

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

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

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

*Figure does not meet standard of reliability or precision.

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

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

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

*Figure does not meet standard of reliability or precision.