23% *	6.51%	4.41% *	6.19%
Indiana	4.96%	7.88% *	13.55% *	4.37% *	9.42% *	7.57% *	3.56%	6.03% *
Illinois	4.99%	9.89%	10.49% *	4.98%	14.06% *	11.46% *	6.13%	8.20%
Michigan	7.23%	7.20% *	9.85% *	7.90%	7.95% *	10.40%	6.28%	8.04%
Wisconsin	5.37%	7.90% *	9.26% *	4.82%	10.48% *	9.72%	2.63%	6.37%
West North Central:								
Minnesota	4.79%	11.89% *	3.45% *	9.24% *	9.71% *	9.18% *	4.11%	7.02% *
Iowa	6.20%	7.36% *	6.51% *	5.67%	12.16%	6.90%	5.43%	7.12%
Missouri	4.32%	13.39% *	11.38% *	6.38% *	10.60%	5.72% *	9.70% *	4.61%
Nebraska	2.72%	12.91% *	5.05% *	9.99% *	11.86% *	10.90% *	5.61% *	4.78% *
Kansas	2.97% *	12.90% *	4.52% *	7.11% *	11.25% *	6.51% *	3.84%	4.03% *
South Atlantic:								
Maryland	5.72% *	8.99%	2.30% *	10.68% *	12.12% *	8.27% *	6.38% *	5.38%
Virginia	5.37%	10.66% *	3.12% *	5.33% *	12.13% *	9.31% *	4.14% *	7.58% *
West Virginia	5.36%	10.38% *	2.49% *	10.68% *	11.52%	5.53% *	7.95% *	6.70%
North Carolina	2.20%	7.14% *	4.06% *	2.30% *	11.91% *	10.13% *	2.77% *	2.73%
South Carolina	6.55% *	15.21% *	1.96% *	8.83% *	10.13% *	8.35%	7.40% *	6.82% *
Georgia	3.77%	3.93% *	13.77% *	4.89% *	10.46% *	5.31% *	13.68% *	3.85%
Florida	6.02%	10.68% *	10.85% *	10.77% *	6.66% *	11.16% *	6.35% *	7.08%
East South Central:								
Kentucky	3.39%	11.27% *	9.96% *	3.58% *	11.99% *	3.90%	5.62%	4.40%
Tennessee	5.07% *	9.49%	13.50% *	9.59% *	9.94%	4.84% *	7.26% *	4.58% *
Alabama	2.68%	10.24% *	9.88% *	3.20% *	10.82% *	11.42% *	7.08% *	5.12% *
Mississippi	6.62%	2.59% *	3.79% *	9.70% *	7.28% *	10.53%	5.93%	8.20%
West South Central:								
Arkansas	3.99% *	11.73% *	8.14%	10.02% *	10.83% *	7.33% *	6.44% *	4.43% *
Louisiana	5.73% *	12.52%	13.65% *	4.56% *	10.72% *	9.37% *	4.76%	8.74% *
Oklahoma	5.05%	9.67% *	13.27% *	9.60% *	11.69% *	12.26% *	2.89%	9.45% *
Texas	4.69% *	10.70% *	2.13%	4.75% *	12.01% *	6.81% *	4.91%	6.06% *
Mountain:								
Colorado	4.65%	9.40% *	11.27% *	7.59%	14.58% *	14.97% *	8.30% *	8.41% *
New Mexico	4.87%	16.39% *	14.09% *	6.83% *	13.05% *	10.20% *	10.43% *	5.38% *
Arizona	8.19%	6.68% *	10.91% *	9.98% *	10.10% *	11.91%	4.13% *	9.10%
Utah	6.58%	5.62%	14.20% *	6.27%	8.94% *	10.88% *	4.53%	8.32% *
Nevada	8.50% *	12.54% *	9.58%	10.36% *	6.23% *	11.44% *	7.69% *	10.13% *
Pacific:								
Washington	4.90%	10.74%	2.02%	7.57%	7.29% *	7.50% *	4.26%	8.14% *
Oregon	6.55%	10.97%	6.62% *	5.51%	13.76% *	12.86%	7.73% *	7.08%
California	2.76%	4.56%	10.38% *	6.84% *	5.09%	6.84%	4.95%	3.62%
Hawaii	3.65%	5.13%	12.05% *	5.73%	7.35%	11.38%	4.31%	5.74%
States not shown separately	3.97%	4.60%	6.03% *	7.59% *	8.04%	7.22%	2.11%	5.57%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 1(1996) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,991.64	2,229.04	2,015.51	1,923.01	1,900.78	2,014.68	2,070.11	1,965.29
New England:								
Maine	2,073.12	2,344.76	1,894.71	2,092.48	1,898.07	2,188.73	2,144.49	2,042.82
Massachusetts	2,329.30	2,429.93	2,365.17	2,379.45	2,314.92	2,296.53	2,368.78	2,319.52
Connecticut	2,562.02	2,861.05	2,046.83	2,440.41	2,366.07	2,666.88	2,436.40	2,594.29
Middle Atlantic:								
New York	2,249.91	2,668.33	2,258.35	2,413.28	2,118.24	2,119.34	2,530.14	2,135.62
New Jersey	2,354.13	2,937.01	2,366.74	2,147.56	2,355.72	2,277.06	2,559.59	2,285.87
Pennsylvania	1,999.31	2,169.06	2,036.26	1,797.17	2,012.69	2,005.49	2,035.15	1,986.40
East North Central:								
Ohio	1,826.06	2,143.48	1,763.81	1,654.96	1,936.61	1,793.87	1,826.03	1,826.06
Indiana	2,004.27	2,244.50	1,968.45	1,925.79	2,055.35	1,977.19	1,943.81	2,016.38
Illinois	2,093.23	2,540.24	2,354.49	1,950.63	2,047.87	2,003.97	2,352.51	2,000.93
Michigan	1,923.32	2,139.99	2,078.71	1,811.41	1,732.27	2,058.76	2,031.99	1,893.98
Wisconsin	2,131.72	2,218.67	1,740.71	1,875.71	1,861.13	2,498.46	2,065.22	2,154.64
West North Central:								
Minnesota	1,923.20	1,771.93	1,790.04	1,855.77	1,828.53	2,060.60	1,790.68	1,977.35
Iowa	1,911.94	2,187.44	2,044.20	1,983.60	1,814.58	1,868.66	2,240.71	1,808.43
Missouri	1,848.16	1,938.70	1,846.26	1,800.41	1,689.28	1,940.51	1,893.92	1,833.63
Nebraska	1,857.80	2,552.50	2,097.68	1,681.54	1,612.04	1,883.28	2,163.72	1,739.15
Kansas	1,864.90	2,062.48	1,858.52	1,738.26	1,925.74	1,839.28	1,841.70	1,873.70
South Atlantic:								
Maryland	1,880.07	2,191.88	2,182.72	2,090.21	1,839.44	1,685.15	2,149.43	1,790.42
Virginia	2,074.88	1,944.17	1,735.25	1,996.09	2,103.20	2,176.65	1,903.22	2,136.78
West Virginia	2,003.85	2,428.73	2,317.68	1,774.74	2,150.03	1,848.40	2,280.92	1,921.86
North Carolina	1,891.56	1,987.79	2,070.36	1,721.48	1,799.26	1,943.88	1,876.48	1,896.86
South Carolina	1,525.23	1,768.33	1,778.20	1,738.46	1,572.97	1,359.29	1,761.21	1,449.98
Georgia	1,989.65	2,438.88	2,153.32	2,040.99	1,928.32	1,941.73	2,245.88	1,936.72
Florida	1,978.55	2,138.23	1,843.08	1,979.85	1,794.14	2,063.30	2,055.91	1,954.01
East South Central:								
Kentucky	1,825.07	1,752.45	2,017.26	1,582.82	2,128.55	1,758.85	1,789.55	1,837.93
Tennessee	1,916.64	2,086.37	2,070.85	1,932.27	1,642.89	1,994.14	1,956.64	1,907.35
Alabama	1,850.51	2,451.06	1,963.20	1,878.05	1,865.48	1,734.74	2,184.95	1,768.41
Mississippi	1,930.26	2,696.35	1,830.57	1,804.57	1,764.74	1,991.88	2,096.23	1,889.16
West South Central:								
Arkansas	1,763.06	2,457.50	1,999.67	1,749.58	1,849.82	1,615.56	2,014.74	1,671.89
Louisiana	1,905.70	2,427.66	2,374.05	2,044.84	1,628.74	1,820.31	2,314.56	1,760.80
Oklahoma	1,732.28	1,807.18	1,815.98	1,743.62	1,402.50	1,862.85	1,769.74	1,720.14
Texas	1,968.84	2,205.12	1,954.76	2,092.21	1,925.86	1,892.35	2,085.73	1,931.87
Mountain:								
Colorado	1,910.11	1,986.21	1,814.27	1,771.01	1,977.13	1,952.19	1,876.67	1,924.58
New Mexico	1,750.81	1,929.34	1,983.78	1,691.88	1,616.49	1,742.94	1,888.57	1,698.30
Arizona	1,791.77	1,813.07	1,916.79	1,575.36	1,734.89	1,865.85	1,792.26	1,791.59
Utah	1,996.02	1,932.93	1,353.48	1,816.55	1,873.47	2,196.11	1,752.59	2,060.11
Nevada	2,019.43	2,781.56	2,209.42	1,907.13	1,913.99	1,910.55	2,365.31	1,906.55
Pacific:								
Washington	1,885.88	2,419.05	2,025.37	1,817.84	1,950.01	1,680.08	2,074.89	1,816.47
Oregon	1,869.25	1,750.57	1,841.09	1,809.41	1,916.01	1,917.47	1,850.26	1,876.90
California	1,967.73	2,078.46	1,891.14	1,791.83	1,685.03	2,235.82	1,932.56	1,981.31
Hawaii	2,005.45	2,103.21	2,046.65	1,947.83	1,861.25	2,122.66	2,071.47	1,962.03
States not shown separately	1,997.87	2,108.27	1,963.02	1,898.83	2,055.87	2,018.41	1,986.87	2,002.94

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.C.1(1996) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.46	41.78	32.07	13.59	20.07	33.48	12.81	18.36
New England:								
Maine	52.17	180.53	300.88	182.46	72.56	63.72	130.86	59.79
Massachusetts	68.91	77.75	97.20	116.76	130.73	72.90	54.66	78.61
Connecticut	108.92	173.62	74.41	102.00	95.14	170.96	128.41	127.68
Middle Atlantic:								
New York	55.71	214.74	97.14	99.39	130.88	83.04	68.32	72.41
New Jersey	101.72	101.34	174.15	135.32	112.84	184.92	105.75	115.29
Pennsylvania	51.81	148.07	112.48	39.04	148.83	50.09	75.07	63.37
East North Central:								
Ohio	53.27	135.27	65.84	122.35	116.62	147.52	41.12	65.39
Indiana	42.97	196.26	143.57	122.76	147.68	153.10	96.50	50.81
Illinois	55.35	129.96	165.94	110.36	175.85	77.99	93.08	80.87
Michigan	81.20	178.42	108.98	71.01	108.75	90.76	89.73	92.69
Wisconsin	113.24	241.28	207.79	102.79	95.73	254.21	144.10	137.57
West North Central:								
Minnesota	61.45	185.04	84.60	118.00	73.05	133.35	84.18	86.69
Iowa	96.61	169.88	148.44	258.78	102.94	101.53	221.22	51.55
Missouri	48.48	167.05	153.14	88.47	90.77	127.58	101.26	71.90
Nebraska	50.44	208.28	248.24	83.03	47.65	97.34	105.60	47.08
Kansas	58.48	131.66	54.31	106.52	101.04	154.33	73.91	89.85
South Atlantic:								
Maryland	121.30	149.21	91.14	115.47	197.25	352.83	54.76	143.10
Virginia	135.68	88.68	117.66	156.14	208.99	190.36	75.41	171.49
West Virginia	117.25	188.05	160.29	159.55	200.02	68.03	148.37	123.31
North Carolina	69.15	178.93	158.78	118.01	80.56	118.23	90.09	74.58
South Carolina	52.83	131.90	251.66	72.07	129.54	76.34	84.72	66.28
Georgia	65.16	369.15	223.56	129.73	207.69	107.30	143.04	71.92
Florida	54.59	90.26	136.84	177.84	138.87	83.11	67.21	66.98
East South Central:								
Kentucky	52.39	178.44	144.18	97.76	89.48	110.25	54.93	70.43
Tennessee	73.85	186.95	269.58	190.84	87.17	94.85	88.04	80.82
Alabama	43.12	234.18	66.19	94.27	212.24	68.77	92.30	51.44
Mississippi	109.23	190.88	278.83	187.28	162.48	231.77	102.98	125.57
West South Central:								
Arkansas	93.11	426.48	253.65	64.96	114.73	167.11	162.14	134.80
Louisiana	70.10	373.59	308.67	277.11	126.71	105.31	144.39	79.13
Oklahoma	94.59	224.00	308.73	123.05	223.41	140.06	96.22	126.34
Texas	85.95	181.02	106.60	107.44	196.26	117.93	98.57	96.73
Mountain:								
Colorado	56.95	153.02	216.42	122.69	107.52	117.06	90.98	76.77
New Mexico	116.46	122.23	336.96	64.73	154.87	182.51	138.88	105.22
Arizona	72.90	207.25	179.90	61.64	75.55	173.14	71.16	90.09
Utah	173.63	215.31	179.54	237.48	118.77	245.77	124.86	213.72
Nevada	121.73	309.33	165.64	63.80	321.04	274.91	219.22	170.57
Pacific:								
Washington	44.47	184.43	130.39	93.29	168.44	42.72	85.73	62.66
Oregon	85.02	88.77	128.76	279.18	129.96	203.59	105.39	106.16
California	77.12	149.08	69.69	79.80	66.77	173.77	79.52	103.58
Hawaii	40.71	84.47	70.07	121.64	44.24	122.28	46.28	47.34
States not shown separately	42.85	87.91	134.69	52.41	138.60	75.13	69.47	55.29

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. C. 1. a(1996) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,911.64	2,145.07	1,917.00	1,759.29	1,731.93	2,023.52	1,947.65	1,899.90
New England:								
Maine	2,202.12	2,770.47	1,682.08	2,218.02	2,087.26	2,252.30	2,250.56	2,193.22
Massachusetts	2,329.03	2,413.36	2,330.74	2,304.19	2,119.99	2,409.63	2,337.42	2,326.71
Connecticut	2,601.13	2,447.26	2,207.80	2,258.81	2,341.19	2,810.53	2,320.29	2,686.67
Middle Atlantic:								
New York	1,934.45	2,406.26	1,917.42	1,901.29	1,765.41	1,876.26	2,176.40	1,852.58
New Jersey	2,331.13	2,872.78	2,409.37	2,366.72	2,361.39	2,134.16	2,530.05	2,249.19
Pennsylvania	1,824.45	2,147.90	1,671.22	1,884.40	1,798.78	1,770.07	1,953.60	1,790.10
East North Central:								
Ohio	1,778.07	2,120.25	1,708.50	1,759.40	1,738.39	1,756.04	1,807.02	1,768.24
Indiana	2,005.59	1,756.47	2,272.62	1,753.64	1,922.96	2,081.67	2,061.08	2,001.75
Illinois	1,859.68	2,345.90	2,359.19	1,690.62	1,735.22	1,868.50	2,212.90	1,807.79
Michigan	2,039.58	2,492.64	2,334.38	1,870.42	1,831.94	2,109.96	2,199.85	1,990.58
Wisconsin	1,829.78	1,790.32	1,722.82	1,573.96	1,748.03	2,032.83	1,796.01	1,842.41
West North Central:								
Minnesota	2,046.63	2,529.27	1,801.28	1,718.77	2,133.96	2,255.20	1,933.76	2,195.64
Iowa	1,939.91	2,089.61	1,461.73	1,640.20	1,899.72	2,124.10	1,711.24	2,050.11
Missouri	1,845.73	1,717.25	2,040.59	1,768.37	1,764.82	1,900.79	1,880.70	1,833.54
Nebraska	1,849.48	1,869.92	2,043.98	1,580.44	1,795.63	1,973.61	1,803.97	1,866.05
Kansas	1,793.79	1,919.11	1,586.79	1,697.13	1,888.29	1,782.53	1,776.97	1,798.83
South Atlantic:								
Maryland	1,751.53	2,064.79	2,120.47	1,857.65	1,666.46	1,666.14	2,105.68	1,664.67
Virginia	2,206.50	1,727.91	1,443.46	2,122.37	1,763.96	2,460.12	1,833.86	2,317.25
West Virginia	1,800.54	2,256.85	1,995.79	1,502.46	1,653.07	1,852.81	1,793.85	1,801.84
North Carolina	2,127.52	2,007.65	3,019.64	1,400.51	1,910.97	2,068.49	2,542.71	2,031.02
South Carolina	1,723.61	1,712.38	2,066.71	1,667.46	2,244.71	1,487.18	1,700.51	1,731.52
Georgia	1,948.49	1,864.19	2,057.56	1,809.43	1,900.99	2,078.57	1,984.08	1,937.57
Florida	1,785.19	2,081.66	1,817.73	1,646.27	1,562.67	1,937.11	1,876.03	1,755.21
East South Central:								
Kentucky	1,773.59	2,472.96	1,907.03	1,622.09	1,686.20	1,655.45	1,976.12	1,630.65
Tennessee	1,659.53	2,018.62	1,710.18	1,385.07	1,787.27	1,646.52	1,605.74	1,665.60
Alabama	2,126.92	2,881.25	2,452.89	1,851.38	1,746.54	1,779.20	2,593.86	1,763.79
Mississippi	1,868.45	2,229.46	1,332.00 *	1,983.00 *	1,584.00 *	1,888.77	1,795.94	1,887.56
West South Central:								
Arkansas	1,759.24	1,357.59	2,002.95	1,674.85	1,654.98	1,794.87	1,777.18	1,746.33
Louisiana	1,651.80	2,400.94	1,596.34	1,367.44	1,475.87	1,735.66	1,861.70	1,569.92
Oklahoma	1,686.78	1,688.28	1,588.08	1,489.33	1,655.74	1,896.53	1,626.26	1,715.15
Texas	1,823.31	2,247.44 *	1,633.01	2,015.55	1,621.08	1,839.83	1,815.25	1,825.62
Mountain:								
Colorado	1,826.77	1,770.74	1,665.25	1,503.47	2,354.05	1,740.83	1,678.34	1,904.44
New Mexico	1,555.15	1,490.46	1,603.94	1,617.17	1,569.85	1,540.26	1,548.40	1,556.96
Arizona	1,699.91	1,688.78	1,567.31	1,522.02	1,794.57	1,731.17	1,624.96	1,729.02
Utah	1,930.76	1,819.77	1,247.16	1,509.50	1,818.87	2,117.86	1,540.07	1,995.76
Nevada	2,100.40	3,020.28	3,719.12	1,761.91	1,818.01	1,876.20	2,954.46	1,841.59
Pacific:								
Washington	1,767.17	2,538.86	2,251.48	1,510.38 *	1,800.55	1,595.28	2,066.83	1,666.39
Oregon	1,728.60	1,391.33	1,721.33	1,652.17	1,760.21	1,967.13	1,556.93	1,812.36
California	1,871.65	2,097.09	1,657.11	1,661.83	1,481.36	2,301.70	1,783.78	1,902.31
Hawaii	1,914.34	2,016.85	2,145.88	1,740.67	1,792.19	2,076.96	1,978.29	1,884.01
States not shown separately	1,994.73	2,039.72	2,326.29	1,825.63	2,036.08	2,020.35	2,155.76	1,937.56

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 1. a(1996) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.63	62.87	66.74	49.70	30.94	72.22	36.68	39.13
New England:								
Maine	96.31	628.86	436.43	353.20	443.95	258.61	431.17	121.69
Massachusetts	123.51	268.71	156.17	91.00	78.57	173.09	75.07	134.26
Connecticut	140.28	236.12	187.37	483.65	367.00	291.01	188.76	205.18
Middle Atlantic:								
New York	50.55	207.50	65.93	108.83	279.61	78.25	95.81	59.08
New Jersey	56.53	509.58	553.41	612.52	393.86	139.93	127.76	82.90
Pennsylvania	53.11	417.99	311.38	53.82	61.52	227.46	205.26	50.70
East North Central:								
Ohio	84.60	368.86	364.40	279.84	419.18	195.27	133.06	80.18
Indiana	131.24	418.07	607.22	489.56	370.34	460.05	403.30	255.17
Illinois	134.54	490.71	657.00	187.67	212.62	97.30	426.85	58.76
Michigan	70.17	476.95	562.30	115.58	344.77	388.65	170.97	65.94
Wisconsin	85.51	364.68	331.28	351.98	327.48	245.67	254.06	92.82
West North Central:								
Minnesota	110.34	541.52	232.17	322.71	348.20	370.54	221.58	260.39
Iowa	144.70	458.06	320.90	489.60	504.70	397.26	333.96	330.89
Missouri	84.68	483.29	478.16	345.50	333.80	246.87	317.53	71.15
Nebraska	124.76	457.33	609.40	356.30	386.92	252.30	335.83	131.55
Kansas	44.78	457.99	443.09	376.76	348.10	354.92	273.12	270.57
South Atlantic:								
Maryland	91.64	442.75	358.63	386.87	188.40	306.51	165.48	93.92
Virginia	150.76	284.02	349.30	307.87	271.60	201.20	224.09	176.56
West Virginia	72.27	604.35	484.79	363.87	435.13	425.87	323.33	82.05
North Carolina	175.12	517.89	828.99	338.54	570.03	254.63	540.04	152.85
South Carolina	106.83	303.18	583.07	396.89	513.93	165.42	224.32	149.32
Georgia	81.76	423.14	500.37	399.66	421.71	290.96	332.29	233.09
Florida	52.85	149.65	289.65	177.14	196.20	123.35	90.81	89.92
East South Central:								
Kentucky	80.49	429.35	362.86	244.67	398.49	265.41	229.78	191.10
Tennessee	107.87	566.81	477.41	333.96	464.55	82.65	380.09	66.58
Alabama	108.80	476.96	595.68	485.28	522.06	383.16	222.95	269.99
Mississippi	275.72	596.09	401.49 *	627.08 *	500.90 *	420.90	409.30	420.47
West South Central:								
Arkansas	91.57	336.73	503.10	433.20	351.67	164.70	288.65	165.56
Louisiana	156.21	651.43	379.78	393.56	401.55	202.41	252.48	204.72
Oklahoma	106.78	384.80	443.40	415.55	322.40	529.04	257.27	214.35
Texas	94.52	892.88 *	255.73	434.02	301.98	75.07	301.75	63.37
Mountain:								
Colorado	109.60	228.62	311.67	176.66	400.87	213.72	152.91	137.51
New Mexico	48.43	171.83	341.40	247.56	175.69	315.95	72.50	174.91
Arizona	72.35	430.03	300.11	258.65	200.99	182.59	124.73	71.20
Utah	245.27	375.56	285.33	171.87	327.09	282.48	90.21	279.28
Nevada	321.94	764.15	1,038.43	380.27	334.65	260.68	584.52	212.38
Pacific:								
Washington	79.33	469.46	563.78	483.97 *	224.37	175.79	454.85	60.94
Oregon	113.08	83.33	171.46	69.82	151.37	306.24	118.16	145.70
California	92.45	176.31	117.31	102.78	53.32	195.15	108.09	104.94
Hawaii	66.43	121.79	334.57	153.23	61.22	139.09	98.72	75.58
States not shown separately	71.49	130.93	275.52	219.14	381.63	268.71	115.82	113.93

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 1. b(1996) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,018.60	2,201.70	2,044.12	1,966.54	1,966.69	2,028.41	2,083.23	1,997.78
New England:								
Maine	2,046.11	2,334.66	2,051.82	1,962.89	1,745.68	2,283.37	2,131.68	2,017.43
Massachusetts	2,298.87	2,418.41	2,369.63	2,506.21	2,415.64	2,127.00	2,332.35	2,292.48
Connecticut	2,499.09	3,287.66	1,915.17	2,587.72	2,281.86	2,503.54	2,583.33	2,483.73
Middle Atlantic:								
New York	2,508.23	2,733.43	2,457.24	2,739.18	2,402.23	2,409.30	2,674.39	2,426.70
New Jersey	2,404.79	2,827.22	2,177.22	2,031.71	2,298.97	2,610.13	2,435.91	2,395.25
Pennsylvania	2,027.78	2,086.85	2,231.72	1,787.48	1,981.02	2,040.05	2,104.42	2,001.49
East North Central:								
Ohio	1,861.20	2,063.20	1,804.21	1,627.49	1,899.14	1,877.77	1,839.21	1,866.62
Indiana	1,980.91	1,815.25	1,955.54	2,018.45	2,210.14	1,804.25	1,804.94	2,014.12
Illinois	2,070.35	2,465.70	2,423.15	1,888.92	1,917.04	2,018.72	2,308.31	1,955.06
Michigan	1,978.97	1,861.40	1,692.99	1,743.31	2,039.18	2,049.65	1,778.90	2,023.01
Wisconsin	2,223.31	2,152.66	1,756.27	1,915.31	1,750.40	2,847.91	2,032.32	2,281.27
West North Central:								
Minnesota	1,930.18	1,549.18	1,839.61	1,835.96	1,714.44	2,207.18	1,699.79	2,017.53
Iowa	1,858.69	1,678.25	2,179.21	1,663.44	1,858.61	1,934.23	1,900.79	1,848.62
Missouri	1,852.53	1,955.60	1,818.66	1,830.33	1,629.33	2,005.72	1,911.16	1,835.27
Nebraska	1,895.87	3,047.03	2,144.25	1,719.34	1,559.52	1,969.00	2,383.80	1,726.59
Kansas	1,888.86	1,926.34	2,006.96	1,721.01	1,963.09	1,824.63	1,900.29	1,884.20
South Atlantic:								
Maryland	2,050.02	2,210.96	2,147.36	2,221.64	2,006.05	1,880.48	2,129.36	2,014.74
Virginia	2,049.45	2,057.45	1,915.58	1,850.50	2,038.87	2,139.82	1,970.27	2,072.25
West Virginia	2,069.61	2,242.12	2,264.28	1,871.16	2,176.35	1,924.68	2,233.64	2,040.50
North Carolina	1,837.02	2,223.54	1,761.04	1,681.99	1,817.18	1,879.48	1,795.45	1,849.25
South Carolina	1,411.48	1,713.24	1,357.70	1,631.05	1,574.21	1,236.67	1,605.44	1,353.71
Georgia	1,976.00	2,559.67	2,272.61	2,112.75	1,914.34	1,862.85	2,333.65	1,898.27
Florida	2,070.11	1,972.67	1,889.01	2,394.86	1,982.47	2,065.08	2,134.80	2,048.75
East South Central:								
Kentucky	1,787.79	1,599.06	1,850.78	1,453.63	2,146.37	1,715.64	1,633.97	1,818.84
Tennessee	1,981.12	1,999.63	2,051.32	1,868.98	1,604.00	2,262.35	1,973.77	1,983.20
Alabama	1,805.16	2,136.32	1,849.40	1,819.89	1,852.31	1,743.19	1,949.26	1,779.47
Mississippi	1,895.59	2,843.14	1,835.49	1,734.49	1,547.79	2,022.14	2,099.71	1,843.43
West South Central:								
Arkansas	1,663.51	2,619.51	1,662.65	1,752.91	1,881.54	1,481.94	1,999.39	1,588.46
Louisiana	1,877.96	2,419.41	2,442.50	1,820.30	1,636.42	1,900.59	2,223.01	1,761.27
Oklahoma	1,694.02	2,084.86	1,890.34	1,781.32	1,267.96	1,770.32	1,883.90	1,648.11
Texas	1,925.23	2,106.84	1,926.38	1,926.13	1,915.88	1,897.93	1,959.90	1,915.10
Mountain:								
Colorado	1,968.47	1,942.56	1,861.63	1,851.82	1,932.44	2,080.22	1,875.09	2,005.59
New Mexico	2,010.67	2,160.30	2,409.48	1,666.32	1,716.31	2,217.34	2,121.82	1,968.10
Arizona	1,857.12	1,855.16	2,354.17	1,612.33	1,693.68	1,929.60	1,943.25	1,829.28
Utah	2,057.18	1,867.33	1,432.70	2,072.22	1,897.07	2,271.90	1,842.63	2,120.10
Nevada	2,054.37	2,799.87	1,837.02	1,855.11	1,977.77	2,009.07	2,255.48	1,987.12
Pacific:								
Washington	1,908.02	2,150.28	1,949.52	1,705.94	2,086.17	1,756.45	1,915.89	1,905.31
Oregon	2,081.56	2,032.66	1,864.50	2,095.71	2,079.98	2,166.41	2,128.62	2,063.97
California	2,121.41	2,139.07	2,137.15	2,000.97	2,012.07	2,241.24	2,117.72	2,123.03
Hawaii	2,033.60	2,094.40	1,982.17	2,083.83	1,927.10	2,116.69	2,093.04	1,995.99
States not shown separately	2,031.23	2,218.82	1,687.42	1,958.04	2,298.02	2,007.33	1,939.87	2,073.91

