

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%	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%	3.79%	1.65%	3.59%	1.21%	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.