

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.