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. C. 1. b(1996) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.27	48.97	40.64	17.70	38.08	30.79	12.48	15.92
New England:								
Maine	80.99	263.26	296.18	101.20	278.84	124.90	134.65	87.04
Massachusetts	79.17	359.82	364.16	414.03	453.44	86.88	115.09	53.17
Connecticut	135.32	355.00	304.15	348.07	303.40	125.00	206.89	162.31
Middle Atlantic:								
New York	77.67	289.45	222.68	169.12	213.37	130.24	128.36	121.43
New Jersey	145.35	193.14	342.68	263.94	286.37	285.93	165.74	156.39
Pennsylvania	91.84	241.44	158.03	132.71	229.71	72.39	92.27	137.06
East North Central:								
Ohio	81.67	160.15	87.34	165.19	126.79	197.01	93.53	86.31
Indiana	65.70	363.46	252.26	153.13	162.30	130.90	111.24	92.00
Illinois	53.07	85.18	183.17	149.09	86.52	96.57	97.40	74.87
Michigan	113.99	209.00	262.16	62.83	127.06	179.72	70.81	125.38
Wisconsin	154.36	317.00	398.84	113.21	166.24	356.53	246.69	175.95
West North Central:								
Minnesota	92.02	210.68	145.60	140.17	216.69	167.87	54.24	133.74
Iowa	55.19	227.75	286.81	190.19	115.00	142.70	94.45	63.87
Missouri	70.77	183.77	166.11	104.24	243.05	246.22	109.11	195.97
Nebraska	59.57	343.93	271.66	167.55	76.71	246.38	228.58	68.24
Kansas	76.90	305.30	238.41	101.28	132.99	125.25	142.76	88.40
South Atlantic:								
Maryland	133.96	102.29	255.75	284.03	366.01	374.12	68.69	179.69
Virginia	131.49	161.10	231.77	154.43	269.80	203.26	84.77	160.59
West Virginia	126.89	505.07	438.08	292.69	315.32	216.26	147.23	139.67
North Carolina	37.18	209.33	194.12	190.02	91.05	104.03	101.85	38.04
South Carolina	87.72	148.34	212.27	188.69	125.46	129.64	139.32	104.95
Georgia	104.51	660.83	274.40	150.58	284.24	125.69	185.56	99.16
Florida	62.26	105.15	234.57	331.70	85.52	111.29	125.41	68.22
East South Central:								
Kentucky	87.07	81.71	313.53	178.18	203.13	170.19	77.82	157.53
Tennessee	143.11	317.58	331.23	104.81	106.01	238.30	88.59	171.41
Alabama	45.56	324.63	204.70	67.29	218.12	76.82	164.19	62.10
Mississippi	187.95	513.96	359.38	215.90	196.24	296.83	99.48	226.61
West South Central:								
Arkansas	99.69	441.97	374.84	203.81	225.29	211.11	167.04	143.81
Louisiana	76.69	618.90	535.59	312.60	260.67	146.66	140.29	94.69
Oklahoma	111.51	205.52	329.94	146.79	276.70	78.61	79.53	142.99
Texas	102.29	115.60	254.00	163.46	143.00	138.35	84.56	116.75
Mountain:								
Colorado	74.10	236.76	224.33	201.28	145.97	208.40	115.39	123.59
New Mexico	144.97	521.13	536.40	337.20	306.60	266.61	349.86	115.75
Arizona	118.47	291.51	393.19	90.89	215.43	194.92	123.35	142.31
Utah	172.91	125.43	185.67	312.36	199.16	269.41	154.40	219.01
Nevada	196.01	474.29	216.92	81.38	333.90	370.18	302.30	281.81
Pacific:								
Washington	65.81	242.36	153.61	195.86	257.27	104.64	122.13	93.81
Oregon	92.62	88.38	401.55	398.49	168.84	298.45	171.62	147.43
California	83.23	216.52	137.73	123.92	84.57	187.53	132.79	128.33
Hawaii	48.81	112.94	94.27	89.81	93.37	131.91	45.34	63.35
States not shown separately	53.81	193.29	200.58	104.60	401.66	128.53	101.25	80.32

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. C. 1. c(1996) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,049.62	2,390.22	2,093.02	2,081.75	1,996.34	1,959.24	2,220.31	1,981.81
New England:								
Maine	2,035.61	2,238.08	1,767.57	2,125.44	1,917.25	2,068.21	2,131.87	1,973.58
Massachusetts	2,481.32	2,592.09	2,525.47	2,348.41	3,209.23	2,256.42	2,671.10	2,415.66
Connecticut	2,680.92	3,035.06	2,027.23	2,175.29	2,524.19	3,137.78	2,389.53	2,808.11
Middle Atlantic:								
New York	2,160.09	2,907.23	2,291.99	2,189.62	1,741.70	2,125.00	2,666.58	1,984.58
New Jersey	2,229.73	3,437.96	2,665.28	2,597.66	2,717.66	1,804.49	2,975.41	1,995.06
Pennsylvania	2,164.04	2,251.05	1,855.80	1,712.25	2,539.19	2,232.68	2,010.42	2,245.43
East North Central:								
Ohio	1,760.71	2,602.47	1,726.08	1,521.92	2,138.44	1,555.63	1,812.76	1,742.81
Indiana	2,058.12	2,639.85	1,851.28	1,727.40	1,546.38	2,228.28	2,134.26	2,033.15
Illinois	2,590.84	2,781.35	1,655.35	2,669.22	3,600.22	2,211.88	2,672.40	2,561.41
Michigan	1,781.98	2,215.22	2,341.63	1,843.62	1,458.68	2,021.05	2,159.22	1,664.23
Wisconsin	2,217.95	3,463.42	1,743.39	1,995.68	2,500.97	2,077.16	2,431.93	2,122.17
West North Central:								
Minnesota	1,820.20	1,644.69	1,496.98	2,627.26	1,957.18	1,766.55	1,813.66	1,821.19
Iowa	2,052.33	2,918.42	2,134.38	2,921.06	1,634.40	1,472.52	3,029.88	1,560.62
Missouri	1,825.69	2,084.92	1,917.85 *	1,758.09	2,152.50	1,679.77	1,834.14	1,822.27
Nebraska	1,748.09	2,052.37	2,007.92	1,641.25	1,702.26	1,632.58	1,913.82	1,655.72
Kansas	1,865.78	2,376.29	1,606.53	1,777.38	1,815.31	1,898.32	1,753.91	1,908.63
South Atlantic:								
Maryland	1,652.49	2,529.53	2,443.95	2,405.70	1,852.82	1,180.46 *	2,485.82	1,425.13
Virginia	1,962.67	1,992.12	1,611.02	2,182.64	2,517.88	1,458.42	1,855.33	2,045.34
West Virginia	1,983.48	2,497.08	2,453.34	1,783.63	2,148.34	1,707.32	2,390.40	1,747.83
North Carolina	1,856.28	1,822.27	1,955.85	1,798.42	1,727.84	1,934.58	1,772.64	1,901.97
South Carolina	1,840.35	2,209.21	2,350.17	2,232.96	1,300.76	1,940.63	2,296.07	1,662.09
Georgia	2,046.92	2,673.33	1,763.70	2,844.75 *	2,116.70	1,990.65	2,298.27	2,014.88
Florida	2,374.27	2,985.14	1,358.81	1,628.25	3,146.63	2,316.26	2,622.18	2,321.96
East South Central:								
Kentucky	1,945.54	1,616.82	2,379.25	1,766.58	2,227.68	1,949.23	1,798.24	2,035.58
Tennessee	2,048.61	2,456.18	2,377.63	2,258.83	1,705.62	1,937.04	2,130.66	2,027.91
Alabama	1,952.49	2,865.85	1,983.37	2,229.95	2,161.07	1,648.62	2,512.69	1,679.98
Mississippi	2,004.16	2,567.74	1,987.08	1,997.59	1,951.59	1,956.06	2,157.52	1,968.78
West South Central:								
Arkansas	2,094.50	3,105.32	2,344.57	1,783.80	1,898.27	2,032.17	2,257.06	1,984.23
Louisiana	2,110.97	2,444.37	2,698.58	2,736.23	1,747.50	1,711.95	2,779.93	1,853.25
Oklahoma	1,926.98	1,588.50 *	1,770.83 *	1,671.25	1,776.32	2,182.63	1,632.24	2,114.56
Texas	2,431.84	2,472.99	3,244.45 *	2,665.76	2,506.02	1,986.43	2,810.15	2,233.18
Mountain:								
Colorado	1,858.57	3,195.74	2,638.26 *	2,171.43	1,340.41	1,774.28	2,588.73	1,586.82
New Mexico	1,786.06	2,254.80	1,675.47	2,001.46	1,475.80	1,352.01	2,082.73	1,432.33
Arizona	1,947.44	2,131.35	1,724.11	1,869.61	1,273.79 *	2,036.52	1,980.46	1,931.15
Utah	1,797.24	2,397.05	1,127.42	1,564.32	1,876.13	1,995.32	1,673.65	1,865.53
Nevada	1,737.82	2,263.03	2,380.31	2,487.58	1,677.43 *	1,476.74	2,288.66	1,565.75
Pacific:								
Washington	2,153.60	2,659.02	1,758.85 *	2,227.42	1,684.85	1,934.86	2,520.59	1,937.92
Oregon	1,780.53	2,437.23	2,282.55 *	1,933.64	1,863.24	1,612.99	2,345.18	1,635.60
California	1,924.29	1,791.76	3,542.20	1,945.75	2,437.19	1,766.85	1,985.51	1,897.42
Hawaii	2,121.46	2,194.51	2,084.34	2,061.29	1,840.28	2,239.37	2,141.24	2,093.73
States not shown separately	1,945.39	1,963.74	2,234.09	1,886.32	1,781.90	2,035.59	1,940.61	1,948.07

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 1. c(1996) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.78	75.28	51.35	58.99	66.25	44.27	46.39	43.83
New England:								
Maine	124.48	265.89	328.19	237.48	96.20	93.71	179.10	65.03
Massachusetts	232.44	679.41	712.87	552.06	764.11	509.54	454.32	328.05
Connecticut	265.02	457.21	435.82	528.15	473.56	493.51	496.93	365.41
Middle Atlantic:								
New York	120.13	236.07	503.64	144.72	391.26	193.91	157.69	146.00
New Jersey	195.32	700.21	505.16	598.42	665.64	190.30	477.80	171.54
Pennsylvania	99.42	164.12	307.38	69.35	352.43	100.60	102.93	122.10
East North Central:								
Ohio	93.78	504.30	170.31	270.35	348.00	198.12	143.25	116.70
Indiana	124.83	261.93	485.29	284.78	298.03	196.33	157.51	162.69
Illinois	237.34	357.67	392.51	504.50	802.56	190.77	207.36	294.70
Michigan	96.76	128.85	385.18	315.13	251.24	311.13	129.06	109.72
Wisconsin	192.58	777.27	402.84	406.16	534.70	244.82	446.83	135.03
West North Central:								
Minnesota	101.89	263.34	355.97	690.48	434.98	115.04	229.64	103.32
Iowa	196.65	651.46	441.57	531.95	104.36	173.50	425.16	83.64
Missouri	245.01	462.83	577.06 *	428.15	538.28	356.28	319.45	333.94
Nebraska	115.62	405.32	504.88	297.25	316.37	269.67	276.21	86.72
Kansas	128.06	254.44	347.78	372.60	437.35	209.66	219.32	168.35
South Atlantic:								
Maryland	250.96	485.63	642.40	637.14	458.75	433.71 *	302.67	328.01
Virginia	322.00	409.73	305.43	540.88	509.41	248.29	329.75	414.10
West Virginia	211.33	369.02	412.94	260.72	479.54	284.55	190.73	154.97
North Carolina	157.83	542.67	354.10	237.15	390.95	328.72	407.77	206.29
South Carolina	138.23	438.45	562.88	417.45	313.69	270.82	298.93	138.40
Georgia	152.56	527.01	463.27	900.49 *	453.80	180.38	417.48	155.06
Florida	259.69	577.36	381.16	395.83	819.68	291.33	499.51	255.82
East South Central:								
Kentucky	108.11	360.82	466.65	458.45	455.64	126.92	295.06	128.26
Tennessee	153.43	632.77	703.19	450.77	447.12	180.11	417.79	196.79
Alabama	231.90	697.26	390.37	565.15	567.49	241.83	411.94	229.77
Mississippi	124.36	461.08	344.56	406.63	395.16	363.63	191.64	202.35
West South Central:								
Arkansas	117.96	735.77	464.47	411.40	452.12	282.03	253.71	233.65
Louisiana	93.41	296.46	725.60	571.98	439.16	233.52	297.28	92.02
Oklahoma	237.07	499.14 *	544.57 *	371.86	502.09	354.02	437.87	249.15
Texas	264.39	213.80	1,048.90 *	466.63	630.26	178.34	231.54	178.79
Mountain:								
Colorado	164.35	655.75	807.21 *	477.44	354.52	220.58	434.68	203.49
New Mexico	158.17	368.29	361.76	388.74	414.40	353.31	308.64	256.81
Arizona	223.24	88.62	453.05	522.33	394.26 *	433.01	97.52	367.76
Utah	228.86	607.79	316.62	295.81	486.45	360.71	314.08	253.95
Nevada	129.72	522.47	596.47	603.32	505.76 *	238.04	342.76	192.92
Pacific:								
Washington	184.00	428.04	534.92 *	545.41	408.79	517.45	406.82	270.10
Oregon	210.75	293.00	742.88 *	503.15	486.85	392.86	378.72	267.61
California	123.34	249.33	931.27	449.57	550.39	195.32	337.10	165.22
Hawaii	65.91	101.55	247.49	436.30	300.99	479.63	64.01	324.43
States not shown separately	106.86	172.96	448.46	224.19	195.47	148.76	228.01	109.04

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2(1996) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	342.41	325.56	285.37	319.99	330.28	373.35	303.59	355.44
New England:								
Maine	343.23	317.32 *	240.34 *	388.79	304.11	380.13	317.14	354.31
Massachusetts	546.94	424.24	431.75	605.00	485.90	591.54	501.99	558.08
Connecticut	450.27	342.99	242.05	410.32	493.33	482.37	372.02	470.38
Middle Atlantic:								
New York	378.68	399.81	435.75	521.92	348.88	327.20	462.81	344.36
New Jersey	263.19	434.66 *	220.70	184.33 *	192.70 *	305.65	311.74	247.05
Pennsylvania	314.55	219.48	149.64	245.33	445.94	324.78	206.66	353.39
East North Central:								
Ohio	278.22	439.59	262.06	254.67	444.60	199.00	303.53	271.10
Indiana	394.35	296.85 *	270.28 *	285.64	615.38	324.95	301.05	413.04
Illinois	340.10	310.75	358.43	311.97	385.86	322.64	336.56	341.36
Michigan	206.90	196.97 *	151.59 *	266.06	204.47	207.07	198.46	209.18
Wisconsin	367.55	348.37 *	365.93	371.77	479.14	298.19	384.89	361.58
West North Central:								
Minnesota	328.41	234.01 *	249.32	337.07	304.67	382.12	264.38	354.57
Iowa	422.75	184.80 *	324.97 *	450.18	470.57	439.45	311.55	457.77
Missouri	248.89	228.88 *	253.43	212.21 *	221.97 *	279.35	222.18	257.37
Nebraska	414.76	234.01	479.29	417.85	314.50	520.33	375.52	429.98
Kansas	297.17	335.12	189.05 *	305.15	339.62	282.68	283.46	302.37
South Atlantic:								
Maryland	391.30	421.76	428.98 *	635.71	363.08 *	281.18 *	497.33	356.00
Virginia	467.72	475.22	290.57 *	476.87	452.46 *	500.70	388.37	496.33
West Virginia	326.14 *	251.08 *	444.06	261.68 *	407.77 *	285.33	397.05	305.15 *
North Carolina	338.95	346.77 *	248.49 *	389.03	296.91	359.05	261.09	366.29
South Carolina	274.24	400.90 *	314.23 *	368.41	231.66	241.30	362.78 *	246.02
Georgia	328.77	328.26 *	175.75 *	291.98	359.56 *	346.71	246.48	345.77
Florida	463.15	424.33	255.51	356.59	282.69	647.38	361.39	495.44
East South Central:								
Kentucky	355.21	196.34 *	396.79 *	257.86 *	328.26	426.49	253.47	392.05
Tennessee	445.75	167.26	248.23 *	189.40	282.53	665.98	225.58 *	496.90
Alabama	467.52	490.58	399.67	400.56	384.05	525.13	436.56	475.12
Mississippi	336.25	508.45 *	118.90 *	462.16 *	180.63 *	437.33	354.15 *	331.82
West South Central:								
Arkansas	334.35	209.68 *	558.56 *	243.31 *	259.63	366.06	339.55	332.47
Louisiana	300.99	430.33	328.03 *	311.46	196.60 *	348.54	359.33	280.31
Oklahoma	238.24	362.38 *	168.94 *	266.84 *	186.38 *	237.05	268.25 *	228.51
Texas	342.05	153.54	409.18	311.15 *	280.47	403.11	250.18	371.10
Mountain:								
Colorado	349.73	300.66	465.86	196.55	308.68	467.65	265.70	386.09
New Mexico	518.55	575.85	239.47	254.14	541.51	648.80	360.40	578.84
Arizona	308.92	236.65 *	222.65 *	177.14 *	389.04	338.54	214.55	343.60
Utah	324.38	294.01	163.72 *	328.91	284.07	367.17	254.08	342.88
Nevada	240.67	103.40 *	238.98 *	295.67	243.85 *	254.12 *	212.36	249.91
Pacific:								
Washington	203.35 *	330.08	382.72 *	169.85 *	114.67 *	208.44	285.60 *	173.14
Oregon	218.83	186.75 *	59.75 *	188.27 *	171.11 *	317.84	170.02	238.48
California	298.41	352.08	257.09	237.44	293.21	330.75	257.45	314.23
Hawaii	207.72	159.22	101.46	181.47	229.27	294.54 *	146.18	248.19
States not shown separately	411.08	311.40	249.86	399.52	494.07 *	471.78	280.05	471.43

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.00	21.09	20.89	13.70	13.33	13.59	9.15	10.38
New England:								
Maine	40.21	123.98 *	240.77 *	81.74	64.31	61.83	69.94	50.55
Massachusetts	36.14	84.72	101.44	109.92	62.58	62.68	63.94	42.68
Connecticut	49.76	97.92	55.03	122.27	118.04	51.77	70.71	43.75
Middle Atlantic:								
New York	32.70	81.08	82.93	84.17	66.31	38.57	63.90	38.69
New Jersey	30.97	134.05 *	55.11	58.51 *	85.70 *	31.18	39.97	31.70
Pennsylvania	48.95	53.51	35.46	51.20	94.37	73.65	36.83	67.59
East North Central:								
Ohio	45.68	54.54	71.84	64.34	102.18	44.01	37.26	61.36
Indiana	45.38	89.09 *	140.43 *	77.61	118.01	28.18	55.91	48.21
Illinois	33.62	64.06	94.76	51.23	64.17	27.90	54.69	33.51
Michigan	22.86	69.80 *	87.12 *	46.06	28.06	53.66	30.53	28.23
Wisconsin	32.01	129.73 *	84.71	67.04	109.56	63.05	94.18	30.65
West North Central:								
Minnesota	37.92	82.67 *	74.11	45.97	36.62	71.19	53.80	36.61
Iowa	30.90	74.23 *	100.26 *	132.66	77.64	48.97	49.82	57.28
Missouri	33.42	109.71 *	59.26	73.50 *	73.49 *	69.31	41.78	46.59
Nebraska	49.89	62.28	130.57	62.00	67.09	86.34	71.22	56.26
Kansas	40.26	79.80	117.27 *	82.07	77.61	53.20	74.94	55.65
South Atlantic:								
Maryland	39.51	109.36	158.87 *	91.14	125.10 *	121.50 *	81.25	47.25
Virginia	30.96	83.68	118.25 *	88.99	185.86 *	60.35	58.66	42.59
West Virginia	123.90 *	75.35 *	99.46	100.82 *	277.88 *	25.14	90.99	166.47 *
North Carolina	17.69	134.57 *	84.33 *	90.22	48.81	38.11	49.37	19.20
South Carolina	23.47	177.72 *	107.04 *	68.16	59.14	42.34	154.58 *	23.53
Georgia	42.92	154.37 *	82.39 *	85.51	295.98 *	41.99	61.25	44.40
Florida	57.92	88.34	65.87	58.13	56.74	90.60	46.94	65.51
East South Central:								
Kentucky	47.60	81.32 *	128.46 *	77.39 *	93.49	80.78	64.73	70.68
Tennessee	104.49	46.20	162.87 *	51.65	73.60	145.73	105.62 *	118.16
Alabama	45.07	132.15	104.83	118.48	88.15	69.61	88.95	48.09
Mississippi	83.94	341.51 *	43.06 *	290.91 *	109.64 *	51.12	144.36 *	77.48
West South Central:								
Arkansas	41.46	73.21 *	174.31 *	132.32 *	50.03	42.60	90.52	31.20
Louisiana	48.33	113.28	131.05 *	70.36	111.88 *	59.62	46.18	54.00
Oklahoma	24.07	164.44 *	112.79 *	88.84 *	59.91 *	53.72	113.03 *	21.45
Texas	40.69	36.86	108.27	110.83 *	83.72	58.62	50.40	49.52
Mountain:								
Colorado	31.13	56.23	102.36	46.99	59.23	48.32	48.26	35.65
New Mexico	96.89	142.11	71.83	57.48	129.14	135.89	91.92	126.50
Arizona	54.81	83.33 *	81.56 *	53.53 *	100.73	72.98	60.47	62.95
Utah	22.40	83.48	70.31 *	43.26	45.78	53.74	39.25	26.27
Nevada	32.31	47.09 *	81.63 *	77.72	230.55 *	140.50 *	36.70	52.39
Pacific:								
Washington	80.93 *	88.97	276.65 *	84.11 *	59.81 *	28.03	133.18 *	48.57
Oregon	26.90	58.42 *	45.06 *	98.07 *	70.08 *	68.13	35.29	35.02
California	20.43	62.71	53.84	36.28	50.89	25.59	29.65	26.22
Hawaii	29.25	41.27	27.59	51.68	49.09	120.40 *	29.23	38.76
States not shown separately	24.35	63.52	45.21	68.44	231.35 *	88.77	21.04	29.54

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	332.49	346.59	328.88	308.67	293.70	361.32	313.40	338.72
New England:								
Maine	458.28						517.79 *	447.34
Massachusetts	558.02						506.83	572.17
Connecticut	405.54						331.88	427.97
Middle Atlantic:								
New York	313.19						413.66	279.18
New Jersey	279.94						245.51 *	294.12
Pennsylvania	325.80						178.67	364.93
East North Central:								
Ohio	195.17						172.07 *	203.01
Indiana	614.36						647.55 *	612.06
Illinois	326.29 *						369.44 *	319.95 *
Michigan	162.87 *						191.95 *	153.97 *
Wisconsin	304.30 *						221.16	335.41 *
West North Central:								
Minnesota	359.93						341.79	383.89
Iowa	346.60						262.25 *	387.24
Missouri	232.42						285.58 *	213.89
Nebraska	410.92						536.92	365.03
Kansas	315.83						280.14 *	326.51
South Atlantic:								
Maryland	395.57						746.86	309.41 *
Virginia	550.48						543.91	552.43
West Virginia	390.73						456.22 *	377.98
North Carolina	270.56 *						255.86 *	273.97 *
South Carolina	422.46						581.35	368.09
Georgia	449.28						309.01 *	492.35 *
Florida	425.28						392.54	436.08
East South Central:								
Kentucky	239.58						196.92 *	269.69 *
Tennessee	437.76						258.55 *	457.97
Alabama	625.37						670.07 *	590.61
Mississippi	538.76						0.00	680.72
West South Central:								
Arkansas	430.73						516.43 *	369.05
Louisiana	350.37						364.15 *	345.00
Oklahoma	227.55						412.33	140.91 *
Texas	265.98						374.21	234.93
Mountain:								
Colorado	402.39						345.34	432.25
New Mexico	631.76						400.43	693.69
Arizona	300.20						301.37	299.75
Utah	274.35						252.01 *	278.07
Nevada	263.65						169.11 *	292.30
Pacific:								
Washington	256.35 *						475.05 *	182.81
Oregon	183.99						138.77	206.05 *
California	262.98						196.46	286.19
Hawaii	331.28						246.17	371.65
States not shown separately	400.17						332.38	424.24

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.07	35.67	46.89	25.82	20.73	18.63	18.65	15.31
New England:								
Maine	90.18						156.66 *	93.38
Massachusetts	50.33						74.35	58.46
Connecticut	32.59						70.57	56.09
Middle Atlantic:								
New York	57.38						105.14	59.08
New Jersey	61.61						110.70 *	42.99
Pennsylvania	38.64						45.82	41.24
East North Central:								
Ohio	49.48						70.53 *	45.98
Indiana	124.79						234.02 *	151.36
Illinois	143.42 *						230.13 *	109.04 *
Michigan	66.94 *						63.77 *	79.18 *
Wisconsin	98.66 *						63.32	104.35 *
West North Central:								
Minnesota	57.15						85.57	63.10
Iowa	68.15						89.49 *	71.38
Missouri	56.56						142.56 *	58.13
Nebraska	75.84						136.36	76.11
Kansas	59.87						166.43 *	69.06
South Atlantic:								
Maryland	96.09						200.20	98.51 *
Virginia	49.48						96.40	57.80
West Virginia	50.16						147.19 *	63.51
North Carolina	129.88 *						153.66 *	133.83 *
South Carolina	48.02						122.27	45.46
Georgia	81.25						107.25 *	179.51 *
Florida	67.34						57.27	74.01
East South Central:								
Kentucky	52.14						92.27 *	145.32 *
Tennessee	60.37						110.13 *	70.46
Alabama	138.65						208.88 *	122.64
Mississippi	136.17						0.00	157.30
West South Central:								
Arkansas	123.72						175.34 *	41.74
Louisiana	52.10						132.10 *	63.37
Oklahoma	47.14						84.08	161.69 *
Texas	41.13						95.03	57.48
Mountain:								
Colorado	54.13						94.91	88.89
New Mexico	117.45						105.14	140.97
Arizona	58.01						84.64	62.93
Utah	48.63						120.95 *	48.85
Nevada	42.15						102.23 *	82.45
Pacific:								
Washington	115.10 *						431.91 *	35.28
Oregon	53.71						40.41	79.83 *
California	22.97						32.83	22.12
Hawaii	78.75						51.59	96.73
States not shown separately	56.40						57.93	68.00

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	352.44	333.46	277.39	335.66	348.29	381.49	314.03	364.80
New England:								
Maine	382.16						376.33	384.11
Massachusetts	538.26						544.56	537.05
Connecticut	531.15						566.03	524.79
Middle Atlantic:								
New York	420.98						505.61	379.45
New Jersey	261.75						378.77	225.86
Pennsylvania	290.70						167.40	332.99 *
East North Central:								
Ohio	272.16						400.86	240.44
Indiana	370.81						306.25	383.00
Illinois	351.95						340.78	357.36
Michigan	231.35						215.58	234.82
Wisconsin	427.97						578.46 *	382.30
West North Central:								
Minnesota	307.55						223.18	339.53
Iowa	462.36						389.82	479.72
Missouri	266.09						203.23	284.59
Nebraska	430.87						319.08 *	469.65
Kansas	353.20						336.32	360.09
South Atlantic:								
Maryland	401.13						397.45	402.77
Virginia	454.08						259.06	510.25
West Virginia	370.91 *						588.68	332.28 *
North Carolina	328.40						292.53	338.95
South Carolina	241.97						356.15 *	207.97
Georgia	300.70						200.77	322.41
Florida	451.53						326.23	492.92
East South Central:								
Kentucky	405.25						280.49	430.43
Tennessee	529.20 *						229.55 *	613.77 *
Alabama	450.42						340.50	470.02
Mississippi	403.93						447.40 *	392.83
West South Central:								
Arkansas	337.18						337.94	337.00
Louisiana	276.27						392.30	237.04 *
Oklahoma	243.02						268.66 *	236.82
Texas	351.51						191.64	398.27
Mountain:								
Colorado	340.07						258.12 *	372.65
New Mexico	367.75						261.87 *	408.29
Arizona	328.83						149.03 *	386.94
Utah	358.68						290.08	378.80
Nevada	260.33						220.58	273.62 *
Pacific:								
Washington	186.72 *						231.89 *	171.22 *
Oregon	206.73						184.23 *	215.13
California	353.97						318.51	369.52
Hawaii	153.99						131.70	168.10
States not shown separately	405.17						284.26	461.66

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.72	24.73	21.34	16.93	19.15	18.85	13.82	12.72
New England:								
Maine	63.57						105.97	90.87
Massachusetts	81.91						88.77	109.37
Connecticut	62.83						166.84	60.42
Middle Atlantic:								
New York	43.83						99.45	48.09
New Jersey	25.36						78.78	31.61
Pennsylvania	66.59						38.44	110.66 *
East North Central:								
Ohio	48.70						46.36	61.73
Indiana	37.66						71.52	39.69
Illinois	48.40						66.39	47.80
Michigan	33.15						51.73	41.16
Wisconsin	47.10						209.24 *	44.72
West North Central:								
Minnesota	43.35						50.43	48.11
Iowa	57.28						84.45	77.74
Missouri	39.20						48.90	69.40
Nebraska	66.79						194.19 *	67.97
Kansas	35.52						72.66	53.75
South Atlantic:								
Maryland	40.04						91.74	75.77
Virginia	40.78						53.95	51.64
West Virginia	188.39 *						122.01	196.26 *
North Carolina	35.49						70.55	48.65
South Carolina	30.59						170.25 *	25.86
Georgia	50.92						51.88	57.69
Florida	50.18						57.32	55.30
East South Central:								
Kentucky	75.70						72.72	77.31
Tennessee	192.64 *						173.98 *	230.96 *
Alabama	59.25						76.86	62.74
Mississippi	73.41						140.59 *	63.25
West South Central:								
Arkansas	44.60						89.14	56.07
Louisiana	78.61						82.44	90.93 *
Oklahoma	59.95						121.86 *	58.03
Texas	39.20						41.99	44.11
Mountain:								
Colorado	59.98						109.61 *	63.70
New Mexico	77.65						85.51 *	112.57
Arizona	73.01						72.42 *	90.41
Utah	31.14						42.70	34.63
Nevada	57.73						59.75	102.95 *
Pacific:								
Washington	75.20 *						120.31 *	93.22 *
Oregon	29.46						66.25 *	36.75
California	34.48						37.87	45.67
Hawaii	27.18						36.02	42.01
States not shown separately	39.91						74.67	30.19

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	329.50	282.97	236.32	291.82	337.66	370.77	262.00	356.31
New England:								
Maine	266.78						256.78	273.22
Massachusetts	509.97						341.59 *	568.22
Connecticut	285.27 *						119.13	357.79 *
Middle Atlantic:								
New York	386.67						413.33	377.44
New Jersey	245.86						216.30 *	255.16 *
Pennsylvania	340.44						275.21 *	375.00 *
East North Central:								
Ohio	394.76						195.45 *	463.29
Indiana	317.99						238.99 *	343.90 *
Illinois	320.86						289.33 *	332.23
Michigan	205.32						186.81	211.09
Wisconsin	258.09						110.54 *	324.14
West North Central:								
Minnesota	356.43						236.89 *	374.53
Iowa	342.73						203.13 *	412.94
Missouri	176.95 *						182.78 *	174.59 *
Nebraska	368.60						394.01 *	354.45
Kansas	169.06 *						172.01 *	167.94 *
South Atlantic:								
Maryland	321.87						109.19 *	379.89 *
Virginia	390.39 *						464.57 *	333.26 *
West Virginia	236.29 *						271.72 *	215.77 *
North Carolina	393.60 *						228.48 *	483.80 *
South Carolina	302.96 *						253.17 *	322.44
Georgia	311.37						320.26 *	310.24
Florida	681.35						409.21 *	738.77
East South Central:								
Kentucky	325.82						270.81	359.44 *
Tennessee	183.88						189.31 *	182.51
Alabama	468.23						507.31 *	449.22
Mississippi	175.31 *						255.26 *	156.87 *
West South Central:								
Arkansas	239.07						178.56 *	280.11
Louisiana	347.87						270.55 *	377.66
Oklahoma	227.42 *						169.78 *	264.11 *
Texas	405.50 *						340.96 *	439.39 *
Mountain:								
Colorado	249.37						21.91 *	334.02
New Mexico	499.48						446.38 *	562.78
Arizona	258.20						71.61 *	350.24 *
Utah	273.05						73.47 *	383.32
Nevada	109.23						217.12 *	75.53 *
Pacific:								
Washington	110.20 *						46.30 *	147.76 *
Oregon	347.50						270.69 *	367.21
California	289.74						376.45 *	251.68
Hawaii	94.19 *						55.13 *	148.98 *
States not shown separately	431.12						238.17	539.86

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 \*Figure does not meet standard of reliability or precision.

Table II. C. 2. c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.12	29.18	33.81	30.24	50.57	22.15	11.92	21.27
New England:								
Maine	50.60						62.88	43.89
Massachusetts	91.25						107.29 *	107.42
Connecticut	98.03 *						33.07	192.15 *
Middle Atlantic:								
New York	52.13						109.10	59.13
New Jersey	60.98						136.91 *	76.60 *
Pennsylvania	87.11						131.54 *	126.74 *
East North Central:								
Ohio	94.05						78.25 *	113.07
Indiana	91.79						91.66 *	107.44 *
Illinois	45.57						133.05 *	58.22
Michigan	44.60						52.30	57.47
Wisconsin	43.84						36.90 *	64.19
West North Central:								
Minnesota	103.28						79.54 *	107.05
Iowa	47.92						73.45 *	48.07
Missouri	102.95 *						160.69 *	81.27 *
Nebraska	76.95						148.98 *	48.46
Kansas	76.34 *						142.58 *	94.73 *
South Atlantic:								
Maryland	62.38						40.70 *	128.16 *
Virginia	183.80 *						176.40 *	256.12 *
West Virginia	77.88 *						114.08 *	84.43 *
North Carolina	118.12 *						71.79 *	154.54 *
South Carolina	91.70 *						152.46 *	78.94
Georgia	59.15						136.12 *	69.50
Florida	130.61						154.42 *	151.01
East South Central:								
Kentucky	74.07						65.96	108.50 *
Tennessee	36.63						83.75 *	46.56
Alabama	111.25						157.81 *	107.49
Mississippi	239.25 *						122.19 *	380.67 *
West South Central:								
Arkansas	65.29						171.96 *	75.95
Louisiana	67.00						181.37 *	81.58
Oklahoma	110.62 *						57.25 *	116.78 *
Texas	202.82 *						149.16 *	227.97 *
Mountain:								
Colorado	50.80						21.38 *	65.18
New Mexico	112.23						174.02 *	127.63
Arizona	51.99						78.52 *	116.14 *
Utah	58.34						29.51 *	66.95
Nevada	26.25						72.62 *	81.56 *
Pacific:								
Washington	58.88 *						39.68 *	115.45 *
Oregon	78.06						94.44 *	86.67
California	54.03						499.08 *	54.98
Hawaii	30.45 *						21.22 *	54.59 *
States not shown separately	76.97						57.14	88.94

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.3(1996) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.2%	14.6%	14.2%	16.6%	17.4%	18.5%	14.7%	18.1%
New England:								
Maine	16.6%	13.5%	12.7% *	18.6%	16.0%	17.4%	14.8%	17.3%
Massachusetts	23.5%	17.5%	18.3%	25.4%	21.0%	25.8%	21.2%	24.1%
Connecticut	17.6%	12.0%	11.8%	16.8% *	20.9%	18.1%	15.3%	18.1%
Middle Atlantic:								
New York	16.8%	15.0%	19.3%	21.6%	16.5%	15.4%	18.3%	16.1%
New Jersey	11.2%	14.8%	9.3%	8.6% *	8.2% *	13.4%	12.2%	10.8%
Pennsylvania	15.7%	10.1%	7.3%	13.7%	22.2%	16.2%	10.2%	17.8%
East North Central:								
Ohio	15.2%	20.5%	14.9%	15.4%	23.0%	11.1%	16.6%	14.8%
Indiana	19.7%	13.2%	13.7% *	14.8%	29.9%	16.4%	15.5%	20.5%
Illinois	16.2%	12.2%	15.2%	16.0%	18.8%	16.1%	14.3%	17.1%
Michigan	10.8%	9.2%	7.3% *	14.7%	11.8%	10.1%	9.8%	11.0%
Wisconsin	17.2%	15.7%	21.0%	19.8%	25.7% *	11.9%	18.6%	16.8%
West North Central:								
Minnesota	17.1%	13.2% *	13.9%	18.2%	16.7%	18.5%	14.8%	17.9%
Iowa	22.1%	8.4% *	15.9% *	22.7% *	25.9%	23.5%	13.9%	25.3%
Missouri	13.5%	11.8% *	13.7% *	11.8% *	13.1% *	14.4%	11.7%	14.0%
Nebraska	22.3%	9.2% *	22.8%	24.8%	19.5%	27.6%	17.4%	24.7%
Kansas	15.9%	16.2%	10.2% *	17.6%	17.6% *	15.4%	15.4%	16.1%
South Atlantic:								
Maryland	20.8%	19.2%	19.7% *	30.4%	19.7% *	16.7%	23.1%	19.9%
Virginia	22.5%	24.4%	16.7% *	23.9%	21.5%	23.0%	20.4%	23.2%
West Virginia	16.3%	10.3% *	19.2%	14.7% *	19.0% *	15.4%	17.4%	15.9% *
North Carolina	17.9%	17.4% *	12.0% *	22.6%	16.5%	18.5%	13.9%	19.3%
South Carolina	18.0%	22.7% *	17.7% *	21.2%	14.7% *	17.8%	20.6% *	17.0%
Georgia	16.5%	13.5% *	8.2% *	14.3%	18.6% *	17.9%	11.0%	17.9%
Florida	23.4%	19.8%	13.9%	18.0%	15.8%	31.4%	17.6%	25.4%
East South Central:								
Kentucky	19.5%	11.2% *	19.7% *	16.3% *	15.4%	24.2%	14.2%	21.3%
Tennessee	23.3%	8.0%	12.0% *	9.8% *	17.2%	33.4%	11.5% *	26.1%
Alabama	25.3%	20.0% *	20.4%	21.3%	20.6%	30.3%	20.0%	26.9%
Mississippi	17.4%	18.9% *	6.5% *	25.6% *	10.2% *	22.0%	16.9% *	17.6%
West South Central:								
Arkansas	19.0%	8.5% *	27.9%	13.9% *	14.0%	22.7%	16.9%	19.9%
Louisiana	15.8%	17.7%	13.8% *	15.2%	12.1% *	19.1%	15.5%	15.9%
Oklahoma	13.8%	20.1% *	9.3% *	15.3% *	13.3%	12.7%	15.2% *	13.3%
Texas	17.4%	7.0%	20.9%	14.9%	14.6%	21.3%	12.0%	19.2%
Mountain:								
Colorado	18.3%	15.1%	25.7%	11.1%	15.6%	24.0%	14.2%	20.1%
New Mexico	29.6%	29.8%	12.1% *	15.0%	33.5%	37.2%	19.1%	34.1%
Arizona	17.2%	13.1% *	11.6% *	11.2% *	22.4%	18.1%	12.0%	19.2%
Utah	16.3%	15.2%	12.1% *	18.1%	15.2%	16.7%	14.5%	16.6%
Nevada	11.9%	3.7% *	10.8% *	15.5%	12.7% *	13.3%	9.0%	13.1%
Pacific:								
Washington	10.8% *	13.6%	18.9% *	9.3% *	5.9% *	12.4%	13.8% *	9.5%
Oregon	11.7%	10.7% *	3.2% *	10.4% *	8.9% *	16.6%	9.2%	12.7%
California	15.2%	16.9%	13.6%	13.3%	17.4%	14.8%	13.3%	15.9%
Hawaii	10.4%	7.6%	5.0%	9.3% *	12.3%	13.9%	7.1%	12.6%
States not shown separately	20.6%	14.8%	12.7%	21.0%	24.0% *	23.4%	14.1%	23.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.3(1996) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.97%	1.04%	0.72%	0.70%	0.68%	0.48%	0.45%
New England:								
Maine	2.04%	3.68%	6.23% *	3.82%	3.59%	2.77%	3.61%	2.45%
Massachusetts	1.66%	3.68%	3.94%	5.19%	2.77%	2.85%	2.67%	1.87%
Connecticut	1.97%	3.58%	2.82%	5.76% *	4.95%	2.59%	2.76%	1.73%
Middle Atlantic:								
New York	1.46%	3.75%	3.92%	3.16%	3.42%	2.08%	2.41%	1.90%
New Jersey	1.38%	4.30%	2.64%	2.77% *	2.92% *	1.27%	1.54%	1.48%
Pennsylvania	2.27%	2.78%	2.06%	2.86%	3.95%	3.87%	1.95%	2.91%
East North Central:								
Ohio	2.43%	3.10%	3.81%	4.05%	4.85%	2.60%	2.30%	3.01%
Indiana	2.38%	3.59%	8.01% *	4.34%	4.83%	1.82%	2.82%	2.52%
Illinois	1.20%	2.43%	3.81%	2.48%	2.16%	1.57%	2.38%	1.50%
Michigan	1.38%	2.49%	4.38% *	2.79%	1.85%	2.78%	1.47%	1.90%
Wisconsin	1.41%	4.01%	4.62%	3.25%	8.30% *	2.88%	3.37%	1.30%
West North Central:								
Minnesota	2.13%	4.85% *	4.00%	4.03%	2.06%	3.74%	3.12%	1.98%
Iowa	1.84%	3.79% *	5.22% *	7.55% *	5.12%	2.49%	2.31%	3.55%
Missouri	1.99%	4.44% *	4.59% *	3.78% *	4.98% *	2.97%	1.47%	2.48%
Nebraska	3.02%	3.59% *	6.45% *	4.02%	4.32%	4.48%	4.06%	3.23%
Kansas	2.02%	3.39%	6.53% *	4.77%	6.57% *	2.67%	3.16%	3.05%
South Atlantic:								
Maryland	2.29%	4.91%	7.66% *	5.02%	9.25% *	4.40%	4.08%	2.94%
Virginia	2.07%	4.84%	6.59% *	3.57%	6.06%	2.69%	3.56%	2.56%
West Virginia	4.12%	5.02% *	4.93%	5.32% *	7.48% *	1.71%	4.28%	5.20% *
North Carolina	0.99%	5.66% *	5.17% *	5.02%	2.99%	2.02%	2.48%	0.98%
South Carolina	1.47%	8.55% *	6.23% *	3.50%	4.60% *	2.88%	7.45% *	1.62%
Georgia	1.71%	6.79% *	3.59% *	3.76%	9.26% *	1.83%	2.75%	1.95%
Florida	2.77%	4.13%	3.38%	4.24%	3.39%	4.44%	2.00%	3.29%
East South Central:								
Kentucky	2.37%	4.92% *	6.29% *	4.94% *	3.64%	4.21%	3.62%	3.34%
Tennessee	4.49%	2.21%	8.79% *	3.10% *	4.00%	6.13%	5.12% *	5.02%
Alabama	2.68%	7.29% *	5.12%	5.96%	4.43%	4.86%	3.58%	3.07%
Mississippi	4.59%	10.11% *	2.16% *	9.22% *	7.50% *	3.55%	5.98% *	4.64%
West South Central:								
Arkansas	1.84%	4.52% *	8.07%	7.08% *	2.99%	2.82%	4.67%	2.16%
Louisiana	2.70%	4.46%	5.06% *	3.01%	7.04% *	4.23%	1.87%	3.88%
Oklahoma	1.59%	9.72% *	5.15% *	5.37% *	3.64%	2.67%	5.83% *	1.44%
Texas	1.61%	1.69%	6.12%	4.46%	3.41%	2.57%	2.41%	2.08%
Mountain:								
Colorado	1.99%	3.61%	5.89%	3.08%	3.37%	3.10%	3.05%	2.21%
New Mexico	5.47%	7.00%	3.82% *	3.07%	5.71%	8.05%	5.23%	6.56%
Arizona	2.41%	5.18% *	5.17% *	3.95% *	5.69%	3.46%	3.46%	2.77%
Utah	1.66%	4.32%	4.07% *	3.35%	3.34%	2.92%	2.35%	1.95%
Nevada	1.24%	1.72% *	4.92% *	3.47%	4.68% *	3.80%	1.67%	2.29%
Pacific:								
Washington	3.85% *	3.49%	11.35% *	5.71% *	2.92% *	1.80%	5.33% *	2.83%
Oregon	1.74%	3.41% *	2.70% *	5.39% *	2.87% *	3.53%	1.83%	2.41%
California	1.31%	2.51%	2.91%	2.15%	2.86%	2.14%	1.25%	1.79%
Hawaii	1.44%	2.18%	1.40%	3.72% *	2.74%	4.15%	1.57%	1.73%
States not shown separately	1.03%	2.19%	2.59%	3.69%	7.56% *	3.96%	0.99%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 3. a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	16.2%	17.2%	17.5%	17.0%	17.9%	16.1%	17.8%
New England:								
Maine	20.8%						23.0%	20.4%
Massachusetts	24.0%						21.7%	24.6%
Connecticut	15.6%						14.3%	15.9%
Middle Atlantic:								
New York	16.2%						19.0%	15.1%
New Jersey	12.0%						9.7% *	13.1%
Pennsylvania	17.9%						9.1%	20.4%
East North Central:								
Ohio	11.0%						9.5% *	11.5%
Indiana	30.6%						31.4% *	30.6%
Illinois	17.5%						16.7%	17.7% *
Michigan	8.0% *						8.7% *	7.7% *
Wisconsin	16.6% *						12.3%	18.2% *
West North Central:								
Minnesota	17.6%						17.7%	17.5%
Iowa	17.9%						15.3% *	18.9%
Missouri	12.6% *						15.2% *	11.7% *
Nebraska	22.2%						29.8%	19.6%
Kansas	17.6%						15.8% *	18.2%
South Atlantic:								
Maryland	22.6%						35.5%	18.6%
Virginia	24.9%						29.7%	23.8%
West Virginia	21.7%						25.4% *	21.0%
North Carolina	12.7% *						10.1% *	13.5% *
South Carolina	24.5%						34.2%	21.3%
Georgia	23.1%						15.6% *	25.4%
Florida	23.8%						20.9%	24.8%
East South Central:								
Kentucky	13.5%						10.0% *	16.5% *
Tennessee	26.4%						16.1% *	27.5%
Alabama	29.4%						25.8% *	33.5%
Mississippi	28.8%						0.0%	36.1%
West South Central:								
Arkansas	24.5%						29.1% *	21.1%
Louisiana	21.2%						19.6% *	22.0% *
Oklahoma	13.5%						25.4%	8.2% *
Texas	14.6%						20.6%	12.9%
Mountain:								
Colorado	22.0%						20.6%	22.7%
New Mexico	40.6%						25.9%	44.6%
Arizona	17.7%						18.5%	17.3%
Utah	14.2%						16.4% *	13.9%
Nevada	12.6%						5.7% *	15.9%
Pacific:								
Washington	14.5% *						23.0% *	11.0%
Oregon	10.6%						8.9%	11.4% *
California	14.1%						11.0%	15.0%
Hawaii	17.3%						12.4%	19.7%
States not shown separately	20.1%						15.4%	21.9%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 \*Figure does not meet standard of reliability or precision.

Table II. C. 3. a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	1.77%	2.43%	1.46%	1.21%	1.06%	1.12%	0.79%
New England:								
Maine	3.58%						6.13%	3.90%
Massachusetts	1.56%						3.43%	1.69%
Connecticut	1.59%						3.29%	2.88%
Middle Atlantic:								
New York	3.14%						4.79%	3.52%
New Jersey	2.71%						4.08% *	2.20%
Pennsylvania	2.33%						2.54%	2.50%
East North Central:								
Ohio	2.56%						3.95% *	2.20%
Indiana	5.48%						9.77% *	6.89%
Illinois	4.58%						4.85%	6.28% *
Michigan	3.88% *						2.98% *	4.78% *
Wisconsin	5.45% *						3.57%	5.75% *
West North Central:								
Minnesota	2.85%						4.74%	2.51%
Iowa	4.10%						5.45% *	3.59%
Missouri	3.98% *						7.16% *	3.89% *
Nebraska	4.16%						7.53%	4.12%
Kansas	3.50%						10.22% *	3.87%
South Atlantic:								
Maryland	4.23%						7.88%	4.52%
Virginia	3.09%						5.64%	3.32%
West Virginia	2.56%						9.06% *	3.60%
North Carolina	6.90% *						6.31% *	9.76% *
South Carolina	2.62%						6.53%	2.71%
Georgia	3.97%						5.48% *	7.12%
Florida	3.53%						3.38%	4.18%
East South Central:								
Kentucky	3.17%						4.68% *	6.20% *
Tennessee	3.28%						5.93% *	3.64%
Alabama	6.67%						9.38% *	7.38%
Mississippi	7.40%						0.00%	8.52%
West South Central:								
Arkansas	5.78%						9.47% *	2.66%
Louisiana	4.35%						10.51% *	8.89% *
Oklahoma	2.79%						5.24%	9.97% *
Texas	2.39%						5.07%	3.65%
Mountain:								
Colorado	3.07%						5.96%	4.83%
New Mexico	7.29%						7.61%	8.90%
Arizona	2.80%						5.48%	3.19%
Utah	3.38%						7.55% *	3.43%
Nevada	2.06%						6.81% *	4.39%
Pacific:								
Washington	4.82% *						11.79% *	2.00%
Oregon	2.74%						2.20%	4.22% *
California	1.63%						2.21%	1.74%
Hawaii	3.74%						3.03%	4.35%
States not shown separately	2.67%						2.53%	3.50%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 3. b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.5%	15.1%	13.6%	17.1%	17.7%	18.8%	15.1%	18.3%
New England:								
Maine	18.7%						17.7%	19.0%
Massachusetts	23.4%						23.3%	23.4%
Connecticut	21.3%						21.9%	21.1%
Middle Atlantic:								
New York	16.8%						18.9%	15.6%
New Jersey	10.9%						15.5%	9.4%
Pennsylvania	14.3%						8.0% *	16.6%
East North Central:								
Ohio	14.6%						21.8%	12.9%
Indiana	18.7%						17.0%	19.0%
Illinois	17.0%						14.8%	18.3%
Michigan	11.7%						12.1%	11.6%
Wisconsin	19.2%						28.5%	16.8%
West North Central:								
Minnesota	15.9%						13.1%	16.8%
Iowa	24.9%						20.5%	26.0%
Missouri	14.4%						10.6%	15.5%
Nebraska	22.7%						13.4% *	27.2%
Kansas	18.7%						17.7%	19.1%
South Atlantic:								
Maryland	19.6%						18.7%	20.0%
Virginia	22.2%						13.1%	24.6%
West Virginia	17.9% *						26.4%	16.3% *
North Carolina	17.9%						16.3%	18.3%
South Carolina	17.1%						22.2% *	15.4%
Georgia	15.2%						8.6% *	17.0%
Florida	21.8%						15.3%	24.1%
East South Central:								
Kentucky	22.7%						17.2%	23.7%
Tennessee	26.7%						11.6% *	30.9%
Alabama	25.0%						17.5%	26.4%
Mississippi	21.3%						21.3%	21.3%
West South Central:								
Arkansas	20.3%						16.9% *	21.2%
Louisiana	14.7%						17.6%	13.5% *
Oklahoma	14.3%						14.3% *	14.4%
Texas	18.3%						9.8%	20.8%
Mountain:								
Colorado	17.3%						13.8% *	18.6%
New Mexico	18.3%						12.3% *	20.7%
Arizona	17.7%						7.7% *	21.2%
Utah	17.4%						15.7%	17.9%
Nevada	12.7%						9.8% *	13.8%
Pacific:								
Washington	9.8% *						12.1% *	9.0% *
Oregon	9.9%						8.7% *	10.4%
California	16.7%						15.0%	17.4%
Hawaii	7.6%						6.3%	8.4%
States not shown separately	19.9%						14.7%	22.3%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 3. b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.09%	1.09%	0.84%	0.78%	0.94%	0.65%	0.57%
New England:								
Maine	3.01%						5.29%	4.32%
Massachusetts	3.70%						3.31%	4.87%
Connecticut	2.76%						6.25%	2.06%
Middle Atlantic:								
New York	1.44%						4.03%	1.98%
New Jersey	1.41%						2.87%	1.80%
Pennsylvania	2.58%						2.44% *	3.26%
East North Central:								
Ohio	3.00%						2.27%	3.51%
Indiana	2.02%						4.34%	2.16%
Illinois	2.20%						2.73%	2.62%
Michigan	1.71%						3.01%	2.12%
Wisconsin	2.31%						7.51%	2.53%
West North Central:								
Minnesota	2.03%						3.06%	2.05%
Iowa	3.00%						4.08%	4.45%
Missouri	2.33%						2.16%	2.76%
Nebraska	3.98%						7.69% *	3.79%
Kansas	1.63%						2.27%	3.43%
South Atlantic:								
Maryland	2.35%						4.97%	3.73%
Virginia	1.89%						2.33%	2.33%
West Virginia	6.19% *						6.28%	5.95% *
North Carolina	1.94%						3.49%	2.71%
South Carolina	1.71%						7.59% *	1.50%
Georgia	2.22%						2.91% *	2.64%
Florida	2.41%						2.90%	2.76%
East South Central:								
Kentucky	3.76%						4.41%	3.76%
Tennessee	6.10%						11.01% *	6.74%
Alabama	3.74%						3.33%	4.01%
Mississippi	4.04%						6.05%	3.69%
West South Central:								
Arkansas	2.27%						5.59% *	3.43%
Louisiana	3.94%						3.29%	5.60% *
Oklahoma	3.01%						6.58% *	2.67%
Texas	1.81%						2.11%	2.27%
Mountain:								
Colorado	3.13%						5.40% *	3.63%
New Mexico	3.85%						5.10% *	5.12%
Arizona	3.19%						3.82% *	3.66%
Utah	2.02%						2.37%	2.27%
Nevada	1.96%						3.14% *	3.84%
Pacific:								
Washington	4.46% *						7.05% *	5.02% *
Oregon	1.57%						3.46% *	2.35%
California	1.78%						1.33%	2.60%
Hawaii	1.35%						1.83%	2.19%
States not shown separately	1.79%						2.91%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 3. c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.1%	11.8%	11.3%	14.0%	16.9%	18.9%	11.8%	18.0%
New England:								
Maine	13.1%						12.0%	13.8%
Massachusetts	20.6%						12.8% *	23.5%
Connecticut	10.6% *						5.0% *	12.7% *
Middle Atlantic:								
New York	17.9%						15.5%	19.0%
New Jersey	11.0%						7.3% *	12.8%
Pennsylvania	15.7%						13.7% *	16.7% *
East North Central:								
Ohio	22.4%						10.8% *	26.6%
Indiana	15.5% *						11.2% *	16.9% *
Illinois	12.4%						10.8% *	13.0%
Michigan	11.5%						8.7% *	12.7% *
Wisconsin	11.6%						4.5%	15.3%
West North Central:								
Minnesota	19.6%						13.1%	20.6%
Iowa	16.7%						6.7% *	26.5%
Missouri	9.7% *						10.0% *	9.6% *
Nebraska	21.1%						20.6% *	21.4%
Kansas	9.1% *						9.8% *	8.8% *
South Atlantic:								
Maryland	19.5%						4.4% *	26.7%
Virginia	19.9% *						25.0% *	16.3% *
West Virginia	11.9% *						11.4% *	12.3% *
North Carolina	21.2%						12.9% *	25.4% *
South Carolina	16.5%						11.0% *	19.4%
Georgia	15.2%						13.9% *	15.4%
Florida	28.7%						15.6% *	31.8%
East South Central:								
Kentucky	16.7%						15.1%	17.7%
Tennessee	9.0%						8.9% *	9.0% *
Alabama	24.0%						20.2%	26.7%
Mississippi	8.7% *						11.8% *	8.0% *
West South Central:								
Arkansas	11.4%						7.9% *	14.1%
Louisiana	16.5%						9.7% *	20.4%
Oklahoma	11.8% *						10.4% *	12.5% *
Texas	16.7% *						12.1% *	19.7% *
Mountain:								
Colorado	13.4%						0.8% *	21.0%
New Mexico	28.0% *						21.4%	39.3%
Arizona	13.3% *						3.6% *	18.1% *
Utah	15.2%						4.4% *	20.5%
Nevada	6.3%						9.5% *	4.8% *
Pacific:								
Washington	5.1% *						1.8% *	7.6% *
Oregon	19.5%						11.5% *	22.5%
California	15.1%						19.0% *	13.3%
Hawaii	4.4% *						2.6% *	7.1% *
States not shown separately	22.2%						12.3%	27.7%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 \*Figure does not meet standard of reliability or precision.

Table II. C. 3. c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.92%	1.14%	1.69%	1.64%	2.43%	1.27%	0.53%	1.16%
New England:								
Maine	2.74%						3.41%	2.17%
Massachusetts	3.83%						3.88% *	4.20%
Connecticut	3.35% *						1.53% *	8.64% *
Middle Atlantic:								
New York	2.98%						3.69%	3.58%
New Jersey	2.80%						4.55% *	3.76%
Pennsylvania	3.91%						5.42% *	5.05% *
East North Central:								
Ohio	4.03%						4.00% *	5.35%
Indiana	4.89% *						3.58% *	6.09% *
Illinois	1.97%						8.95% *	3.63%
Michigan	2.49%						2.62% *	3.89% *
Wisconsin	1.86%						1.36%	2.98%
West North Central:								
Minnesota	4.91%						3.89%	5.33%
Iowa	3.95%						4.55% *	3.52%
Missouri	3.66% *						7.93% *	3.31% *
Nebraska	4.55%						6.44% *	3.31%
Kansas	5.30% *						6.57% *	5.75% *
South Atlantic:								
Maryland	2.95%						1.72% *	4.78%
Virginia	6.36% *						9.85% *	5.06% *
West Virginia	3.59% *						5.19% *	4.23% *
North Carolina	6.03%						4.10% *	8.17% *
South Carolina	4.67%						6.05% *	4.84%
Georgia	2.47%						5.74% *	2.63%
Florida	5.31%						7.39% *	6.25%
East South Central:								
Kentucky	3.09%						3.14%	4.35%
Tennessee	2.10%						3.52% *	2.75% *
Alabama	3.51%						5.99%	5.42%
Mississippi	9.18% *						4.36% *	12.05% *
West South Central:								
Arkansas	3.14%						5.16% *	3.63%
Louisiana	3.86%						7.24% *	4.89%
Oklahoma	4.85% *						10.04% *	5.87% *
Texas	6.64% *						4.97% *	8.09% *
Mountain:								
Colorado	2.73%						1.06% *	2.90%
New Mexico	9.15% *						5.72%	9.38%
Arizona	6.27% *						3.25% *	10.50% *
Utah	3.17%						2.79% *	3.90%
Nevada	1.48%						3.98% *	5.21% *
Pacific:								
Washington	2.38% *						1.09% *	6.85% *
Oregon	4.89%						4.96% *	5.73%
California	3.00%						10.47% *	3.02%
Hawaii	1.52% *						1.07% *	3.04% *
States not shown separately	3.69%						2.97%	4.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.4(1996) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.9%	53.1%	52.2%	51.1%	47.4%	37.6%	52.3%	41.7%
New England:								
Maine	44.5%	54.3%	53.9%	50.8%	52.1%	34.2%	53.6%	41.5%
Massachusetts	43.5%	54.1%	55.1%	47.0%	44.6%	39.5%	53.5%	41.6%
Connecticut	39.3%	41.9%	43.0%	46.7%	47.7%	35.1%	43.7%	38.3%
Middle Atlantic:								
New York	42.8%	53.1%	49.9%	44.7%	42.3%	38.5%	49.7%	40.6%
New Jersey	41.4%	52.9%	59.8%	47.4%	46.2%	33.3%	52.8%	38.7%
Pennsylvania	40.9%	53.0%	53.7%	47.8%	42.7%	34.6%	52.3%	37.9%
East North Central:								
Ohio	39.5%	49.7%	40.2%	40.0%	39.4%	38.2%	44.6%	38.2%
Indiana	40.9%	54.1%	48.0%	46.8%	50.5%	33.5%	45.8%	40.1%
Illinois	42.9%	48.3%	49.2%	44.8%	50.5%	36.7%	48.8%	41.1%
Michigan	42.0%	43.8%	47.0%	39.4%	47.5%	37.4%	43.8%	41.5%
Wisconsin	39.4%	57.6%	44.4%	47.3%	37.6%	33.3%	52.3%	36.3%
West North Central:								
Minnesota	45.0%	54.5%	52.3%	49.5%	48.6%	39.5%	51.0%	42.9%
Iowa	38.4%	35.7%	44.8%	40.3%	37.0%	38.0%	38.9%	38.3%
Missouri	47.2%	50.8%	53.6%	64.9%	48.8%	40.7%	56.9%	44.7%
Nebraska	41.4%	45.8%	50.1%	51.0%	47.3%	32.6%	48.2%	39.2%
Kansas	42.4%	44.6%	49.7%	47.1%	50.6%	33.6%	48.0%	40.7%
South Atlantic:								
Maryland	45.2%	56.4%	52.7%	53.5%	47.0%	38.9%	54.0%	42.9%
Virginia	41.1%	52.4%	55.3%	54.9%	41.3%	34.8%	55.3%	37.6%
West Virginia	42.4%	59.8%	41.9%	55.5%	52.4%	31.4%	49.5%	40.7%
North Carolina	45.4%	59.3%	61.2%	67.0%	46.5%	37.7%	63.5%	41.3%
South Carolina	46.7%	57.5%	56.6%	60.8%	53.9%	39.2%	58.4%	43.9%
Georgia	46.1%	52.6%	56.6%	54.1%	53.7%	39.9%	54.4%	44.7%
Florida	50.0%	59.3%	50.1%	63.4%	53.0%	43.5%	58.1%	47.9%
East South Central:								
Kentucky	41.0%	43.6%	55.8%	55.0%	43.4%	35.7%	49.7%	38.6%
Tennessee	41.5%	50.0%	54.3%	47.3%	47.2%	36.2%	49.0%	40.1%
Alabama	43.0%	53.3%	50.4%	46.3%	51.3%	38.1%	48.8%	41.8%
Mississippi	45.2%	58.3%	49.9%	49.9%	56.7%	36.3%	53.2%	43.6%
West South Central:								
Arkansas	40.3%	46.9%	56.6%	51.6%	43.8%	35.0%	53.4%	37.0%
Louisiana	41.7%	34.7%	53.4%	49.9%	53.0%	32.5%	45.3%	40.5%
Oklahoma	44.9%	45.9%	47.5%	49.7%	44.7%	42.6%	47.4%	44.2%
Texas	44.0%	59.6%	57.8%	60.6%	42.1%	37.2%	60.4%	40.5%
Mountain:								
Colorado	48.6%	56.2%	48.7%	56.5%	52.2%	41.4%	55.9%	46.0%
New Mexico	45.4%	50.3%	55.6%	44.1%	41.2%	45.2%	45.7%	45.3%
Arizona	44.6%	39.2%	50.4%	60.9%	52.8%	37.5%	49.2%	43.1%
Utah	34.4%	38.5%	39.8%	34.3%	36.8%	32.5%	37.8%	33.6%
Nevada	50.7%	61.8%	68.2%	52.8%	53.8%	46.1%	61.5%	47.9%
Pacific:								
Washington	47.9%	60.8%	49.9%	52.7%	47.7%	42.7%	51.1%	46.8%
Oregon	45.9%	56.5%	58.4%	41.3%	49.9%	40.6%	52.8%	43.6%
California	48.2%	61.0%	57.3%	57.0%	54.9%	38.6%	57.7%	45.3%
Hawaii	56.3%	62.2%	70.2%	65.5%	59.3%	41.9%	65.6%	51.5%
States not shown separately	42.4%	49.1%	49.2%	44.1%	45.4%	35.1%	47.2%	40.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.4(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
New England:								
Maine	2.25%	3.67%	6.32%	3.97%	2.37%	2.28%	2.28%	2.53%
Massachusetts	2.45%	4.48%	5.99%	4.80%	4.01%	2.49%	2.42%	2.57%
Connecticut	1.11%	5.42%	2.28%	3.29%	4.06%	2.19%	2.33%	1.79%
Middle Atlantic:								
New York	1.14%	3.73%	2.96%	1.83%	2.98%	2.95%	2.76%	1.94%
New Jersey	2.12%	3.98%	5.18%	5.39%	5.49%	1.93%	2.59%	2.21%
Pennsylvania	1.31%	1.80%	4.08%	2.82%	2.89%	1.36%	1.57%	1.51%
East North Central:								
Ohio	1.11%	2.51%	3.87%	2.36%	3.75%	1.99%	2.50%	1.26%
Indiana	1.90%	3.04%	7.37%	3.38%	6.18%	2.09%	2.89%	2.43%
Illinois	2.13%	5.68%	2.93%	4.96%	4.79%	3.11%	2.29%	2.40%
Michigan	2.37%	5.45%	5.06%	2.90%	4.70%	1.70%	2.30%	3.29%
Wisconsin	1.36%	3.47%	5.19%	3.51%	3.00%	2.43%	2.72%	1.67%
West North Central:								
Minnesota	2.04%	3.67%	3.01%	6.53%	5.99%	4.00%	2.21%	2.92%
Iowa	2.83%	4.98%	4.15%	3.31%	5.99%	2.57%	3.99%	2.81%
Missouri	2.95%	4.77%	7.90%	3.06%	5.24%	3.32%	3.58%	3.26%
Nebraska	1.98%	4.01%	4.62%	5.08%	3.76%	3.00%	2.60%	2.14%
Kansas	1.98%	4.17%	4.93%	3.35%	6.68%	2.47%	2.91%	2.57%
South Atlantic:								
Maryland	2.44%	1.85%	5.42%	3.78%	3.09%	2.62%	3.60%	2.30%
Virginia	3.04%	4.82%	6.27%	2.38%	8.42%	4.11%	2.12%	3.66%
West Virginia	2.69%	6.16%	9.93%	5.27%	4.02%	3.08%	4.48%	2.89%
North Carolina	2.01%	6.24%	3.64%	3.28%	4.37%	3.00%	2.00%	2.41%
South Carolina	2.34%	4.82%	7.05%	5.67%	4.96%	2.90%	4.29%	2.21%
Georgia	2.28%	6.26%	6.26%	3.68%	3.52%	3.04%	3.02%	2.53%
Florida	2.50%	1.28%	4.40%	3.94%	5.23%	3.28%	2.62%	3.03%
East South Central:								
Kentucky	3.47%	6.82%	5.20%	4.31%	4.06%	2.83%	5.34%	2.79%
Tennessee	0.88%	8.39%	8.66%	4.51%	2.82%	1.28%	4.84%	1.23%
Alabama	1.58%	5.19%	4.14%	2.93%	6.31%	2.23%	2.79%	2.16%
Mississippi	2.46%	4.74%	7.83%	7.05%	7.40%	3.60%	3.16%	3.65%
West South Central:								
Arkansas	2.96%	6.98%	8.78%	3.87%	4.05%	2.44%	3.98%	2.50%
Louisiana	2.93%	6.74%	3.61%	8.84%	5.27%	1.92%	4.87%	2.60%
Oklahoma	3.42%	5.58%	8.03%	4.92%	8.17%	5.28%	4.02%	4.33%
Texas	1.92%	4.21%	4.62%	2.02%	4.08%	2.41%	2.01%	2.36%
Mountain:								
Colorado	1.41%	4.60%	8.05%	3.29%	3.68%	3.19%	2.55%	2.00%
New Mexico	1.42%	5.11%	6.71%	7.20%	5.03%	3.78%	4.15%	2.49%
Arizona	1.82%	7.90%	4.92%	4.07%	4.85%	2.77%	4.37%	2.27%
Utah	1.65%	4.03%	6.30%	3.43%	2.68%	1.87%	2.59%	1.82%
Nevada	1.46%	6.64%	4.74%	3.84%	7.41%	2.17%	1.58%	1.95%
Pacific:								
Washington	3.80%	3.18%	7.12%	8.71%	6.34%	1.98%	3.06%	4.41%
Oregon	1.42%	4.02%	4.73%	4.34%	4.38%	1.76%	2.15%	1.75%
California	1.37%	3.17%	2.51%	2.97%	1.89%	1.87%	2.10%	1.52%
Hawaii	1.45%	3.25%	2.36%	3.39%	2.10%	2.92%	1.93%	1.68%
States not shown separately	0.51%	3.21%	3.68%	3.51%	2.83%	1.87%	2.36%	1.42%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 4. a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.1%	65.7%	64.0%	46.0%	36.9%	22.1%	60.6%	29.2%
New England:								
Maine	39.4%	75.6%	68.7%	40.5%	38.1%	23.5% *	58.5%	31.3%
Massachusetts	19.4%	60.4%	57.5%	15.2% *	17.3% *	10.0% *	50.2%	11.8% *
Connecticut	20.4%	60.4%	61.5%	35.1%	15.3% *	8.4% *	49.7%	12.9%
Middle Atlantic:								
New York	38.5%	69.9%	59.2%	31.7%	33.7%	27.3%	60.2%	29.6%
New Jersey	44.1%	66.3%	69.8%	64.8%	55.6%	17.5% *	64.7%	37.2%
Pennsylvania	41.7%	75.8%	76.9%	45.6%	35.6%	27.0%	68.5%	32.0%
East North Central:								
Ohio	38.3%	55.6%	57.5%	39.4%	17.2% *	41.5%	55.2%	33.6%
Indiana	26.7%	74.8%	64.1%	41.9%	12.9% *	18.5%	61.2%	19.8%
Illinois	26.2%	59.4%	66.5%	45.5%	18.0% *	6.8% *	60.9%	13.8%
Michigan	43.0%	72.5%	82.7%	50.2%	30.5% *	39.0%	73.8%	34.7%
Wisconsin	33.5%	69.3%	45.2%	28.2%	28.5% *	27.0% *	51.0%	27.4%
West North Central:								
Minnesota	26.6%	67.5%	53.0%	27.8%	25.3%	9.7% *	53.6%	15.5% *
Iowa	25.7%	69.1%	56.6%	41.4%	12.4% *	11.4% *	53.6%	16.9%
Missouri	50.5%	84.8%	63.2%	56.8%	49.6%	41.6%	67.0%	45.3%
Nebraska	27.9%	64.2%	42.7%	28.8% *	28.3%	13.1% *	47.3%	20.3%
Kansas	39.5%	65.0%	59.5%	46.5%	38.2%	23.8% *	53.3%	34.3%
South Atlantic:								
Maryland	38.5%	57.6%	67.2%	21.2% *	34.1%	39.8%	50.7%	34.4%
Virginia	22.9%	49.4%	68.3%	30.0%	29.0% *	4.9% *	48.8%	13.6%
West Virginia	37.6%	68.6%	38.9% *	66.1%	37.3% *	14.4% *	53.8%	32.8%
North Carolina	31.8%	78.5%	68.1%	53.1%	26.9% *	13.0% *	68.9%	18.7%
South Carolina	29.5%	58.8%	39.3%	53.7%	45.2%	8.0% *	51.7%	22.4% *
Georgia	40.5%	80.3%	62.9%	50.9%	47.6%	26.5%	65.0%	35.5%
Florida	27.4%	54.2%	55.3%	37.2%	35.3% *	7.9% *	46.8%	21.2% *
East South Central:								
Kentucky	36.3%	54.2%	62.0%	48.1%	32.8% *	26.1% *	59.6%	27.8% *
Tennessee	36.8%	71.9%	73.2%	62.1%	38.7%	18.4% *	69.7%	29.2%
Alabama	23.7%	50.5%	66.0%	50.0%	32.3%	2.9% *	56.9%	15.6%
Mississippi	47.9%	76.4%	83.0%	37.9% *	73.9%	18.7% *	68.9%	42.6%
West South Central:								
Arkansas	31.8%	59.7%	42.8% *	70.2%	45.6%	10.8% *	60.3%	21.5% *
Louisiana	48.0%	50.7%	63.6%	47.5%	62.1%	30.6% *	58.3%	44.4%
Oklahoma	38.7%	38.9%	68.9%	48.1%	56.6%	19.8% *	49.7%	35.1%
Texas	41.4%	70.6%	52.0%	60.4%	47.9%	23.8%	62.5%	34.7%
Mountain:								
Colorado	32.5%	64.7%	42.2%	54.0%	35.9% *	5.4% *	57.8%	21.6% *
New Mexico	31.6%	41.4%	72.3%	46.8%	19.5% *	20.8% *	53.6%	23.3% *
Arizona	41.6%	71.3%	58.4%	57.0%	40.3%	26.9%	62.9%	33.8%
Utah	23.3%	59.2%	76.2%	35.6%	23.5% *	8.2% *	54.1%	15.2%
Nevada	45.9%	88.8%	66.8%	51.0%	33.0%	38.4%	68.6%	38.4%
Pacific:								
Washington	52.9%	75.7%	66.9%	58.2%	67.3%	26.3% *	73.7%	45.3%
Oregon	54.8%	76.1%	89.2%	72.5%	52.8%	31.2% *	76.4%	46.1%
California	46.1%	63.9%	65.5%	52.4%	48.7%	32.3%	62.5%	39.8%
Hawaii	51.9%	72.3%	70.8%	52.7%	40.6%	38.8%	69.4%	40.3%
States not shown separately	37.1%	65.8%	72.4%	30.1% *	34.6%	17.8% *	64.7%	24.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 4. a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	1.17%	1.64%	1.52%	1.72%	1.68%	0.68%	1.25%
New England:								
Maine	6.20%	4.52%	9.65%	6.71%	9.96%	9.08% *	6.39%	7.32%
Massachusetts	4.26%	7.87%	10.57%	6.96% *	7.67% *	8.10% *	4.96%	5.16% *
Connecticut	3.85%	7.98%	10.91%	9.99%	5.37% *	2.97% *	6.65%	3.86%
Middle Atlantic:								
New York	4.74%	6.93%	6.93%	6.86%	6.95%	6.46%	5.84%	5.35%
New Jersey	3.70%	8.24%	9.63%	10.93%	12.88%	6.68% *	4.65%	5.03%
Pennsylvania	4.55%	4.87%	7.24%	9.45%	9.01%	6.17%	4.95%	5.08%
East North Central:								
Ohio	6.92%	2.94%	6.80%	11.36%	6.62% *	10.32%	4.33%	8.27%
Indiana	3.75%	4.79%	11.53%	9.18%	8.45% *	4.73%	6.00%	4.21%
Illinois	3.24%	9.47%	8.20%	8.19%	7.14% *	4.75% *	6.25%	2.82%
Michigan	5.98%	8.14%	11.54%	4.70%	11.39% *	10.30%	4.09%	6.62%
Wisconsin	3.44%	6.06%	6.31%	6.71%	8.79% *	11.19% *	3.25%	4.38%
West North Central:								
Minnesota	4.06%	7.03%	10.56%	7.08%	5.97%	7.03% *	6.88%	5.24% *
Iowa	3.63%	10.64%	10.33%	11.92%	8.34% *	4.25% *	5.67%	3.21%
Missouri	6.05%	5.65%	10.42%	9.18%	11.61%	9.31%	4.63%	7.93%
Nebraska	4.08%	8.93%	8.80%	8.82% *	7.32%	6.75% *	5.61%	4.80%
Kansas	5.92%	6.68%	11.52%	11.17%	10.44%	10.77% *	7.08%	9.69%
South Atlantic:								
Maryland	5.27%	8.17%	11.37%	8.64% *	9.32%	10.94%	6.57%	7.35%
Virginia	2.81%	9.14%	12.46%	7.04%	10.09% *	2.01% *	6.56%	3.54%
West Virginia	5.21%	10.63%	13.40% *	8.80%	14.79% *	5.64% *	7.42%	6.93%
North Carolina	3.81%	5.99%	10.78%	9.50%	8.19% *	4.78% *	5.96%	3.65%
South Carolina	5.50%	11.29%	9.95%	8.50%	12.96%	4.67% *	6.92%	7.02% *
Georgia	6.31%	8.50%	10.60%	9.81%	12.96%	6.79%	4.69%	7.10%
Florida	5.11%	7.65%	9.11%	6.88%	12.11% *	5.55% *	6.49%	6.46% *
East South Central:								
Kentucky	6.24%	9.96%	10.65%	10.66%	10.48% *	9.43% *	6.15%	8.50% *
Tennessee	4.93%	7.84%	12.99%	9.47%	11.20%	6.19% *	6.14%	5.52%
Alabama	2.63%	8.94%	6.71%	10.83%	9.48%	0.87% *	6.29%	3.22%
Mississippi	6.25%	9.04%	10.01%	12.59% *	12.70%	7.95% *	5.67%	8.88%
West South Central:								
Arkansas	6.70%	12.61%	13.60% *	10.25%	10.97%	6.71% *	7.35%	7.45% *
Louisiana	7.45%	12.11%	9.63%	10.84%	15.60%	10.16% *	6.08%	9.16%
Oklahoma	6.71%	10.45%	14.07%	11.30%	15.57%	10.79% *	9.59%	8.18%
Texas	3.87%	6.92%	10.03%	8.45%	8.33%	6.65%	6.19%	5.60%
Mountain:								
Colorado	4.64%	5.06%	10.83%	7.60%	11.07% *	2.10% *	5.60%	6.55% *
New Mexico	6.00%	8.92%	12.23%	7.80%	7.29% *	9.13% *	7.79%	7.44% *
Arizona	5.54%	9.60%	11.64%	9.23%	10.18%	7.85%	7.66%	6.40%
Utah	2.77%	9.44%	12.79%	9.03%	7.54% *	6.63% *	5.81%	4.00%
Nevada	4.87%	5.28%	9.74%	9.32%	8.35%	8.25%	5.48%	6.85%
Pacific:								
Washington	6.49%	6.28%	10.73%	7.98%	12.75%	9.20% *	5.86%	9.06%
Oregon	5.40%	7.92%	10.09%	10.15%	11.76%	11.48% *	5.07%	6.36%
California	2.63%	5.59%	6.76%	6.36%	7.94%	5.34%	3.60%	4.01%
Hawaii	4.06%	6.64%	6.78%	8.17%	9.35%	8.35%	4.00%	4.72%
States not shown separately	4.39%	6.16%	5.41%	9.75% *	9.41%	6.61% *	3.74%	5.33%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1(1996) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,953.68	4,935.76	4,943.76	4,883.03	4,835.85	5,019.05	4,937.86	4,957.10
New England:								
Maine	5,183.92	5,415.26	4,332.33	4,581.10	4,615.17	5,683.63	4,766.68	5,292.02
Massachusetts	6,002.18	5,552.49	6,079.42	5,803.44	5,885.92	6,144.16	5,779.88	6,037.30
Connecticut	5,706.16	6,093.94	6,114.86	6,075.25	5,919.57	5,532.64	5,925.02	5,661.39
Middle Atlantic:								
New York	5,315.24	5,941.06	5,382.34	5,716.33	4,828.76	5,352.60	5,762.86	5,189.43
New Jersey	5,845.61	5,934.46	6,645.53	5,682.62	6,270.69	5,630.71	6,217.56	5,777.24
Pennsylvania	5,036.98	4,737.12	4,923.23	4,797.88	4,851.93	5,200.28	4,858.62	5,072.21
East North Central:								
Ohio	4,537.74	4,505.98	4,884.67	4,528.34	4,198.44	4,626.27	4,643.93	4,514.87
Indiana	4,943.39	4,205.15	4,901.71	4,772.49	4,965.17	5,016.46	4,392.33	5,030.52
Illinois	5,388.30	5,905.60	5,704.56	5,176.50	5,026.14	5,454.76	5,656.22	5,319.22
Michigan	4,751.97	4,323.51	4,623.68	4,726.94	4,984.77	4,695.94	4,590.26	4,791.76
Wisconsin	5,104.39	5,056.36	4,867.71	4,809.38	5,023.49	5,274.10	4,953.60	5,130.97
West North Central:								
Minnesota	5,069.67	4,358.36	4,776.25	4,961.60	4,658.11	5,368.64	4,678.33	5,180.14
Iowa	4,562.73	4,475.36	4,797.70	4,398.66	4,423.21	4,759.11	4,771.29	4,505.76
Missouri	4,714.93	5,641.25	4,281.45	4,282.70	4,339.84	4,894.08	4,782.31	4,702.59
Nebraska	4,680.48	5,161.28	3,873.00	4,579.48	4,451.28	4,846.71	4,664.53	4,684.59
Kansas	4,836.63	4,777.20	5,411.60	4,759.97	4,760.31	4,806.38	5,043.01	4,779.70
South Atlantic:								
Maryland	4,967.54	5,301.26	6,195.26	5,129.88	4,698.21	4,877.15	5,470.01	4,858.17
Virginia	5,043.04	4,565.68	4,604.51	5,018.66	5,251.13	5,055.92	4,770.53	5,090.15
West Virginia	5,055.99	5,339.13	5,236.28	4,752.23	4,908.14	5,121.68	5,113.17	5,044.11
North Carolina	4,626.24	4,876.88	4,884.03	4,708.94	4,613.28	4,588.51	4,831.40	4,597.46
South Carolina	4,258.53	4,760.04	4,073.08	4,863.85	3,534.61	4,373.80	4,679.40	4,187.46
Georgia	4,789.36	5,042.08	5,004.32	5,051.24	3,869.14	5,005.14	5,030.47	4,755.62
Florida	4,870.86	4,782.15	5,058.94	4,945.46	5,083.70	4,763.57	4,976.97	4,848.41
East South Central:								
Kentucky	4,745.49	4,277.54	4,426.22	4,157.00	5,332.33	4,749.95	4,302.76	4,846.94
Tennessee	4,758.05	3,860.41	4,401.69	3,896.05	4,658.21	5,054.23	4,022.62	4,874.45
Alabama	4,624.70	4,702.39	4,721.10	4,114.10	4,865.32	4,666.83	4,632.97	4,623.20
Mississippi	4,351.43	4,878.23	4,290.69	4,172.75	4,279.45	4,376.19	4,382.41	4,346.25
West South Central:								
Arkansas	4,156.53	4,250.39	4,340.90	4,246.95	3,972.06	4,163.59	4,270.29	4,135.58
Louisiana	4,863.19	4,072.06	4,593.56	4,852.80	4,296.18	5,291.17	4,493.15	4,966.77
Oklahoma	4,650.60	4,367.92	5,018.70	4,448.57	3,882.99	5,098.55	4,624.88	4,658.20
Texas	4,898.70	4,622.63	5,219.74	5,020.89	4,880.64	4,882.81	5,070.09	4,875.02
Mountain:								
Colorado	4,717.00	4,000.19	4,003.44	4,406.12	4,007.70	5,309.32	4,244.33	4,851.75
New Mexico	4,283.34	4,303.65	4,290.15	4,355.76	4,117.21	4,356.53	4,331.76	4,265.39
Arizona	4,605.34	4,361.20	4,209.32	4,368.37	4,142.81	4,901.78	4,370.55	4,672.43
Utah	4,913.95	4,000.41	4,211.09	4,461.47	5,332.94	5,038.54	4,248.91	5,066.13
Nevada	4,454.09	4,591.25	4,636.06	4,548.39	4,983.48	4,279.27	4,428.71	4,459.04
Pacific:								
Washington	4,455.45	4,556.57	4,902.89	4,416.27	4,266.59	4,488.32	4,602.19	4,408.04
Oregon	4,451.57	4,437.39	4,172.07	4,757.61	4,701.55	4,237.36	4,461.74	4,448.82
California	4,886.91	4,888.88	4,827.13	4,604.71	4,972.34	4,936.48	4,844.36	4,896.70
Hawaii	5,319.26	5,439.74	5,055.82	5,296.48	5,128.04	5,436.91	5,329.11	5,315.68
States not shown separately	5,096.63	4,658.55	3,787.12	5,242.77	5,064.21	5,458.10	4,376.39	5,349.65

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.1(1996) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.06	49.99	25.10	40.06	29.55	60.76	32.70	43.09
New England:								
Maine	85.32	174.05	513.83	137.53	240.88	149.32	141.23	116.95
Massachusetts	133.14	182.66	315.54	158.53	308.23	148.15	185.94	145.52
Connecticut	146.75	234.20	395.87	199.66	201.31	257.98	191.59	193.74
Middle Atlantic:								
New York	143.87	256.25	226.31	206.78	259.66	193.03	196.97	172.71
New Jersey	266.71	337.64	461.72	338.69	360.13	369.85	242.53	293.15
Pennsylvania	97.54	180.64	233.10	109.43	275.80	170.75	98.58	117.56
East North Central:								
Ohio	125.98	243.40	193.80	201.80	215.31	200.99	108.33	143.11
Indiana	298.70	198.61	354.57	307.65	233.54	397.58	159.47	331.26
Illinois	115.43	247.42	230.95	206.09	224.82	222.82	111.83	160.84
Michigan	290.99	139.98	269.50	143.58	217.10	461.51	98.41	345.95
Wisconsin	223.59	345.74	319.71	273.06	242.59	343.82	178.10	260.87
West North Central:								
Minnesota	157.29	206.90	258.90	592.78	188.57	280.17	121.28	213.83
Iowa	143.23	250.22	301.05	236.28	175.41	207.71	123.75	151.74
Missouri	133.40	407.74	300.01	299.94	326.32	203.93	249.63	206.59
Nebraska	80.99	506.13	276.63	252.27	253.41	165.35	217.94	86.69
Kansas	109.34	289.70	252.93	222.22	571.60	301.47	198.97	211.01
South Atlantic:								
Maryland	359.87	178.77	381.38	271.05	425.86	457.59	152.89	387.62
Virginia	284.45	193.32	606.29	214.19	614.75	429.36	170.21	372.77
West Virginia	185.26	196.41	832.87	255.36	484.71	227.14	226.46	245.18
North Carolina	204.54	402.94	331.70	282.88	249.94	280.32	226.47	242.23
South Carolina	174.33	237.65	516.23	319.52	336.19	210.96	250.46	190.59
Georgia	226.97	478.03	433.47	247.13	513.54	309.40	265.47	255.63
Florida	130.30	231.40	275.31	255.26	159.90	179.46	153.96	164.44
East South Central:								
Kentucky	173.64	138.30	277.31	261.02	373.55	210.98	149.52	224.87
Tennessee	189.24	226.89	739.23	220.56	155.76	294.97	168.42	200.04
Alabama	135.03	118.11	92.73	175.09	553.82	158.08	137.58	145.20
Mississippi	222.03	596.44	401.34	482.75	237.71	370.12	135.22	264.88
West South Central:								
Arkansas	121.53	391.22	513.30	271.22	160.88	264.29	177.13	185.82
Louisiana	168.23	609.45	259.77	615.15	317.21	289.42	260.70	208.94
Oklahoma	166.16	292.17	825.97	271.38	547.60	180.80	181.31	231.24
Texas	125.84	278.11	296.52	222.08	201.41	145.47	148.23	126.64
Mountain:								
Colorado	189.87	199.24	539.74	256.44	387.95	185.63	205.36	232.23
New Mexico	175.59	311.61	501.91	242.61	293.62	330.52	187.74	213.11
Arizona	139.72	247.96	399.31	220.06	306.76	312.18	176.13	193.42
Utah	174.99	172.98	211.40	162.05	281.97	312.28	91.71	208.96
Nevada	178.66	122.58	476.41	359.13	447.79	236.07	142.34	227.03
Pacific:								
Washington	106.58	250.34	572.88	188.55	264.60	189.84	216.96	120.92
Oregon	114.52	233.99	127.99	161.93	183.65	152.76	121.21	148.41
California	109.75	198.53	174.72	149.11	131.53	193.52	170.68	147.74
Hawaii	55.87	176.99	326.68	150.07	147.31	114.66	116.27	86.32
States not shown separately	104.87	231.26	266.08	253.96	251.92	172.28	240.32	149.76

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. D. 1. a(1996) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,867.72	4,712.93	4,826.32	4,698.98	4,743.52	4,961.48	4,754.13	4,890.24
New England:								
Maine	5,480.05	4,992.33	4,221.00	5,389.07	4,798.79	5,671.51	4,935.25	5,526.65
Massachusetts	5,801.16	5,394.90	5,725.34	5,598.24	5,365.12	6,049.54	5,622.33	5,830.53
Connecticut	5,522.13	6,076.11	6,633.91	6,150.70	5,699.09	5,211.28	6,081.99	5,366.07
Middle Atlantic:								
New York	4,902.58	5,234.08	5,122.96	4,561.42	4,906.09	4,876.20	5,123.25	4,848.30
New Jersey	5,575.84	4,902.90	6,597.24	6,027.40	5,765.40	5,457.44	5,703.32	5,555.61
Pennsylvania	4,728.26	4,514.20	4,332.95	5,145.32	4,607.68	4,737.83	4,859.06	4,703.87
East North Central:								
Ohio	4,418.36	4,459.36	4,339.32	4,306.99	3,969.83	4,489.04	4,147.67	4,464.79
Indiana	5,384.71	4,130.29	2,376.00 *	3,733.22	5,230.34	5,616.52	4,131.85	5,418.91
Illinois	5,254.87	5,725.24	6,015.51	4,440.49	4,819.96	5,386.79	5,733.37	5,217.80
Michigan	4,633.47	4,073.62	4,978.21	4,848.39	4,790.69	4,503.24	4,619.46	4,636.15
Wisconsin	5,172.55	4,872.27	4,909.14	4,949.06	4,783.63	5,447.36	4,914.72	5,223.09
West North Central:								
Minnesota	5,175.56	3,750.86	5,092.07	5,489.95	5,671.04	5,251.07	4,879.19	5,458.51
Iowa	5,556.88	4,925.78	4,911.27	4,929.65	5,146.36	5,822.10	4,974.94	5,652.59
Missouri	4,913.62	6,617.08	3,368.79	3,742.22	4,287.46	5,127.71	5,333.91	4,837.12
Nebraska	4,854.35	4,365.88	2,770.35	5,078.34	4,460.10	5,131.53	4,488.70	4,938.59
Kansas	4,855.52	4,279.50	4,235.23	4,888.78	5,039.21	4,911.46	4,383.14	4,965.04
South Atlantic:								
Maryland	5,143.91	5,138.59	5,938.12	5,026.74	4,231.25	5,404.05	5,484.90	5,082.28
Virginia	5,679.28	3,955.92	3,384.41	4,776.91	4,989.56	6,004.58	3,960.84	5,863.22
West Virginia	5,089.29	6,260.50	3,798.25	4,319.65	4,231.93	5,275.87	4,298.39	5,172.36
North Carolina	4,829.73	5,678.84	3,816.05	3,471.64	5,916.00 *	4,847.67	4,573.22	4,847.14
South Carolina	4,355.56	4,055.18	4,036.56	4,773.67	4,796.59	4,276.90	4,367.29	4,353.45
Georgia	4,655.25	4,526.12	4,604.13	3,873.45	4,681.06	4,873.01	3,726.63	4,817.49
Florida	4,547.99	4,145.80	4,810.16	4,399.57	4,816.69	4,486.27	4,376.81	4,592.50
East South Central:								
Kentucky	4,695.35	4,301.51	4,752.00	4,239.43	4,356.74	4,892.67	4,540.31	4,746.67
Tennessee	4,708.58	2,892.56	5,152.43	4,612.72	4,662.51	4,796.88	3,648.15	4,781.86
Alabama	5,043.53	5,313.38	5,255.05	4,845.89	5,105.03	5,030.56	5,171.18	4,985.51
Mississippi	4,799.16	3,334.20	4,200.00 *	4,668.00 *	4,692.00 *	4,974.58	4,021.01	4,935.61
West South Central:								
Arkansas	4,502.68	5,012.71	4,212.14	4,594.54	4,160.56	4,622.90	4,607.90	4,476.40
Louisiana	4,807.66	3,391.23	3,770.56	5,054.13 *	4,278.21	4,992.27	4,613.01	4,835.11
Oklahoma	4,928.17	5,612.88	4,785.22	4,127.19	3,666.43	5,700.96	4,984.21	4,904.51
Texas	4,700.70	4,535.60	4,908.01	4,523.67	4,840.89	4,683.62	4,793.55	4,686.48
Mountain:								
Colorado	4,477.05	3,977.35	3,549.42	4,017.50	4,916.05	4,829.89	3,853.60	4,725.13
New Mexico	4,017.27	4,141.05	4,392.44	4,060.46	4,147.24	3,879.36	4,159.10	3,978.98
Arizona	4,558.10	4,316.55	3,891.72	3,983.23	4,745.38	4,788.90	4,208.88	4,703.96
Utah	4,456.67	3,556.47	3,750.44	4,151.10	4,615.70	4,578.38	3,898.18	4,554.60
Nevada	4,339.54	4,610.63	5,081.41	3,804.49	4,308.73	4,374.92	4,655.78	4,251.87
Pacific:								
Washington	4,673.04	3,773.59	5,052.87	3,767.83	4,732.72	4,702.39	4,604.33	4,684.15
Oregon	4,274.54	3,722.69	4,288.36	4,604.26	4,443.54	4,100.44	4,089.07	4,332.37
California	4,504.82	4,457.48	4,558.05	4,495.80	4,285.24	4,578.83	4,579.34	4,488.80
Hawaii	5,011.82	5,115.48	5,118.10	4,805.33	5,167.35	4,941.26	5,057.76	5,001.05
States not shown separately	5,363.81	5,352.17	4,987.67	5,097.52	5,062.92	5,739.11	5,000.83	5,434.92

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1. a(1996) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-Sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.91	131.65	86.20	96.80	66.10	76.85	64.85	49.48
New England:								
Maine	202.92	1,112.97	1,104.80	821.17	1,045.19	633.57	787.77	222.40
Massachusetts	176.37	240.59	311.83	178.39	272.06	267.45	193.48	193.65
Connecticut	186.41	781.07	375.82	1,323.83	858.65	314.30	439.24	278.71
Middle Atlantic:								
New York	99.74	277.81	388.47	275.73	554.27	193.68	174.22	150.80
New Jersey	243.55	907.47	1,451.77	1,432.08	909.58	416.09	687.69	269.56
Pennsylvania	50.29	794.69	548.86	406.79	232.91	124.94	210.21	87.95
East North Central:								
Ohio	155.23	764.96	670.06	667.02	951.18	515.51	159.96	164.75
Indiana	271.86	1,117.81	740.28 *	1,037.65	1,008.49	750.68	909.72	628.11
Illinois	219.63	1,363.04	1,595.34	705.78	556.97	276.50	920.27	256.79
Michigan	283.57	876.36	1,052.61	566.23	750.90	898.41	696.66	333.46
Wisconsin	164.24	1,132.20	1,057.76	1,059.81	1,016.39	637.15	799.76	171.47
West North Central:								
Minnesota	119.91	880.60	618.72	1,057.87	1,069.00	807.12	568.10	837.71
Iowa	368.29	905.23	1,191.54	1,278.72	1,353.19	917.74	718.42	357.61
Missouri	257.77	1,685.82	1,004.70	712.58	803.11	609.53	1,238.27	205.10
Nebraska	269.00	1,030.64	775.49	1,106.49	1,059.47	602.08	733.45	222.11
Kansas	173.63	1,018.19	1,184.09	1,061.24	936.35	920.37	809.84	752.80
South Atlantic:								
Maryland	153.99	779.99	371.23	759.46	575.54	191.00	280.11	186.74
Virginia	312.71	757.07	760.12	684.51	916.38	368.02	486.14	325.42
West Virginia	282.00	1,659.91	982.74	1,024.16	1,180.24	839.58	919.80	304.81
North Carolina	278.24	1,407.50	1,001.40	969.57	1,870.80 *	263.13	862.82	245.29
South Carolina	272.78	677.20	1,131.93	1,139.52	1,253.61	452.50	502.45	411.73
Georgia	212.04	1,121.38	1,309.68	909.28	1,233.75	632.49	860.57	677.23
Florida	216.08	350.22	893.24	492.20	787.51	322.19	195.35	276.68
East South Central:								
Kentucky	142.16	718.12	754.27	651.90	1,030.79	788.53	505.07	572.33
Tennessee	208.25	776.39	1,373.35	1,199.39	1,225.01	256.97	846.88	243.51
Alabama	203.46	981.21	1,414.21	1,256.37	1,524.33	1,080.42	581.36	764.64
Mississippi	662.00	973.92	1,266.98 *	1,476.15 *	1,483.74 *	980.48	910.31	976.21
West South Central:								
Arkansas	150.85	1,329.96	1,115.50	1,287.16	887.39	199.69	882.17	193.60
Louisiana	347.70	955.81	1,053.03	1,533.81 *	1,038.82	581.96	898.83	434.96
Oklahoma	255.07	1,359.37	1,339.70	1,145.69	818.16	1,477.93	771.39	632.30
Texas	180.77	1,011.60	1,051.54	994.26	758.77	205.66	576.63	180.83
Mountain:								
Colorado	234.98	272.28	681.17	465.04	884.90	540.93	169.69	363.94
New Mexico	194.43	234.38	811.59	627.70	492.66	744.82	166.47	485.80
Arizona	141.26	791.03	795.99	624.65	731.34	379.38	260.60	187.60
Utah	152.48	453.33	696.27	476.04	741.23	238.37	86.19	157.82
Nevada	211.62	907.53	1,271.14	830.70	829.78	814.17	794.12	493.72
Pacific:								
Washington	137.76	851.73	1,074.72	895.48	935.42	505.19	692.89	175.31
Oregon	109.25	573.69	555.00	516.82	417.64	487.99	128.92	168.43
California	113.33	166.45	180.62	190.50	73.38	199.21	174.67	142.50
Hawaii	145.43	308.89	1,099.81	145.64	95.80	358.88	152.81	240.55
States not shown separately	253.26	853.60	768.06	611.86	939.10	724.54	256.57	286.60

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1. b(1996) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,006.85	5,111.49	5,009.79	4,965.29	4,888.53	5,058.83	5,036.29	5,000.71
New England:								
Maine	5,178.02	5,475.41	4,294.20	4,481.30	4,072.58	5,924.75	4,808.02	5,245.08
Massachusetts	6,089.44	5,493.90	6,695.75	6,124.46	5,819.24	6,211.29	5,952.65	6,110.77
Connecticut	5,737.32	6,059.25	5,613.56	6,085.78	5,828.42	5,658.40	5,700.27	5,742.54
Middle Atlantic:								
New York	5,873.29	6,651.29	5,591.18	6,358.59	5,312.89	6,014.00	6,256.37	5,745.14
New Jersey	6,080.73	6,099.02	6,470.71	5,516.83	6,533.95	5,948.41	6,201.64	6,055.89
Pennsylvania	4,916.35	4,685.71	5,165.39	4,821.29	4,673.33	5,019.58	4,932.37	4,913.74
East North Central:								
Ohio	4,597.56	4,425.04	5,015.17	4,556.76	4,062.66	4,829.38	4,769.80	4,558.83
Indiana	4,858.61	4,432.58	4,933.33	5,134.11	5,074.61	4,737.45	4,530.07	4,919.36
Illinois	5,228.61	5,801.24	5,714.62	5,163.73	5,131.62	5,053.30	5,566.29	5,108.99
Michigan	4,941.19	4,323.63	4,392.70	4,437.63	5,313.31	4,955.29	4,452.06	5,035.43
Wisconsin	5,070.04	4,826.38	4,838.51	4,609.64	5,024.03	5,290.17	4,747.71	5,117.90
West North Central:								
Minnesota	4,950.91	4,396.54	4,294.54	4,825.51	4,542.40	5,285.71	4,578.71	5,061.82
Iowa	4,423.86	4,722.39	5,187.98	3,918.41	4,444.65	4,499.75	4,724.95	4,359.49
Missouri	4,740.10	4,991.52	4,363.95	4,278.19	4,606.01	4,884.11	4,594.80	4,766.44
Nebraska	4,696.32	5,405.20	3,905.94	4,688.38	4,366.01	4,921.38	4,891.97	4,656.73
Kansas	5,013.53	5,040.95	5,654.02	4,691.61	4,821.12	5,078.49	5,237.76	4,944.81
South Atlantic:								
Maryland	5,189.27	5,544.74	6,418.47	5,117.11	5,030.40	5,154.54	5,458.68	5,117.40
Virginia	4,824.75	4,725.30	4,975.16	5,025.32	5,458.17	4,503.74	5,080.46	4,788.87
West Virginia	5,428.93	6,083.10	5,441.35	5,069.42	5,074.75	5,678.02	5,436.87	5,427.98
North Carolina	4,582.85	4,750.45	4,679.02	4,504.04	4,357.30	4,694.41	4,559.36	4,585.47
South Carolina	4,189.13	4,824.37	3,730.24	3,854.07	3,754.14	4,300.86	4,317.33	4,169.19
Georgia	4,892.72	5,257.16	5,173.16	5,289.10	3,553.06	5,303.18	5,353.31	4,823.52
Florida	5,113.24	5,436.49	5,333.81	5,515.05	5,136.26	4,984.76	5,477.51	5,038.34
East South Central:								
Kentucky	4,733.97	3,992.01	3,943.03	4,028.74	5,337.35	4,677.43	4,044.85	4,802.82
Tennessee	4,772.73	4,443.62	4,339.73	3,921.04	4,686.67	5,122.74	4,048.31	4,921.58
Alabama	4,675.67	4,492.41	4,800.99	4,196.23	4,714.17	4,754.03	4,549.03	4,692.87
Mississippi	4,298.06	5,073.10	4,073.20	4,285.59	4,249.17	4,304.59	4,388.60	4,287.21
West South Central:								
Arkansas	3,823.82	4,083.49	4,188.01	4,256.17	3,890.59	3,733.51	4,158.64	3,778.62
Louisiana	5,058.38	4,819.54	4,419.97	4,770.14	4,232.07	5,754.33	4,808.52	5,114.34
Oklahoma	4,539.79	4,492.54	5,076.60	4,546.45	3,869.35	4,931.25	4,759.88	4,485.64
Texas	4,856.03	4,801.89	4,961.77	5,350.41	4,723.71	4,835.44	5,008.53	4,838.78
Mountain:								
Colorado	4,892.30	3,669.28	4,391.58	4,277.53	4,333.09	5,532.17	4,246.85	5,058.60
New Mexico	4,545.21	4,759.62	4,310.56	3,956.69	4,120.36	5,007.50	4,248.22	4,643.20
Arizona	4,686.42	4,657.84	4,468.91	4,668.13	3,809.30	4,963.23	4,651.57	4,693.39
Utah	5,155.86	4,095.95	4,398.02	4,605.50	5,558.55	5,310.14	4,316.97	5,346.69
Nevada	4,514.67	4,605.82	4,692.65	4,328.91	4,954.67	4,401.56	4,418.03	4,534.76
Pacific:								
Washington	4,282.58	4,286.47	4,972.58	4,338.67	3,997.09	4,287.45	4,421.68	4,230.70
Oregon	4,652.78	4,606.04	3,727.48	4,604.99	4,920.37	4,593.97	4,590.80	4,670.82
California	5,465.67	5,166.62	5,158.45	4,888.53	5,708.26	5,584.95	5,237.71	5,524.25
Hawaii	5,406.96	5,474.45	4,507.83	5,515.66	5,139.75	5,626.75	5,310.93	5,443.67
States not shown separately	5,053.78	4,858.48	3,473.48	5,612.46	5,575.52	4,942.80	4,355.30	5,312.88

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1. b(1996) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
New England:								
Maine	197.67	674.10	685.85	264.17	648.18	298.46	329.28	199.44
Massachusetts	264.61	450.83	1,042.71	957.04	918.81	361.52	298.95	303.58
Connecticut	224.53	300.29	919.30	703.38	680.35	296.13	200.30	298.60
Middle Atlantic:								
New York	288.94	488.85	365.56	380.25	414.58	317.94	299.88	344.06
New Jersey	240.28	513.08	1,008.06	698.77	762.05	259.79	200.21	278.82
Pennsylvania	102.13	549.65	446.05	220.65	256.96	157.89	247.91	131.15
East North Central:								
Ohio	230.41	310.12	260.54	294.82	223.23	434.86	127.42	259.12
Indiana	321.73	600.05	642.03	314.09	249.70	460.90	235.12	364.27
Illinois	126.03	257.94	455.33	233.23	258.67	294.29	131.15	154.19
Michigan	394.34	487.88	752.07	164.57	248.01	577.99	173.86	461.38
Wisconsin	271.59	391.42	1,071.60	190.09	494.06	462.60	277.62	327.19
West North Central:								
Minnesota	189.23	376.58	696.94	579.27	539.62	269.04	183.24	243.72
Iowa	157.03	401.15	994.95	249.47	193.77	482.65	198.82	242.73
Missouri	132.06	394.21	387.35	340.29	278.27	323.76	248.94	269.35
Nebraska	171.03	787.53	486.62	293.53	251.82	297.20	390.81	171.79
Kansas	144.09	889.33	676.51	229.00	624.75	331.22	268.33	163.14
South Atlantic:								
Maryland	376.76	372.77	775.82	373.96	899.70	213.64	204.87	401.54
Virginia	386.45	550.53	1,006.27	317.92	637.58	591.19	261.96	498.53
West Virginia	206.14	1,699.67	1,025.01	585.82	597.83	628.67	623.70	253.32
North Carolina	212.81	808.15	549.53	534.22	265.44	297.40	204.82	250.12
South Carolina	254.70	299.63	639.77	290.01	333.43	335.34	296.73	265.31
Georgia	266.77	788.92	439.93	221.12	483.15	437.55	239.84	295.53
Florida	133.29	291.31	618.34	682.28	283.61	172.25	207.26	156.32
East South Central:								
Kentucky	306.58	641.32	754.38	516.91	703.52	353.97	193.75	380.90
Tennessee	236.86	669.38	740.59	280.43	217.25	412.66	261.83	249.74
Alabama	172.64	690.98	521.08	135.59	541.64	252.24	158.09	199.03
Mississippi	263.87	1,109.50	753.79	668.08	482.07	371.94	217.92	294.93
West South Central:								
Arkansas	204.88	499.03	687.08	537.70	179.03	474.17	282.77	290.35
Louisiana	172.20	804.28	291.35	591.48	711.39	259.65	269.15	209.55
Oklahoma	205.09	198.33	836.84	587.54	728.01	243.38	238.20	280.86
Texas	115.37	294.54	596.95	352.33	273.13	126.00	174.95	128.10
Mountain:								
Colorado	196.30	283.13	608.90	268.57	130.14	413.89	273.73	258.52
New Mexico	132.72	903.31	1,018.54	718.46	737.71	313.35	343.59	173.59
Arizona	185.18	764.35	717.03	264.36	496.48	396.97	200.86	236.61
Utah	263.41	225.38	309.90	148.15	601.05	449.66	157.00	318.97
Nevada	223.30	332.19	645.61	338.90	491.71	333.20	205.46	303.12
Pacific:								
Washington	173.44	167.95	612.30	200.71	671.43	358.34	242.21	211.43
Oregon	136.95	241.72	822.34	187.98	307.32	609.83	159.80	254.42
California	202.43	285.17	606.73	306.64	161.28	375.61	197.36	253.82
Hawaii	75.32	210.09	538.79	148.93	262.43	177.62	175.23	94.69
States not shown separately	185.03	289.89	578.37	404.12	466.42	389.50	356.31	211.53

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1. c(1996) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,924.44	4,826.77	4,901.20	4,907.22	4,774.35	4,997.68	4,914.58	4,927.09
New England:								
Maine	4,975.57	5,479.82	4,393.66	4,424.88	4,896.64	5,369.93	4,721.99	5,109.64
Massachusetts	7,011.00	6,668.94	5,848.73	6,206.17	7,702.20	6,649.21	6,344.06	7,094.65
Connecticut	6,072.83	6,186.69	6,180.77	5,880.83	6,451.41	5,870.01	6,051.27	6,079.86
Middle Atlantic:								
New York	4,833.57	5,484.23	5,250.10	5,642.56	3,663.73	5,125.01	5,484.45	4,680.24
New Jersey	5,610.95	6,730.78	7,168.86	5,982.07	6,058.93	5,283.22	6,849.45	5,407.27
Pennsylvania	5,470.40	4,844.70	4,865.60	4,285.79	5,604.63	5,770.37	4,786.46	5,650.30
East North Central:								
Ohio	4,483.29	4,789.23	4,874.98	4,833.59	4,795.73	4,172.41	4,724.67	4,424.26
Indiana	4,840.66	3,850.36	5,104.87	4,416.90	4,407.15	5,131.89	4,164.24	4,974.60
Illinois	6,201.16	6,587.75	5,174.11	5,710.38	4,886.93	6,619.06	6,112.28	6,220.87
Michigan	4,425.32	4,365.88	4,725.91	5,037.06	4,509.75	3,950.51	4,739.88	4,291.06
Wisconsin	5,152.33	6,747.12	4,854.01	5,226.42	5,227.17	5,024.83	5,391.63	5,091.84
West North Central:								
Minnesota	5,243.23	4,883.22	4,595.75	4,021.32	4,649.23	5,521.96	4,626.13	5,292.30
Iowa	4,500.32	3,783.27	4,312.71	5,190.65	4,151.31	4,471.93	4,794.74	4,354.15
Missouri	4,319.84	5,527.49	4,191.89 *	5,087.02	3,518.25	4,552.90	4,877.42	4,212.44
Nebraska	4,535.12	5,168.90	4,122.23	3,660.82	4,930.97	4,513.20	4,426.77	4,582.31
Kansas	4,419.59	4,720.09	4,951.99	4,845.15	4,339.66	4,234.81	4,924.03	4,299.22
South Atlantic:								
Maryland	3,334.06	4,245.32	6,578.17	6,716.42	3,966.53	2,791.60 *	5,508.07	3,069.42
Virginia	4,550.80	4,730.47	4,675.19	5,383.83	3,871.78	4,422.74	4,782.97	4,400.68
West Virginia	4,482.92	5,145.05	5,476.51	4,578.96	4,402.65	4,090.56	5,081.67	4,214.22
North Carolina	4,555.81	4,726.51	5,535.66	5,131.72	5,481.29	4,003.94	5,170.64	4,378.43
South Carolina	4,427.09	4,944.58	4,747.04	7,305.61	2,677.64	4,761.00	5,862.14	4,127.11
Georgia	4,561.68	5,114.96	4,164.01	6,221.99	5,282.23	4,456.56	4,834.34	4,536.14
Florida	4,637.19	4,287.69	4,597.57	4,401.45	6,655.20	4,493.22	4,470.41	4,658.10
East South Central:								
Kentucky	4,797.23	4,375.19	4,654.19	4,251.74	5,573.53	4,871.96	4,353.26	5,043.42
Tennessee	4,772.48	3,947.96	4,108.56	3,697.43	4,487.25	5,302.82	4,172.24	4,849.47
Alabama	4,027.97	4,585.42	4,415.02	3,215.88	5,651.03	3,627.58	4,406.00	3,901.49
Mississippi	4,368.36	5,006.39	4,669.45	3,829.16	4,304.32	4,362.93	4,437.39	4,347.01
West South Central:								
Arkansas	4,970.51	4,307.47	4,563.50	4,137.23	4,071.16	5,483.37	4,260.65	5,195.68
Louisiana	4,400.52	3,826.05	7,892.10 *	5,092.05	5,169.01	4,491.64	4,071.74	4,598.08
Oklahoma	4,831.66	3,896.64	4,988.17 *	4,173.57	5,028.64	5,168.47	4,100.06	5,119.72
Texas	5,494.63	4,074.42	6,745.39	4,642.16	6,492.10	5,661.52	5,529.59	5,484.82
Mountain:								
Colorado	4,483.38	4,777.52	4,003.05	6,208.28	2,675.18	5,317.78	5,406.55	4,291.05
New Mexico	4,559.25	3,874.62	4,123.93	5,280.37	3,939.61 *	4,827.93	4,691.40	4,393.08
Arizona	4,439.38	4,301.40	4,202.48	4,404.00 *	2,429.60 *	4,935.53	4,276.68	4,474.91
Utah	4,847.50	4,317.85	4,105.97	4,455.13	5,196.13	5,306.30	4,556.73	4,989.83
Nevada	4,233.77	4,081.50	2,840.06 *	6,210.20	6,067.00	3,641.58	3,908.11	4,257.11
Pacific:								
Washington	4,812.95	5,308.22	3,517.33	5,274.80	4,258.62	4,489.24	5,348.00	4,295.98
Oregon	4,344.17	6,144.36	4,688.23	6,451.66	4,014.42	3,904.28	5,438.69	4,186.94
California	4,749.83	5,265.10	4,128.17	4,161.16	6,293.87	4,644.47	4,531.96	4,795.98
Hawaii	5,643.43	5,748.27	5,575.30	5,610.33	4,984.65	5,967.68	5,625.88	5,654.23
States not shown separately	4,940.37	4,003.12	3,860.05	4,707.12	4,262.81	6,086.50	4,134.83	5,327.47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

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Table II. D. 1. c(1996) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.12	83.22	127.05	130.36	148.08	154.77	82.84	121.47
New England:								
Maine	118.83	234.38	626.17	229.12	208.08	122.15	317.29	126.12
Massachusetts	374.59	1,433.94	1,651.56	1,379.65	1,435.56	1,597.25	730.34	838.22
Connecticut	375.75	1,036.68	1,479.09	1,105.09	1,093.30	848.72	770.48	448.59
Middle Atlantic:								
New York	284.04	313.50	848.05	550.92	499.05	445.84	319.21	342.93
New Jersey	508.31	1,468.68	1,588.39	1,336.20	1,388.30	570.10	1,099.09	549.92
Pennsylvania	285.67	153.08	845.87	505.27	506.54	280.99	243.26	374.58
East North Central:								
Ohio	197.50	974.25	647.50	912.92	616.41	577.25	223.37	278.00
Indiana	312.89	139.07	1,343.58	633.11	713.20	450.57	314.64	344.58
Illinois	287.48	993.64	1,245.47	1,248.94	1,001.49	825.94	836.84	391.38
Michigan	184.94	141.03	205.01	692.86	402.12	798.38	209.58	292.86
Wisconsin	368.32	1,053.95	568.88	1,187.52	1,117.59	644.54	527.73	403.82
West North Central:								
Minnesota	369.20	1,183.37	992.67	953.42	1,022.96	527.27	746.56	429.83
Iowa	291.52	480.00	968.07	690.44	717.07	502.81	358.45	365.55
Missouri	397.65	930.52	1,258.79 *	984.42	680.13	837.83	610.35	487.77
Nebraska	213.92	918.22	764.34	743.38	1,087.39	859.87	414.62	592.66
Kansas	239.30	397.62	1,053.26	1,009.08	1,158.83	560.86	233.52	554.05
South Atlantic:								
Maryland	777.28	1,044.10	1,962.13	2,004.08	1,111.45	919.13 *	1,352.30	840.19
Virginia	251.29	936.56	1,026.31	1,015.50	962.75	692.00	675.04	531.20
West Virginia	247.43	305.23	1,169.92	492.01	949.19	719.83	282.60	330.39
North Carolina	468.77	943.51	760.55	832.55	1,173.36	715.69	451.91	578.10
South Carolina	303.23	1,067.83	1,018.25	1,681.16	763.22	437.22	951.87	399.46
Georgia	332.63	1,057.33	1,142.36	1,744.27	1,090.60	346.35	711.71	438.82
Florida	424.28	972.66	1,359.43	1,078.53	1,723.57	675.02	899.26	640.75
East South Central:								
Kentucky	170.74	757.69	1,238.34	1,065.44	1,115.82	591.88	428.36	280.64
Tennessee	545.47	776.23	1,225.06	797.70	1,216.48	534.86	673.95	551.16
Alabama	181.37	844.96	822.00	818.96	1,372.03	730.30	513.48	696.08
Mississippi	310.87	987.98	661.92	994.37	725.30	685.42	428.52	367.51
West South Central:								
Arkansas	581.17	1,002.27	965.22	956.85	1,101.78	748.75	524.97	624.33
Louisiana	404.90	865.48	2,495.70 *	1,030.98	1,255.75	641.03	766.55	424.11
Oklahoma	359.50	874.35	1,518.39 *	802.24	1,406.95	522.49	745.07	468.89
Texas	464.62	583.62	1,832.16	816.19	1,480.19	484.95	522.35	476.29
Mountain:								
Colorado	468.78	756.29	1,197.18	1,378.05	796.95	470.23	670.31	556.55
New Mexico	574.39	895.10	909.58	864.05	1,245.81 *	968.72	770.79	804.00
Arizona	577.98	988.46	1,253.34	1,392.67 *	785.56 *	814.04	741.25	754.96
Utah	563.41	829.74	997.38	837.50	1,344.79	917.54	692.60	705.51
Nevada	716.52	1,143.53	864.85 *	1,637.65	1,717.35	695.86	889.14	716.06
Pacific:								
Washington	243.31	896.36	910.32	1,397.69	1,045.13	1,094.19	669.25	566.82
Oregon	409.01	1,362.80	1,238.50	1,819.63	1,061.23	890.59	919.32	726.68
California	348.27	703.89	1,031.53	957.84	1,524.26	481.03	280.38	396.77
Hawaii	256.16	259.34	762.59	1,338.52	799.20	1,282.33	295.81	883.20
States not shown separately	217.90	283.34	562.82	577.86	381.87	376.26	253.97	287.17

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2(1996) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 275. 26	1, 130. 48	1, 361. 33	1, 611. 75	1, 477. 51	1, 126. 52	1, 367. 48	1, 255. 33
New England:								
Maine	1, 558. 01	1, 152. 72	1, 764. 79	2, 317. 43	1, 630. 73	1, 306. 99	1, 888. 27	1, 472. 45
Massachusetts	1, 473. 51	1, 013. 42	1, 367. 14	1, 858. 35	1, 427. 58	1, 437. 48	1, 292. 29	1, 502. 14
Connecticut	1, 163. 72	988. 48	839. 33	1, 412. 72	1, 348. 78	1, 131. 22	1, 154. 04	1, 165. 70
Middle Atlantic:								
New York	1, 174. 81	1, 457. 35	1, 478. 49	1, 478. 32	1, 211. 33	965. 87	1, 550. 41	1, 069. 24
New Jersey	1, 374. 71	1, 414. 61	1, 375. 23	1, 597. 83	2, 344. 38	946. 50	1, 631. 48	1, 327. 52
Pennsylvania	1, 218. 34	820. 07	907. 89	1, 182. 85	1, 420. 31	1, 219. 34	1, 024. 59	1, 256. 62
East North Central:								
Ohio	814. 81	612. 99	697. 55	941. 55	819. 02	814. 48	828. 81	811. 79
Indiana	1, 117. 59	877. 37	1, 883. 52	1, 587. 68	1, 541. 94	830. 96	1, 607. 33	1, 040. 15
Illinois	1, 133. 23	858. 93	1, 032. 00 *	1, 420. 60	1, 364. 36	1, 029. 27	1, 072. 35	1, 148. 93
Michigan	661. 60	449. 40 *	356. 47 *	653. 04	691. 85	719. 69	509. 28	699. 08
Wisconsin	1, 014. 93	649. 08	1, 293. 08	1, 194. 72	1, 185. 42	874. 17	1, 048. 14	1, 009. 08
West North Central:								
Minnesota	1, 184. 02	884. 71	1, 113. 59	1, 707. 79	1, 251. 51	1, 120. 35	1, 240. 12	1, 168. 18
Iowa	1, 326. 89	819. 61 *	1, 709. 69	1, 395. 66	1, 459. 03	1, 172. 09	1, 176. 50	1, 367. 97
Missouri	1, 116. 71	887. 32	1, 857. 51	1, 257. 34	1, 040. 13	1, 060. 90	1, 324. 09	1, 078. 76
Nebraska	1, 525. 28	729. 95 *	1, 485. 96	1, 620. 68	1, 618. 94	1, 575. 97	1, 291. 23	1, 585. 52
Kansas	1, 329. 75	1, 679. 16	1, 311. 09	1, 904. 83	1, 845. 90	865. 38	1, 626. 85	1, 247. 78
South Atlantic:								
Maryland	1, 370. 20	1, 523. 93	1, 950. 81	2, 572. 04	1, 466. 43	904. 59	1, 900. 20	1, 254. 83
Virginia	1, 470. 65	1, 553. 02	1, 401. 31	2, 260. 25	1, 613. 98	1, 295. 41	1, 775. 88	1, 417. 89
West Virginia	1, 096. 85	437. 82 *	614. 40	1, 895. 82	1, 356. 74 *	962. 01	784. 24	1, 161. 78
North Carolina	1, 366. 41	1, 266. 43	2, 473. 26	2, 209. 18	1, 421. 10	1, 183. 69	1, 952. 85	1, 284. 13
South Carolina	1, 254. 51	2, 515. 33	2, 092. 42	1, 757. 16	1, 657. 18	912. 72	2, 208. 77	1, 093. 37
Georgia	1, 391. 37	1, 027. 27	1, 324. 66	2, 050. 60	1, 879. 61	1, 162. 17	1, 386. 45	1, 392. 06
Florida	1, 888. 92	1, 855. 83	1, 850. 82	1, 840. 84	1, 860. 24	1, 917. 26	1, 694. 24	1, 930. 11
East South Central:								
Kentucky	1, 282. 46	928. 07 *	862. 09 *	1, 932. 36	1, 079. 76 *	1, 347. 92	1, 121. 75	1, 319. 29
Tennessee	1, 577. 81	833. 79 *	1, 714. 26	1, 284. 02	1, 526. 46	1, 690. 42	1, 301. 53	1, 621. 53
Alabama	1, 857. 68	1, 253. 27	2, 424. 90	1, 791. 63	2, 136. 47	1, 807. 66	1, 879. 28	1, 853. 74
Mississippi	1, 461. 54	1, 561. 73	1, 641. 94	1, 963. 88	1, 952. 10	1, 181. 09	1, 608. 81	1, 436. 91
West South Central:								
Arkansas	1, 084. 94	516. 36 *	1, 880. 73	1, 529. 21	1, 450. 95	932. 44	1, 156. 66	1, 071. 74
Louisiana	1, 451. 44	2, 356. 06	1, 000. 95 *	1, 837. 33	2, 117. 29	944. 71	1, 881. 32	1, 331. 12
Oklahoma	1, 345. 88	1, 194. 71	1, 204. 79	2, 083. 41	967. 37 *	1, 335. 05	1, 287. 22	1, 363. 20
Texas	1, 469. 01	1, 144. 08	2, 237. 55	2, 145. 55	2, 038. 71	1, 153. 89	1, 880. 89	1, 412. 09
Mountain:								
Colorado	1, 522. 13	1, 285. 24	1, 971. 90	1, 585. 30	1, 580. 35	1, 457. 94	1, 716. 95	1, 466. 59
New Mexico	1, 508. 62	1, 994. 23	1, 668. 98	1, 126. 04	1, 692. 48	1, 409. 62	1, 463. 51	1, 525. 34
Arizona	1, 073. 99	712. 63 *	1, 296. 20 *	1, 510. 61	1, 599. 99	876. 22	1, 059. 99	1, 077. 98
Utah	1, 175. 15	691. 05	1, 113. 01	1, 651. 15	1, 147. 83	1, 113. 01	1, 263. 83	1, 154. 86
Nevada	1, 221. 79	1, 503. 43	2, 004. 79	1, 608. 19	1, 610. 73	986. 53	1, 738. 02	1, 121. 12
Pacific:								
Washington	988. 53	1, 115. 54 *	1, 615. 37	1, 027. 89	900. 55	853. 80	1, 171. 59	929. 39
Oregon	1, 437. 05	1, 242. 81	1, 232. 10 *	1, 474. 00	1, 835. 18	1, 299. 26	1, 292. 57	1, 476. 06
California	1, 306. 74	1, 123. 82	1, 436. 63	1, 928. 52	1, 794. 45	988. 29	1, 572. 52	1, 245. 60
Hawaii	1, 258. 64	1, 362. 50	1, 213. 75	1, 565. 78	1, 690. 69	898. 35	1, 311. 80	1, 239. 35
States not shown separately	1, 299. 97	654. 45	900. 90	1, 658. 02	1, 524. 94	1, 193. 70	1, 092. 77	1, 372. 75

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
New England:								
Maine	116.99	264.75	484.92	148.15	276.07	199.09	178.89	135.61
Massachusetts	102.98	133.53	218.57	250.28	188.35	159.68	150.82	127.00
Connecticut	55.44	283.32	181.95	395.81	220.01	109.04	153.88	88.73
Middle Atlantic:								
New York	75.51	275.85	206.39	168.69	164.82	79.74	156.27	106.49
New Jersey	232.61	220.47	360.69	322.53	647.35	82.06	201.91	248.68
Pennsylvania	252.69	157.70	212.74	185.72	315.34	361.79	142.78	310.31
East North Central:								
Ohio	85.66	116.50	117.40	150.61	157.09	107.19	74.06	92.77
Indiana	112.79	211.65	317.50	264.26	162.62	114.02	169.48	108.91
Illinois	108.37	212.56	318.10 *	210.69	191.45	154.70	155.90	122.38
Michigan	101.22	210.95 *	217.93 *	182.11	119.07	167.46	132.04	113.06
Wisconsin	123.13	149.65	204.17	259.58	263.58	148.71	146.43	138.54
West North Central:								
Minnesota	137.17	226.96	284.59	305.19	357.52	189.73	198.94	168.66
Iowa	76.19	251.18 *	379.12	198.37	220.00	103.32	154.73	90.78
Missouri	105.56	237.95	171.99	230.64	213.24	167.34	219.36	150.63
Nebraska	157.10	267.50 *	381.02	234.54	118.77	253.43	214.91	188.45
Kansas	149.17	264.72	386.96	231.87	241.12	229.08	191.43	198.35
South Atlantic:								
Maryland	150.60	281.00	310.35	340.00	328.64	258.30	223.12	168.66
Virginia	78.17	266.19	296.51	192.34	306.61	127.97	135.46	103.69
West Virginia	175.95	279.68 *	156.41	356.40	738.15 *	134.23	203.70	278.37
North Carolina	103.46	376.67	369.36	198.75	162.63	146.24	205.36	114.19
South Carolina	108.00	489.79	346.94	445.52	149.92	178.28	316.90	123.38
Georgia	104.48	270.46	358.23	398.36	463.33	150.33	241.61	125.22
Florida	76.58	185.33	362.41	279.19	236.22	190.79	117.68	96.32
East South Central:								
Kentucky	135.77	349.42 *	290.94 *	253.80	344.58 *	198.01	215.12	154.22
Tennessee	191.60	313.94 *	431.99	191.88	138.08	259.22	260.38	195.23
Alabama	67.58	358.62	317.88	137.56	403.12	135.93	244.09	96.89
Mississippi	149.25	394.74	379.78	344.23	164.08	177.62	169.83	166.38
West South Central:								
Arkansas	138.03	226.49 *	373.70	395.59	199.60	254.09	169.68	155.49
Louisiana	192.93	519.36	397.08 *	245.67	219.08	204.05	297.38	188.62
Oklahoma	135.92	189.98	260.10	220.42	312.34 *	193.25	164.21	189.18
Texas	115.33	208.19	377.82	217.16	231.32	180.69	178.25	132.33
Mountain:								
Colorado	116.50	133.29	527.29	222.05	358.52	132.63	256.12	132.97
New Mexico	83.37	480.06	312.65	212.87	176.22	155.79	106.26	116.20
Arizona	161.24	443.23 *	437.00 *	272.34	261.51	175.74	175.88	182.67
Utah	125.26	123.36	206.95	179.58	214.74	205.66	173.63	145.30
Nevada	137.24	371.53	497.93	387.11	468.82	229.59	151.92	151.11
Pacific:								
Washington	121.91	355.61 *	251.84	257.04	234.05	131.47	160.73	166.38
Oregon	154.51	363.25	371.72 *	225.34	313.18	156.41	193.41	183.19
California	85.08	141.20	184.24	131.25	157.04	113.47	111.06	100.84
Hawaii	79.84	207.91	248.85	295.63	189.49	132.48	113.94	122.11
States not shown separately	69.55	143.24	197.92	137.74	175.59	139.05	127.79	89.31

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,287.99	1,174.25	1,441.96	1,786.91	1,602.77	1,081.05	1,534.41	1,239.14
New England:								
Maine	1,470.79						1,509.08	1,467.51
Massachusetts	1,383.41						1,227.02	1,409.10
Connecticut	1,095.18						1,084.50	1,098.16
Middle Atlantic:								
New York	1,062.71						1,728.00	899.08
New Jersey	1,174.52						1,939.84	1,053.04
Pennsylvania	1,285.73						1,205.53	1,300.68
East North Central:								
Ohio	701.68						875.56	671.86
Indiana	1,020.16						1,750.20	1,000.23
Illinois	1,205.37						1,100.89 *	1,213.46
Michigan	698.79						1,160.05	610.35
Wisconsin	996.53						1,419.97	913.53
West North Central:								
Minnesota	1,493.50						1,353.27	1,627.39
Iowa	1,514.92						1,349.21	1,542.18
Missouri	1,258.99						1,041.53	1,298.58
Nebraska	1,532.75						1,615.30	1,513.73
Kansas	1,459.33						1,222.73	1,514.19
South Atlantic:								
Maryland	1,346.63						2,421.78	1,152.32
Virginia	1,611.86						1,669.03	1,605.74
West Virginia	1,540.00						606.07 *	1,638.09
North Carolina	942.23						1,993.65 *	870.87
South Carolina	1,480.36						2,115.71	1,366.18
Georgia	1,788.76						620.46	1,992.87
Florida	2,038.95						1,778.80	2,106.59
East South Central:								
Kentucky	1,260.39						713.90 *	1,441.32 *
Tennessee	1,879.27						1,718.21	1,890.40
Alabama	1,717.27						864.52 *	2,104.89
Mississippi	2,190.60						1,912.61	2,239.35
West South Central:								
Arkansas	1,524.51						2,282.05	1,335.31
Louisiana	1,059.58						1,011.96 *	1,066.30
Oklahoma	1,397.41						1,850.87	1,205.94 *
Texas	1,332.20						2,172.83	1,203.48
Mountain:								
Colorado	1,683.82						1,926.77	1,587.15
New Mexico	1,500.22						1,778.38	1,425.12
Arizona	1,045.55						848.83 *	1,127.71
Utah	1,148.83						1,181.83	1,143.05
Nevada	1,522.05						1,840.73	1,433.69
Pacific:								
Washington	1,101.28						1,608.68	1,019.25 *
Oregon	1,665.11						1,441.32	1,734.89
California	1,261.05						1,781.90	1,149.10
Hawaii	1,430.47						1,512.75	1,411.17
States not shown separately	1,407.45						1,381.83	1,412.47

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
New England:								
Maine	233.42						369.76	311.64
Massachusetts	93.26						118.69	121.22
Connecticut	112.59						233.18	96.81
Middle Atlantic:								
New York	141.35						220.60	143.51
New Jersey	235.56						447.71	144.89
Pennsylvania	107.71						342.93	134.28
East North Central:								
Ohio	113.36						208.05	129.51
Indiana	265.55						433.46	272.94
Illinois	189.57						450.54 *	289.20
Michigan	162.73						316.67	157.94
Wisconsin	231.08						339.81	242.99
West North Central:								
Minnesota	251.54						332.02	349.41
Iowa	235.05						400.85	211.57
Missouri	291.95						259.54	301.78
Nebraska	282.44						452.02	262.11
Kansas	145.62						314.25	330.15
South Atlantic:								
Maryland	229.10						383.91	237.03
Virginia	170.36						354.78	222.32
West Virginia	183.54						237.85 *	216.99
North Carolina	148.00						626.36 *	178.01
South Carolina	164.77						478.40	285.29
Georgia	203.04						166.64	457.04
Florida	106.75						243.88	117.78
East South Central:								
Kentucky	257.16						317.88 *	464.24 *
Tennessee	183.59						481.73	205.04
Alabama	396.44						587.11 *	426.67
Mississippi	397.02						554.95	457.94
West South Central:								
Arkansas	275.26						572.72	332.80
Louisiana	252.01						481.88 *	257.30
Oklahoma	394.06						416.05	522.99 *
Texas	205.13						439.13	210.18
Mountain:								
Colorado	147.47						241.52	223.08
New Mexico	192.91						300.71	217.24
Arizona	184.89						290.47 *	200.00
Utah	206.64						265.48	237.07
Nevada	172.77						500.34	233.97
Pacific:								
Washington	268.16						379.23	383.17 *
Oregon	224.48						278.06	312.48
California	103.31						174.38	114.84
Hawaii	111.97						259.85	106.33
States not shown separately	154.66						297.43	156.32

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2. b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,314.29	1,125.60	1,412.50	1,603.10	1,532.16	1,155.51	1,372.75	1,302.10
New England:								
Maine	1,539.89						1,650.27	1,519.88
Massachusetts	1,618.35						1,332.92	1,662.86
Connecticut	1,263.40						1,317.87	1,255.72
Middle Atlantic:								
New York	1,319.82						1,604.98	1,224.42
New Jersey	1,679.75						1,623.82	1,691.23
Pennsylvania	855.87						972.80	836.88
East North Central:								
Ohio	857.36						868.58	854.84
Indiana	1,230.44						1,601.01	1,161.92
Illinois	1,155.76						1,186.11	1,145.01
Michigan	698.82						289.39	777.70
Wisconsin	1,061.98						1,020.06	1,068.21
West North Central:								
Minnesota	1,322.57						1,261.13	1,340.88
Iowa	1,405.72						1,179.23	1,454.14
Missouri	1,155.12						1,520.44	1,088.89
Nebraska	1,651.37						1,132.08	1,756.44
Kansas	1,476.50						1,861.37	1,358.54
South Atlantic:								
Maryland	1,511.05						1,789.39	1,436.81
Virginia	1,420.61						1,865.24	1,358.22
West Virginia	1,143.09						1,452.57 *	1,105.84
North Carolina	1,426.93						1,986.35	1,364.42
South Carolina	1,283.03						2,475.52	1,097.58
Georgia	1,375.84						1,534.53	1,351.99
Florida	1,828.37						1,678.68	1,859.15
East South Central:								
Kentucky	1,367.62						1,426.93	1,361.69
Tennessee	1,677.73						1,240.09	1,767.65
Alabama	1,959.16						2,355.61	1,905.29
Mississippi	1,354.35						1,835.37	1,296.67
West South Central:								
Arkansas	1,035.38						1,176.78	1,016.28
Louisiana	1,346.80						1,266.98	1,364.68
Oklahoma	1,371.46						1,269.45	1,396.55
Texas	1,483.01						1,787.39	1,448.58
Mountain:								
Colorado	1,574.56						1,708.29	1,540.10
New Mexico	1,553.28						1,371.31 *	1,613.32
Arizona	1,046.84						1,509.80	954.12
Utah	1,128.71						1,102.37	1,134.70
Nevada	1,221.09						1,703.04	1,120.93
Pacific:								
Washington	907.25						1,130.96	823.81
Oregon	1,195.10						1,330.15	1,155.79
California	1,530.43						1,502.82	1,537.53
Hawaii	1,268.45						1,367.93	1,230.42
States not shown separately	1,210.84						819.81	1,355.89

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2. b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
New England:								
Maine	81.70						310.41	82.75
Massachusetts	229.64						202.77	293.97
Connecticut	101.84						182.50	127.04
Middle Atlantic:								
New York	103.54						257.03	133.85
New Jersey	299.43						324.74	345.41
Pennsylvania	112.20						195.25	132.51
East North Central:								
Ohio	110.85						144.74	121.03
Indiana	133.59						238.89	128.49
Illinois	114.95						148.23	132.28
Michigan	88.88						80.43	105.97
Wisconsin	153.15						221.69	175.37
West North Central:								
Minnesota	156.53						216.89	182.53
Iowa	70.85						210.08	84.75
Missouri	130.05						252.88	196.81
Nebraska	275.81						243.85	309.91
Kansas	171.71						197.12	202.05
South Atlantic:								
Maryland	119.68						269.89	145.41
Virginia	136.82						200.36	163.67
West Virginia	302.02						546.63 *	307.31
North Carolina	185.96						177.00	200.91
South Carolina	133.39						356.22	152.94
Georgia	191.75						305.32	214.01
Florida	122.52						220.59	140.36
East South Central:								
Kentucky	187.08						293.91	202.77
Tennessee	272.01						324.60	290.67
Alabama	116.10						222.60	147.66
Mississippi	179.42						359.25	190.84
West South Central:								
Arkansas	145.57						268.56	169.96
Louisiana	209.72						142.54	297.69
Oklahoma	129.95						291.17	199.32
Texas	142.65						209.21	156.77
Mountain:								
Colorado	224.98						351.74	189.59
New Mexico	132.24						434.91 *	155.41
Arizona	160.56						205.04	192.96
Utah	145.34						176.25	201.84
Nevada	149.13						180.79	166.33
Pacific:								
Washington	111.71						203.06	163.79
Oregon	158.30						350.93	154.81
California	86.05						172.91	94.62
Hawaii	191.94						163.53	257.41
States not shown separately	115.93						156.19	162.44

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2. c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,140.34	1,096.19	1,095.19	1,382.86	1,082.69	1,116.56	1,159.63	1,135.15
New England:								
Maine	1,637.76						2,048.33	1,420.68
Massachusetts	1,549.08						1,659.51 *	1,535.23
Connecticut	902.57 *						952.32 *	886.35 *
Middle Atlantic:								
New York	1,057.16						1,122.79	1,041.70
New Jersey	894.08						1,301.34 *	827.10
Pennsylvania	1,688.67						960.89	1,880.10
East North Central:								
Ohio	815.30						643.42 *	857.33
Indiana	956.74						1,605.01	828.38 *
Illinois	940.32						422.17 *	1,055.21
Michigan	556.82 *						529.65 *	568.42
Wisconsin	884.40						842.75 *	894.93 *
West North Central:								
Minnesota	773.85						756.68 *	775.21 *
Iowa	1,071.94						1,144.76	1,035.78
Missouri	738.81 *						831.20 *	721.01 *
Nebraska	1,216.23						1,381.16	1,144.41
Kansas	908.93						1,232.95	831.62 *
South Atlantic:								
Maryland	768.92 *						566.06 *	793.61 *
Virginia	1,369.29						1,702.53	1,153.83 *
West Virginia	787.67						468.90 *	930.72
North Carolina	1,581.46						1,908.94	1,486.98
South Carolina	987.34						1,549.36	869.86
Georgia	1,219.42						1,455.82	1,197.28
Florida	1,770.57						1,399.00 *	1,817.17
East South Central:								
Kentucky	1,112.65						1,109.83 *	1,114.22
Tennessee	818.75						1,309.52 *	755.80
Alabama	1,347.53						1,398.17 *	1,330.59 *
Mississippi	1,541.99						1,288.79	1,620.30
West South Central:								
Arkansas	954.44						519.59 *	1,092.37
Louisiana	1,988.12						2,845.55	1,472.87
Oklahoma	1,234.30						968.69	1,338.88
Texas	1,622.99						1,831.51	1,564.47
Mountain:								
Colorado	1,027.47						1,126.00 *	1,006.94 *
New Mexico	1,413.44						1,118.48	1,784.33
Arizona	1,301.98						604.90 *	1,454.25
Utah	1,607.09						2,057.86	1,386.46
Nevada	953.62 *						1,917.65 *	884.55 *
Pacific:								
Washington	1,111.58						805.77 *	1,407.05 *
Oregon	1,532.85						508.35 *	1,680.03
California	669.46						686.17 *	665.92 *
Hawaii	902.43						999.87	842.47
States not shown separately	1,361.97						1,362.07	1,361.91

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2. c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.91	130.77	140.54	129.45	87.19	109.56	72.59	85.24
New England:								
Maine	214.52						296.38	209.09
Massachusetts	284.30						536.37 *	322.47
Connecticut	429.41 *						627.90 *	395.18 *
Middle Atlantic:								
New York	146.52						301.07	153.58
New Jersey	150.40						608.17 *	142.96
Pennsylvania	438.87						239.14	491.74
East North Central:								
Ohio	164.45						245.94 *	206.26
Indiana	199.21						347.06	315.11 *
Illinois	265.62						222.64 *	290.29
Michigan	181.82 *						273.68 *	169.12
Wisconsin	238.56						278.38 *	277.91 *
West North Central:								
Minnesota	213.46						280.24 *	265.73 *
Iowa	129.13						233.02	242.86
Missouri	228.16 *						273.22 *	234.15 *
Nebraska	258.86						373.58	338.65
Kansas	202.55						363.64	256.79 *
South Atlantic:								
Maryland	249.02 *						201.37 *	347.83 *
Virginia	220.84						497.44	378.04 *
West Virginia	131.28						159.02 *	182.77
North Carolina	386.94						428.93	290.13
South Carolina	147.78						357.62	193.58
Georgia	176.07						367.27	183.97
Florida	305.45						495.96 *	311.40
East South Central:								
Kentucky	279.51						528.08 *	262.15
Tennessee	130.33						400.66 *	126.87
Alabama	390.40						433.23 *	671.01 *
Mississippi	302.64						337.51	422.55
West South Central:								
Arkansas	207.19						177.17 *	234.54
Louisiana	377.41						705.89	345.35
Oklahoma	215.62						246.30	256.47
Texas	200.23						452.77	208.33
Mountain:								
Colorado	172.27						392.71 *	412.78 *
New Mexico	307.01						315.73	379.50
Arizona	290.67						240.95 *	369.87
Utah	369.38						509.91	265.07
Nevada	383.82 *						590.47 *	396.74 *
Pacific:								
Washington	320.70						264.66 *	427.82 *
Oregon	227.87						454.68 *	313.14
California	155.77						520.11 *	203.99 *
Hawaii	92.81						173.33	160.47
States not shown separately	150.30						194.54	178.47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3(1996) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
New England:								
Maine	30.1%	21.3%	40.7%	50.6%	35.3%	23.0%	39.6%	27.8%
Massachusetts	24.5%	18.3%	22.5%	32.0%	24.3%	23.4%	22.4%	24.9%
Connecticut	20.4%	16.2%	13.7%	23.3% *	22.8%	20.4%	19.5%	20.6%
Middle Atlantic:								
New York	22.1%	24.5%	27.5%	25.9%	25.1%	18.0%	26.9%	20.6%
New Jersey	23.5%	23.8%	20.7% *	28.1%	37.4%	16.8%	26.2%	23.0%
Pennsylvania	24.2%	17.3%	18.4%	24.7%	29.3%	23.4%	21.1%	24.8%
East North Central:								
Ohio	18.0%	13.6%	14.3%	20.8%	19.5%	17.6%	17.8%	18.0%
Indiana	22.6%	20.9%	38.4%	33.3%	31.1%	16.6%	36.6%	20.7%
Illinois	21.0%	14.5%	18.1% *	27.4%	27.1%	18.9%	19.0%	21.6%
Michigan	13.9%	10.4% *	7.7% *	13.8% *	13.9%	15.3%	11.1%	14.6%
Wisconsin	19.9%	12.8%	26.6%	24.8%	23.6%	16.6%	21.2%	19.7%
West North Central:								
Minnesota	23.4%	20.3%	23.3% *	34.4%	26.9%	20.9%	26.5%	22.6%
Iowa	29.1%	18.3%	35.6%	31.7%	33.0%	24.6%	24.7%	30.4%
Missouri	23.7%	15.7% *	43.4%	29.4%	24.0% *	21.7%	27.7%	22.9%
Nebraska	32.6%	14.1% *	38.4%	35.4%	36.4%	32.5%	27.7%	33.8%
Kansas	27.5%	35.1%	24.2% *	40.0%	38.8%	18.0%	32.3%	26.1%
South Atlantic:								
Maryland	27.6%	28.7%	31.5%	50.1%	31.2%	18.5%	34.7%	25.8%
Virginia	29.2%	34.0%	30.4%	45.0%	30.7%	25.6%	37.2%	27.9%
West Virginia	21.7%	8.2% *	11.7%	39.9%	27.6%	18.8%	15.3%	23.0%
North Carolina	29.5%	26.0%	50.6%	46.9%	30.8%	25.8%	40.4%	27.9%
South Carolina	29.5%	52.8%	51.4%	36.1%	46.9%	20.9%	47.2%	26.1%
Georgia	29.1%	20.4% *	26.5%	40.6%	48.6%	23.2%	27.6%	29.3%
Florida	38.8%	38.8%	36.6%	37.2%	36.6%	40.2%	34.0%	39.8%
East South Central:								
Kentucky	27.0%	21.7% *	19.5% *	46.5%	20.2% *	28.4%	26.1%	27.2%
Tennessee	33.2%	21.6% *	38.9%	33.0%	32.8%	33.4%	32.4%	33.3%
Alabama	40.2%	26.7% *	51.4%	43.5%	43.9%	38.7%	40.6%	40.1%
Mississippi	33.6%	32.0%	38.3%	47.1%	45.6%	27.0%	36.7%	33.1%
West South Central:								
Arkansas	26.1%	12.1% *	43.3%	36.0%	36.5%	22.4%	27.1%	25.9%
Louisiana	29.8%	57.9%	21.8% *	37.9%	49.3%	17.9%	41.9%	26.8%
Oklahoma	28.9%	27.4%	24.0%	46.8%	24.9% *	26.2%	27.8%	29.3%
Texas	30.0%	24.7%	42.9%	42.7%	41.8%	23.6%	37.1%	29.0%
Mountain:								
Colorado	32.3%	32.1%	49.3%	36.0%	39.4%	27.5%	40.5%	30.2%
New Mexico	35.2%	46.3%	38.9%	25.9%	41.1%	32.4%	33.8%	35.8%
Arizona	23.3%	16.3% *	30.8%	34.6%	38.6%	17.9%	24.3%	23.1%
Utah	23.9%	17.3%	26.4%	37.0%	21.5%	22.1%	29.7%	22.8%
Nevada	27.4%	32.7%	43.2%	35.4%	32.3%	23.1%	39.2%	25.1%
Pacific:								
Washington	22.2%	24.5% *	32.9%	23.3%	21.1%	19.0%	25.5%	21.1%
Oregon	32.3%	28.0%	29.5% *	31.0%	39.0%	30.7%	29.0%	33.2%
California	26.7%	23.0%	29.8%	41.9%	36.1%	20.0%	32.5%	25.4%
Hawaii	23.7%	25.0%	24.0%	29.6%	33.0%	16.5%	24.6%	23.3%
States not shown separately	25.5%	14.0%	23.8%	31.6%	30.1%	21.9%	25.0%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
New England:								
Maine	2.52%	5.68%	8.77%	3.74%	5.62%	3.49%	4.02%	2.91%
Massachusetts	1.87%	2.51%	3.65%	4.22%	3.42%	2.83%	2.62%	2.23%
Connecticut	1.09%	4.86%	2.98%	8.54% *	4.20%	1.94%	2.32%	1.60%
Middle Atlantic:								
New York	1.34%	5.01%	4.35%	2.70%	3.95%	2.06%	2.61%	2.26%
New Jersey	3.27%	4.77%	6.38% *	4.50%	8.82%	2.18%	3.52%	3.67%
Pennsylvania	4.41%	3.80%	5.35%	3.76%	6.65%	6.00%	3.12%	5.22%
East North Central:								
Ohio	2.19%	2.56%	2.32%	3.45%	3.54%	2.94%	1.76%	2.36%
Indiana	3.11%	5.30%	9.30%	6.63%	3.93%	3.24%	4.04%	3.08%
Illinois	2.07%	3.34%	6.40% *	4.45%	3.76%	2.83%	2.88%	2.40%
Michigan	1.68%	4.78% *	5.02% *	4.36% *	2.88%	2.74%	3.07%	1.80%
Wisconsin	2.35%	3.02%	4.98%	4.81%	5.12%	2.75%	3.62%	2.47%
West North Central:								
Minnesota	2.83%	4.88%	7.10% *	6.01%	6.33%	3.73%	3.70%	3.25%
Iowa	1.73%	4.68%	7.24%	5.89%	4.76%	2.42%	3.45%	1.77%
Missouri	2.33%	6.11% *	4.23%	5.87%	7.95% *	2.82%	5.15%	3.16%
Nebraska	3.24%	4.98% *	9.47%	4.64%	7.16%	4.86%	4.26%	3.69%
Kansas	2.81%	5.69%	7.95% *	4.79%	7.50%	4.73%	4.13%	4.13%
South Atlantic:								
Maryland	2.32%	4.82%	5.17%	6.33%	7.38%	4.07%	3.90%	2.94%
Virginia	1.05%	5.80%	6.52%	3.91%	4.72%	1.37%	2.64%	1.03%
West Virginia	2.86%	4.69% *	2.70%	6.09%	8.12%	2.90%	3.45%	3.98%
North Carolina	2.39%	5.81%	5.49%	5.70%	4.09%	3.30%	3.58%	2.94%
South Carolina	2.51%	9.98%	7.65%	8.64%	6.47%	3.29%	6.13%	2.96%
Georgia	3.49%	9.22% *	5.92%	8.40%	5.26%	4.60%	3.89%	4.35%
Florida	1.71%	3.83%	6.30%	6.27%	4.84%	4.41%	2.52%	2.25%
East South Central:								
Kentucky	3.22%	7.59% *	10.14% *	5.77%	6.55% *	4.69%	4.92%	3.73%
Tennessee	3.37%	10.34% *	8.47%	5.43%	3.25%	4.35%	5.89%	3.48%
Alabama	1.98%	8.03% *	6.57%	3.26%	7.31%	3.37%	5.53%	2.64%
Mississippi	2.93%	7.91%	7.01%	7.95%	4.14%	4.01%	3.73%	3.19%
West South Central:								
Arkansas	2.99%	6.01% *	7.21%	6.99%	5.24%	4.34%	3.84%	3.43%
Louisiana	4.68%	13.41%	9.28% *	6.40%	4.11%	4.48%	7.20%	4.23%
Oklahoma	2.82%	4.48%	6.42%	5.03%	8.06% *	3.82%	3.73%	3.86%
Texas	2.18%	4.47%	8.27%	3.58%	5.25%	3.45%	4.00%	2.43%
Mountain:								
Colorado	2.62%	3.94%	9.74%	5.23%	5.61%	2.61%	4.57%	2.74%
New Mexico	1.28%	8.47%	6.78%	5.58%	5.65%	3.24%	2.97%	1.52%
Arizona	3.69%	8.39% *	7.24%	7.92%	9.34%	3.74%	4.60%	4.08%
Utah	2.83%	2.31%	4.30%	5.21%	4.02%	4.22%	3.76%	3.26%
Nevada	2.82%	7.63%	9.43%	5.80%	6.30%	4.73%	4.26%	3.05%
Pacific:								
Washington	2.58%	9.68% *	5.09%	5.99%	5.59%	2.46%	3.42%	3.89%
Oregon	3.58%	7.04%	9.10% *	4.81%	7.15%	4.17%	4.63%	4.29%
California	1.53%	2.91%	4.04%	2.60%	3.38%	1.97%	1.91%	1.72%
Hawaii	1.33%	3.73%	4.50%	5.77%	3.23%	2.14%	1.94%	1.99%
States not shown separately	1.62%	3.44%	4.28%	3.94%	5.46%	3.34%	1.96%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	24.9%	29.9%	38.0%	33.8%	21.8%	32.3%	25.3%
New England:								
Maine	26.8%						30.6%	26.6%
Massachusetts	23.8%						21.8%	24.2%
Connecticut	19.8%						17.8%	20.5%
Middle Atlantic:								
New York	21.7%						33.7%	18.5%
New Jersey	21.1%						34.0%	19.0%
Pennsylvania	27.2%						24.8%	27.7%
East North Central:								
Ohio	15.9%						21.1%	15.0%
Indiana	18.9%						42.4%	18.5%
Illinois	22.9%						19.2% *	23.3% *
Michigan	15.1%						25.1%	13.2%
Wisconsin	19.3%						28.9%	17.5%
West North Central:								
Minnesota	28.9%						27.7%	29.8%
Iowa	27.3%						27.1% *	27.3%
Missouri	25.6%						19.5% *	26.8%
Nebraska	31.6%						36.0%	30.7%
Kansas	30.1%						27.9%	30.5%
South Atlantic:								
Maryland	26.2%						44.2%	22.7%
Virginia	28.4%						42.1%	27.4%
West Virginia	30.3%						14.1% *	31.7%
North Carolina	19.5%						43.6%	18.0%
South Carolina	34.0%						48.4%	31.4%
Georgia	38.4%						16.6%	41.4%
Florida	44.8%						40.6%	45.9%
East South Central:								
Kentucky	26.8%						15.7% *	30.4%
Tennessee	39.9%						47.1%	39.5%
Alabama	34.0%						16.7% *	42.2%
Mississippi	45.6%						47.6%	45.4%
West South Central:								
Arkansas	33.9%						49.5%	29.8%
Louisiana	22.0% *						21.9% *	22.1% *
Oklahoma	28.4% *						37.1%	24.6% *
Texas	28.3%						45.3%	25.7%
Mountain:								
Colorado	37.6%						50.0%	33.6%
New Mexico	37.3%						42.8%	35.8%
Arizona	22.9%						20.2% *	24.0%
Utah	25.8%						30.3%	25.1%
Nevada	35.1%						39.5%	33.7%
Pacific:								
Washington	23.6%						34.9%	21.8% *
Oregon	39.0%						35.2%	40.0%
California	28.0%						38.9%	25.6%
Hawaii	28.5%						29.9%	28.2%
States not shown separately	26.2%						27.6%	26.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	2.05%	1.25%	1.67%	1.85%	1.07%	1.13%	1.10%
New England:								
Maine	4.39%						7.22%	5.56%
Massachusetts	1.64%						2.04%	2.11%
Connecticut	1.96%						3.81%	1.51%
Middle Atlantic:								
New York	2.66%						4.32%	3.02%
New Jersey	3.87%						8.22%	2.62%
Pennsylvania	2.41%						6.68%	2.97%
East North Central:								
Ohio	2.58%						5.04%	2.63%
Indiana	5.60%						9.54%	5.22%
Illinois	4.37%						7.28% *	7.40% *
Michigan	3.40%						6.91%	3.33%
Wisconsin	4.73%						6.88%	5.03%
West North Central:								
Minnesota	4.55%						6.73%	5.64%
Iowa	4.28%						8.45% *	3.66%
Missouri	6.09%						7.36% *	6.20%
Nebraska	5.74%						9.83%	5.56%
Kansas	2.90%						7.23%	6.49%
South Atlantic:								
Maryland	4.50%						5.95%	4.94%
Virginia	4.21%						7.51%	5.12%
West Virginia	3.97%						4.83% *	4.92%
North Carolina	2.86%						10.79%	3.44%
South Carolina	4.00%						11.22%	4.84%
Georgia	4.51%						4.92%	6.24%
Florida	2.79%						5.79%	3.09%
East South Central:								
Kentucky	5.18%						6.26% *	7.02%
Tennessee	3.32%						12.18%	3.70%
Alabama	8.57%						11.48% *	8.58%
Mississippi	8.66%						13.43%	9.89%
West South Central:								
Arkansas	5.43%						12.23%	6.35%
Louisiana	6.65% *						12.79% *	6.99% *
Oklahoma	9.42% *						10.36%	10.59% *
Texas	3.96%						8.70%	3.98%
Mountain:								
Colorado	2.01%						5.39%	3.34%
New Mexico	3.70%						6.51%	4.57%
Arizona	3.80%						8.43% *	4.16%
Utah	5.11%						6.62%	5.70%
Nevada	3.29%						10.89%	4.51%
Pacific:								
Washington	5.05%						8.24%	6.59% *
Oregon	4.51%						6.14%	5.62%
California	2.60%						3.09%	2.75%
Hawaii	1.97%						5.50%	2.24%
States not shown separately	2.78%						6.54%	2.85%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
New England:								
Maine	29.7%						34.3%	29.0%
Massachusetts	26.6%						22.4%	27.2%
Connecticut	22.0%						23.1%	21.9%
Middle Atlantic:								
New York	22.5%						25.7%	21.3%
New Jersey	27.6%						26.2%	27.9%
Pennsylvania	17.4%						19.7%	17.0%
East North Central:								
Ohio	18.6%						18.2%	18.8%
Indiana	25.3%						35.3%	23.6%
Illinois	22.1%						21.3%	22.4%
Michigan	14.1%						6.5% *	15.4%
Wisconsin	20.9%						21.5%	20.9%
West North Central:								
Minnesota	26.7%						27.5%	26.5%
Iowa	31.8%						25.0%	33.4%
Missouri	24.4%						33.1%	22.8%
Nebraska	35.2%						23.1% *	37.7%
Kansas	29.5%						35.5%	27.5%
South Atlantic:								
Maryland	29.1%						32.8%	28.1%
Virginia	29.4%						36.7%	28.4%
West Virginia	21.1%						26.7% *	20.4%
North Carolina	31.1%						43.6%	29.8%
South Carolina	30.6%						57.3%	26.3%
Georgia	28.1%						28.7%	28.0%
Florida	35.8%						30.6%	36.9%
East South Central:								
Kentucky	28.9%						35.3%	28.4%
Tennessee	35.2%						30.6%	35.9%
Alabama	41.9%						51.8%	40.6%
Mississippi	31.5%						41.8%	30.2%
West South Central:								
Arkansas	27.1%						28.3%	26.9%
Louisiana	26.6%						26.3%	26.7%
Oklahoma	30.2%						26.7%	31.1%
Texas	30.5%						35.7%	29.9%
Mountain:								
Colorado	32.2%						40.2%	30.4%
New Mexico	34.2%						32.3% *	34.7%
Arizona	22.3%						32.5%	20.3%
Utah	21.9%						25.5%	21.2%
Nevada	27.0%						38.5%	24.7%
Pacific:								
Washington	21.2%						25.6%	19.5%
Oregon	25.7%						29.0%	24.7%
California	28.0%						28.7%	27.8%
Hawaii	23.5%						25.8%	22.6%
States not shown separately	24.0%						18.8%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
New England:								
Maine	1.88%						5.63%	1.71%
Massachusetts	3.68%						3.32%	4.64%
Connecticut	2.24%						2.90%	2.76%
Middle Atlantic:								
New York	1.64%						3.87%	2.32%
New Jersey	4.06%						4.92%	4.97%
Pennsylvania	2.40%						4.81%	2.87%
East North Central:								
Ohio	2.60%						3.12%	2.73%
Indiana	3.23%						5.85%	3.00%
Illinois	1.86%						2.78%	2.34%
Michigan	1.54%						1.98% *	2.16%
Wisconsin	2.99%						4.94%	3.19%
West North Central:								
Minnesota	2.80%						4.36%	2.99%
Iowa	1.93%						4.89%	2.02%
Missouri	2.59%						5.34%	3.36%
Nebraska	4.88%						7.36% *	5.33%
Kansas	3.50%						4.21%	4.39%
South Atlantic:								
Maryland	2.31%						5.25%	2.23%
Virginia	1.37%						4.73%	1.58%
West Virginia	4.39%						10.57% *	4.49%
North Carolina	3.48%						6.98%	3.65%
South Carolina	3.29%						6.30%	3.91%
Georgia	4.54%						5.34%	5.67%
Florida	2.76%						3.72%	3.38%
East South Central:								
Kentucky	4.92%						6.58%	5.36%
Tennessee	4.42%						6.93%	4.84%
Alabama	3.45%						5.12%	4.02%
Mississippi	3.68%						6.82%	3.69%
West South Central:								
Arkansas	3.10%						5.43%	4.25%
Louisiana	4.34%						3.18%	6.10%
Oklahoma	2.49%						6.42%	3.61%
Texas	2.79%						4.45%	2.95%
Mountain:								
Colorado	5.00%						6.28%	4.98%
New Mexico	2.84%						9.85% *	3.13%
Arizona	3.49%						4.89%	4.05%
Utah	3.33%						3.50%	4.52%
Nevada	3.05%						4.60%	3.34%
Pacific:								
Washington	2.30%						4.05%	3.50%
Oregon	3.68%						7.17%	3.76%
California	1.32%						3.03%	2.40%
Hawaii	3.49%						2.86%	4.48%
States not shown separately	2.25%						3.08%	3.58%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
New England:								
Maine	32.9%						43.4%	27.8%
Massachusetts	22.1%						26.2% *	21.6%
Connecticut	14.9% *						15.7% *	14.6% *
Middle Atlantic:								
New York	21.9%						20.5%	22.3%
New Jersey	15.9%						19.0% *	15.3%
Pennsylvania	30.9%						20.1%	33.3%
East North Central:								
Ohio	18.2%						13.6% *	19.4%
Indiana	19.8%						38.5%	16.7% *
Illinois	15.2% *						6.9% *	17.0% *
Michigan	12.6% *						11.2% *	13.2% *
Wisconsin	17.2%						15.6% *	17.6% *
West North Central:								
Minnesota	14.8% *						16.4% *	14.6% *
Iowa	23.8%						23.9%	23.8%
Missouri	17.1% *						17.0% *	17.1% *
Nebraska	26.8%						31.2%	25.0%
Kansas	20.6%						25.0%	19.3% *
South Atlantic:								
Maryland	23.1%						10.3% *	25.9% *
Virginia	30.1%						35.6%	26.2%
West Virginia	17.6%						9.2% *	22.1%
North Carolina	34.7%						36.9%	34.0%
South Carolina	22.3%						26.4%	21.1%
Georgia	26.7%						30.1%	26.4%
Florida	38.2%						31.3% *	39.0%
East South Central:								
Kentucky	23.2%						25.5% *	22.1%
Tennessee	17.2%						31.4% *	15.6%
Alabama	33.5%						31.7% *	34.1%
Mississippi	35.3%						29.0%	37.3%
West South Central:								
Arkansas	19.2%						12.2% *	21.0%
Louisiana	45.2%						69.9%	32.0%
Oklahoma	25.5%						23.6%	26.2%
Texas	29.5%						33.1%	28.5%
Mountain:								
Colorado	22.9%						20.8% *	23.5%
New Mexico	31.0%						23.8% *	40.6%
Arizona	29.3%						14.1% *	32.5%
Utah	33.2%						45.2%	27.8%
Nevada	22.5% *						49.1%	20.8% *
Pacific:								
Washington	23.1% *						15.1% *	32.8% *
Oregon	35.3%						9.3% *	40.1%
California	14.1%						15.1% *	13.9%
Hawaii	16.0%						17.8%	14.9%
States not shown separately	27.6%						32.9%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
New England:								
Maine	4.77%						6.94%	4.71%
Massachusetts	4.27%						8.74% *	4.53%
Connecticut	7.24% *						11.09% *	7.56% *
Middle Atlantic:								
New York	4.08%						4.61%	4.87%
New Jersey	2.48%						7.32% *	2.97%
Pennsylvania	7.04%						5.01%	7.75%
East North Central:								
Ohio	3.37%						6.66% *	4.28%
Indiana	5.15%						7.58%	6.94% *
Illinois	5.00% *						6.65% *	5.43% *
Michigan	4.23% *						5.98% *	4.46% *
Wisconsin	4.46%						4.96% *	5.37% *
West North Central:								
Minnesota	5.34% *						6.51% *	6.80% *
Iowa	3.19%						6.39%	5.11%
Missouri	8.59% *						7.49% *	9.60% *
Nebraska	5.76%						8.71%	6.36%
Kansas	5.20%						7.21%	6.16% *
South Atlantic:								
Maryland	3.34%						3.44% *	8.85% *
Virginia	4.03%						10.45%	5.00%
West Virginia	2.30%						3.08% *	3.11%
North Carolina	4.14%						6.40%	6.89%
South Carolina	4.12%						7.81%	4.13%
Georgia	3.86%						6.82%	4.35%
Florida	6.05%						9.47% *	6.82%
East South Central:								
Kentucky	5.66%						9.43% *	5.28%
Tennessee	3.64%						11.89% *	3.15%
Alabama	8.81%						9.68% *	9.58%
Mississippi	5.82%						7.48%	7.24%
West South Central:								
Arkansas	4.35%						4.85% *	5.00%
Louisiana	8.58%						17.77%	6.98%
Oklahoma	4.50%						5.44%	5.68%
Texas	1.90%						9.03%	2.36%
Mountain:								
Colorado	3.30%						9.60% *	6.81%
New Mexico	6.52%						8.47% *	8.37%
Arizona	7.91%						6.78% *	9.28%
Utah	6.40%						10.32%	4.80%
Nevada	9.21% *						13.19%	9.68% *
Pacific:								
Washington	7.48% *						5.78% *	11.10% *
Oregon	5.87%						8.19% *	8.08%
California	3.17%						10.14% *	3.49%
Hawaii	1.86%						2.87%	2.89%
States not shown separately	3.35%						4.06%	3.56%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.4(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.1%	46.9%	47.8%	48.9%	52.6%	62.4%	47.7%	58.3%
New England:								
Maine	55.5%	45.7%	46.1%	49.2%	47.9%	65.8%	46.4%	58.5%
Massachusetts	56.5%	45.9%	44.9%	53.0%	55.4%	60.5%	46.5%	58.4%
Connecticut	60.7%	58.1%	57.0%	53.3%	52.3%	64.9%	56.3%	61.7%
Middle Atlantic:								
New York	57.2%	46.9%	50.1%	55.3%	57.7%	61.5%	50.3%	59.4%
New Jersey	58.6%	47.1%	40.2%	52.6%	53.8%	66.7%	47.2%	61.3%
Pennsylvania	59.1%	47.0%	46.3%	52.2%	57.3%	65.4%	47.7%	62.1%
East North Central:								
Ohio	60.5%	50.3%	59.8%	60.0%	60.6%	61.8%	55.4%	61.8%
Indiana	59.1%	45.9%	52.0%	53.2%	49.5%	66.5%	54.2%	59.9%
Illinois	57.1%	51.7%	50.8%	55.2%	49.5%	63.3%	51.2%	58.9%
Michigan	58.0%	56.2%	53.0%	60.6%	52.5%	62.6%	56.2%	58.5%
Wisconsin	60.6%	42.4%	55.6%	52.7%	62.4%	66.7%	47.7%	63.7%
West North Central:								
Minnesota	55.0%	45.5%	47.7%	50.5%	51.4%	60.5%	49.0%	57.1%
Iowa	61.6%	64.3%	55.2%	59.7%	63.0%	62.0%	61.1%	61.7%
Missouri	52.8%	49.2%	46.4%	35.1%	51.2%	59.3%	43.1%	55.3%
Nebraska	58.6%	54.2%	49.9%	49.0%	52.7%	67.4%	51.8%	60.8%
Kansas	57.6%	55.4%	50.3%	52.9%	49.4%	66.4%	52.0%	59.3%
South Atlantic:								
Maryland	54.8%	43.6%	47.3%	46.5%	53.0%	61.1%	46.0%	57.1%
Virginia	58.9%	47.6%	44.7%	45.1%	58.7%	65.2%	44.7%	62.4%
West Virginia	57.6%	40.2%	58.1%	44.5%	47.6%	68.6%	50.5%	59.3%
North Carolina	54.6%	40.7%	38.8%	33.0%	53.5%	62.3%	36.5%	58.7%
South Carolina	53.3%	42.5%	43.4%	39.2%	46.1%	60.8%	41.6%	56.1%
Georgia	53.9%	47.4%	43.4%	45.9%	46.3%	60.1%	45.6%	55.3%
Florida	50.0%	40.7%	49.9%	36.6%	47.0%	56.5%	41.9%	52.1%
East South Central:								
Kentucky	59.0%	56.4%	44.2%	45.0%	56.6%	64.3%	50.3%	61.4%
Tennessee	58.5%	50.0%	45.7%	52.7%	52.8%	63.8%	51.0%	59.9%
Alabama	57.0%	46.7%	49.6%	53.7%	48.7%	61.9%	51.2%	58.2%
Mississippi	54.8%	41.7%	50.1%	50.1%	43.3%	63.7%	46.8%	56.4%
West South Central:								
Arkansas	59.7%	53.1%	43.4%	48.4%	56.2%	65.0%	46.6%	63.0%
Louisiana	58.3%	65.3%	46.6%	50.1%	47.0%	67.5%	54.7%	59.5%
Oklahoma	55.1%	54.1%	52.5%	50.3%	55.3%	57.4%	52.6%	55.8%
Texas	56.0%	40.4%	42.2%	39.4%	57.9%	62.8%	39.6%	59.5%
Mountain:								
Colorado	51.4%	43.8%	51.3%	43.5%	47.8%	58.6%	44.1%	54.0%
New Mexico	54.6%	49.7%	44.4%	55.9%	58.8%	54.8%	54.3%	54.7%
Arizona	55.4%	60.8%	49.6%	39.1%	47.2%	62.5%	50.8%	56.9%
Utah	65.6%	61.5%	60.2%	65.7%	63.2%	67.5%	62.2%	66.4%
Nevada	49.3%	38.2%	31.8%	47.2%	46.2%	53.9%	38.5%	52.1%
Pacific:								
Washington	52.1%	39.2%	50.1%	47.3%	52.3%	57.3%	48.9%	53.2%
Oregon	54.1%	43.5%	41.6%	58.7%	50.1%	59.4%	47.2%	56.4%
California	51.8%	39.0%	42.7%	43.0%	45.1%	61.4%	42.3%	54.7%
Hawaii	43.7%	37.8%	29.8%	34.5%	40.7%	58.1%	34.4%	48.5%
States not shown separately	57.6%	50.9%	50.8%	55.9%	54.6%	64.9%	52.8%	59.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.4(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
New England:								
Maine	2.25%	3.67%	6.32%	3.97%	2.37%	2.28%	2.28%	2.53%
Massachusetts	2.45%	4.48%	5.99%	4.80%	4.01%	2.49%	2.42%	2.57%
Connecticut	1.11%	5.42%	2.28%	3.29%	4.06%	2.19%	2.33%	1.79%
Middle Atlantic:								
New York	1.14%	3.73%	2.96%	1.83%	2.98%	2.95%	2.76%	1.94%
New Jersey	2.12%	3.98%	5.18%	5.39%	5.49%	1.93%	2.59%	2.21%
Pennsylvania	1.31%	1.80%	4.08%	2.82%	2.89%	1.36%	1.57%	1.51%
East North Central:								
Ohio	1.11%	2.51%	3.87%	2.36%	3.75%	1.99%	2.50%	1.26%
Indiana	1.90%	3.04%	7.37%	3.38%	6.18%	2.09%	2.89%	2.43%
Illinois	2.13%	5.68%	2.93%	4.96%	4.79%	3.11%	2.29%	2.40%
Michigan	2.37%	5.45%	5.06%	2.90%	4.70%	1.70%	2.30%	3.29%
Wisconsin	1.36%	3.47%	5.19%	3.51%	3.00%	2.43%	2.72%	1.67%
West North Central:								
Minnesota	2.04%	3.67%	3.01%	6.53%	5.99%	4.00%	2.21%	2.92%
Iowa	2.83%	4.98%	4.15%	3.31%	5.99%	2.57%	3.99%	2.81%
Missouri	2.95%	4.77%	7.90%	3.06%	5.24%	3.32%	3.58%	3.26%
Nebraska	1.98%	4.01%	4.62%	5.08%	3.76%	3.00%	2.60%	2.14%
Kansas	1.98%	4.17%	4.93%	3.35%	6.68%	2.47%	2.91%	2.57%
South Atlantic:								
Maryland	2.44%	1.85%	5.42%	3.78%	3.09%	2.62%	3.60%	2.30%
Virginia	3.04%	4.82%	6.27%	2.38%	8.42%	4.11%	2.12%	3.66%
West Virginia	2.69%	6.16%	9.93%	5.27%	4.02%	3.08%	4.48%	2.89%
North Carolina	2.01%	6.24%	3.64%	3.28%	4.37%	3.00%	2.00%	2.41%
South Carolina	2.34%	4.82%	5.92%	5.67%	4.96%	2.90%	4.29%	2.21%
Georgia	2.28%	6.26%	6.26%	3.68%	3.52%	3.04%	3.02%	2.53%
Florida	2.50%	1.28%	4.40%	3.94%	5.23%	3.28%	2.62%	3.03%
East South Central:								
Kentucky	3.47%	6.82%	5.20%	4.31%	4.06%	2.83%	5.34%	2.79%
Tennessee	0.88%	8.39%	8.09%	4.51%	2.82%	1.28%	4.84%	1.23%
Alabama	1.58%	5.19%	4.14%	2.93%	6.08%	2.23%	2.79%	2.16%
Mississippi	2.46%	4.74%	7.83%	7.05%	7.40%	3.60%	3.16%	3.65%
West South Central:								
Arkansas	2.96%	6.98%	7.90%	3.87%	4.05%	2.44%	3.98%	2.50%
Louisiana	2.93%	6.74%	3.61%	8.85%	5.27%	1.92%	4.87%	2.60%
Oklahoma	3.42%	5.58%	8.70%	4.92%	8.86%	5.28%	4.02%	4.33%
Texas	1.92%	4.21%	4.62%	2.02%	4.08%	2.41%	2.01%	2.36%
Mountain:								
Colorado	1.41%	4.60%	8.23%	3.29%	3.68%	3.19%	2.55%	2.00%
New Mexico	1.42%	5.11%	5.71%	7.20%	5.03%	3.78%	4.15%	2.49%
Arizona	1.82%	7.90%	4.92%	4.07%	4.85%	2.77%	4.37%	2.27%
Utah	1.65%	4.03%	6.30%	3.43%	2.68%	1.87%	2.59%	1.82%
Nevada	1.46%	6.64%	4.74%	3.84%	7.41%	2.17%	1.58%	1.95%
Pacific:								
Washington	3.80%	3.18%	7.12%	8.71%	6.34%	1.98%	3.06%	4.41%
Oregon	1.42%	4.02%	4.73%	4.34%	4.38%	1.76%	2.15%	1.75%
California	1.37%	3.17%	2.51%	2.97%	1.89%	1.87%	2.10%	1.52%
Hawaii	1.45%	3.25%	2.36%	3.39%	2.10%	2.92%	1.93%	1.68%
States not shown separately	0.51%	3.21%	3.68%	3.51%	2.83%	1.87%	2.36%	1.42%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. D. 4. a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
New England:								
Maine	9.0%	53.8%	34.9% *	5.8% *	6.2% *	3.5% *	26.4%	4.5% *
Massachusetts	15.9%	56.9%	46.5%	10.8%	13.2% *	12.4% *	46.6%	11.2% *
Connecticut	12.3%	26.3% *	60.0%	21.3% *	18.2%	4.6%	31.3%	8.4%
Middle Atlantic:								
New York	21.4%	56.7%	36.7%	26.6%	12.8% *	15.2%	44.1%	15.0%
New Jersey	19.3%	47.2%	47.3%	31.9% *	12.3% *	14.2% *	38.7%	15.6% *
Pennsylvania	29.1%	60.4%	60.6%	26.1%	27.5%	23.2%	49.1%	25.1%
East North Central:								
Ohio	22.3%	61.0%	62.5%	26.9% *	29.9%	9.7% *	51.2%	16.1% *
Indiana	18.4%	55.9%	25.4% *	11.7% *	4.3% *	21.9%	27.7% *	17.0%
Illinois	17.7%	49.3%	56.9%	33.0%	5.9% *	7.7% *	49.9%	9.3% *
Michigan	32.4%	78.5%	81.4%	56.8%	29.3% *	14.6% *	74.6%	22.1%
Wisconsin	26.1%	66.9%	28.0% *	20.3%	34.4%	18.7% *	40.0%	23.6%
West North Central:								
Minnesota	14.9%	42.9%	21.1% *	20.2% *	5.1% *	12.6% *	29.5%	10.6% *
Iowa	12.2%	48.8%	18.1% *	16.8% *	6.6% *	5.4% *	34.7%	5.3% *
Missouri	19.2%	57.1%	14.3% *	33.4%	26.3% *	11.7% *	32.7%	16.6%
Nebraska	10.4%	61.3%	33.8% *	15.9% *	1.4% *	1.9% *	39.5%	2.6% *
Kansas	22.9%	42.1%	38.3% *	12.4% *	9.7% *	26.6% *	32.4%	20.2% *
South Atlantic:								
Maryland	11.4% *	55.1%	34.2% *	17.8% *	11.7% *	2.8% *	32.8%	6.9% *
Virginia	7.2%	32.0% *	39.0%	10.1% *	4.5% *	2.9% *	26.1%	3.8% *
West Virginia	26.1%	75.0%	66.5%	22.1% *	21.5% *	18.9% *	61.0%	18.8%
North Carolina	12.2% *	53.5%	28.9%	15.7% *	19.3% *	5.7% *	34.5%	9.0% *
South Carolina	17.9%	19.4% *	6.7% *	15.0% *	8.2% *	21.7% *	10.3% *	19.2%
Georgia	30.3%	53.1%	50.0%	11.5% *	18.3% *	34.1%	44.1%	28.4%
Florida	7.8%	27.6%	34.6%	25.7% *	2.1% *	1.7% *	35.5%	2.0% *
East South Central:								
Kentucky	22.2%	25.0% *	63.5%	17.2% *	35.1% *	15.9% *	32.8%	19.8%
Tennessee	15.5%	47.4%	46.2%	27.8% *	6.2% *	11.5%	36.6%	12.1%
Alabama	8.5%	38.8%	30.8%	10.7% *	4.6% *	4.7% *	27.7%	5.0% *
Mississippi	13.0% *	46.8%	20.0% *	8.2% *	7.6% *	12.9% *	24.0%	11.2% *
West South Central:								
Arkansas	10.3% *	67.6%	24.5%	28.7% *	8.7% *	2.6% *	44.1%	4.1% *
Louisiana	25.0%	23.2% *	52.6%	23.2% *	0.2% *	32.0%	34.2%	22.3% *
Oklahoma	12.8%	28.4%	37.5%	21.3%	5.2% *	6.7%	30.2%	7.8% *
Texas	20.1%	36.9%	21.0% *	9.3% *	6.0% *	24.9%	24.9%	19.4%
Mountain:								
Colorado	12.8%	47.1%	16.7% *	18.1%	4.2% *	8.3% *	26.4%	8.9%
New Mexico	13.6%	33.9% *	28.9% *	30.0% *	7.8% *	5.2% *	32.7%	6.4% *
Arizona	23.0%	13.3% *	27.3% *	7.5% *	22.3% *	26.5% *	16.7% *	24.8%
Utah	17.7%	59.4%	39.0%	13.0% *	16.3% *	13.6% *	31.7%	14.7% *
Nevada	20.5%	33.8%	29.6% *	24.3% *	16.3% *	19.2% *	23.5%	19.9%
Pacific:								
Washington	29.2%	53.6%	34.3%	40.7%	42.5%	10.5% *	44.9%	24.3%
Oregon	19.3%	54.4%	39.5%	28.0%	7.6% *	11.2% *	43.0%	12.7% *
California	20.4%	47.6%	34.6%	21.5%	5.3% *	20.9%	36.1%	16.7%
Hawaii	25.1%	33.3%	43.1%	26.3% *	14.5%	25.4%	34.6%	21.6%
States not shown separately	20.9%	66.0%	53.8%	9.8% *	12.8% *	13.6% *	46.7%	11.9% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 4. a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
New England:								
Maine	1.91%	9.49%	11.84% *	5.44% *	3.75% *	1.51% *	4.94%	1.89% *
Massachusetts	3.82%	9.07%	10.22%	2.95%	6.46% *	5.65% *	6.40%	4.59% *
Connecticut	2.44%	11.76% *	10.29%	6.79% *	5.36%	1.32%	6.14%	2.23%
Middle Atlantic:								
New York	2.64%	4.69%	8.91%	5.47%	4.18% *	4.44%	5.49%	3.40%
New Jersey	4.24%	7.32%	11.58%	9.83% *	10.86% *	6.60% *	5.31%	5.49% *
Pennsylvania	4.13%	8.87%	10.56%	7.62%	8.22%	6.33%	7.26%	5.15%
East North Central:								
Ohio	5.17%	6.41%	8.70%	8.23% *	8.69%	7.52% *	5.58%	6.41% *
Indiana	3.34%	9.51%	12.24% *	7.24% *	3.44% *	6.53%	8.35% *	3.96%
Illinois	3.44%	9.02%	10.48%	6.90%	3.77% *	4.69% *	7.28%	3.24% *
Michigan	5.73%	6.95%	8.00%	9.56%	9.06% *	8.98% *	6.08%	6.04%
Wisconsin	4.02%	5.21%	8.44% *	5.88%	10.16%	11.32% *	3.95%	4.56%
West North Central:								
Minnesota	4.46%	11.30%	9.29% *	7.48% *	4.48% *	8.16% *	6.23%	5.90% *
Iowa	3.36%	9.78%	10.00% *	8.89% *	6.27% *	3.00% *	6.53%	2.41% *
Missouri	2.80%	8.34%	5.03% *	9.35% *	9.10% *	4.88% *	7.98%	3.86%
Nebraska	2.48%	9.12%	12.78% *	8.20% *	2.09% *	1.04% *	6.11%	1.05% *
Kansas	5.77%	6.71%	11.70% *	5.06% *	8.27% *	11.46% *	5.70%	7.71% *
South Atlantic:								
Maryland	3.93% *	6.29%	12.01% *	9.82% *	5.81% *	1.80% *	6.48%	3.19% *
Virginia	2.11%	10.76% *	9.94%	3.89% *	5.53% *	3.20% *	4.16%	1.88% *
West Virginia	3.93%	8.81%	12.07%	7.75% *	9.89% *	6.81% *	7.61%	5.14%
North Carolina	4.64% *	7.52%	7.61%	6.45% *	9.10% *	5.67% *	5.08%	5.37% *
South Carolina	3.76%	11.22% *	2.86% *	11.30% *	4.31% *	6.40%	3.36% *	4.15%
Georgia	6.64%	11.03%	11.90%	12.52% *	7.18% *	9.63%	5.57%	7.96%
Florida	1.06%	5.48%	8.60%	10.34% *	2.76% *	1.79% *	4.58%	0.79% *
East South Central:								
Kentucky	4.59%	10.09% *	12.26%	8.57% *	10.86% *	5.97% *	7.14%	5.24%
Tennessee	3.34%	11.59%	10.64%	10.83% *	2.84% *	3.06%	7.72%	3.43%
Alabama	2.17%	10.14%	8.03%	4.42% *	8.58% *	2.83% *	4.13%	2.00% *
Mississippi	4.03% *	11.20%	10.47% *	4.85% *	5.11% *	7.28% *	4.90%	4.28% *
West South Central:								
Arkansas	4.39% *	12.04%	6.13%	11.42% *	6.38% *	3.35% *	7.73%	4.20% *
Louisiana	5.76%	15.08% *	9.84%	7.95% *	0.31% *	9.28%	7.03%	7.33% *
Oklahoma	2.44%	8.20%	11.21%	5.96%	5.42% *	1.60%	4.75%	2.36% *
Texas	3.71%	5.14%	7.80% *	3.69% *	7.94% *	7.39%	4.26%	4.52%
Mountain:								
Colorado	2.68%	5.42%	11.33% *	4.57%	3.85% *	3.57% *	6.03%	2.62%
New Mexico	2.79%	10.70% *	8.74% *	9.52% *	5.04% *	1.77% *	4.66%	2.32% *
Arizona	6.20%	13.94% *	10.72% *	4.42% *	8.90% *	7.95% *	7.35% *	7.14%
Utah	4.79%	5.98%	10.57%	4.86% *	6.18% *	8.18% *	5.88%	6.20% *
Nevada	4.58%	9.13%	13.78% *	8.18% *	6.24% *	6.17% *	6.81%	5.23%
Pacific:								
Washington	4.83%	11.79%	8.20%	10.86%	12.23%	3.72% *	6.54%	5.68%
Oregon	4.12%	7.89%	11.42%	7.24%	7.40% *	4.16% *	6.15%	4.79% *
California	3.61%	5.96%	7.43%	5.79%	4.40% *	4.98%	3.45%	4.13%
Hawaii	1.71%	7.44%	10.30%	8.63% *	4.16%	4.39%	4.74%	2.40%
States not shown separately	3.99%	7.12%	8.77%	5.80% *	6.21% *	6.92% *	4.84%	5.30% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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