

Table II. A. 2. e(1997) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
New England:								
Maine	23.7%	39.7%	68.6%	29.7%	47.4%	23.7%	20.9%	68.5%
Massachusetts	28.2%	20.2%	90.7%	62.9%	38.9%	16.8%	13.4%	50.2%
Connecticut	27.0%	23.2%	87.0%	47.5%	54.0%	21.4%	21.5%	64.1%
Rhode Island	35.8%	36.4%	79.6%	46.3%	48.2%	17.8%	17.0%	56.8%
Middle Atlantic:								
New York	32.7%	25.2%	88.1%	46.9%	57.7%	23.3%	23.8%	55.6%
New Jersey	24.4%	19.9%	89.3%	34.6%	64.6%	17.5%	16.3%	66.6%
Pennsylvania	34.4%	36.8%	77.7%	45.3%	49.9%	24.1%	24.2%	55.9%
East North Central:								
Ohio	27.2%	24.5%	87.5%	28.3%	71.0%	22.3%	17.0%	74.8%
Indiana	22.2%	31.7%	75.5%	21.0%	65.8%	28.1%	25.7%	72.5%
Illinois	29.1%	26.8%	80.4%	28.1%	70.5%	23.8%	21.5%	70.7%
Michigan	26.2%	42.3%	72.7%	28.5%	57.5%	23.0%	21.1%	65.7%
Wisconsin	22.7%	26.2%	81.3%	28.7%	64.2%	24.8%	21.0%	65.7%
West North Central:								
Minnesota	19.7%	25.0%	79.0%	28.5%	57.8%	18.7%	17.8%	66.1%
Iowa	18.9%	32.4%	76.3%	19.5%	64.3%	24.7%	18.2%	61.5%
Missouri	26.2%	26.8%	85.4%	30.3%	68.6%	26.7%	23.7%	66.3%
Kansas	20.1%	31.9%	73.0%	23.6%	61.0%	21.2%	19.1%	54.8%
South Atlantic:								
Maryland	33.1%	18.5%	90.7%	41.9%	66.5%	22.8%	21.3%	58.8%
District of Columbia	31.5%	15.5%	90.9%	44.1%	67.6%	16.8%	17.0%	50.2%
Virginia	27.6%	24.1%	84.0%	36.5%	60.7%	20.3%	18.7%	61.8%
North Carolina	26.1%	26.3%	83.3%	29.3%	71.0%	28.1%	25.7%	66.8%
South Carolina	24.1%	31.1%	75.3%	21.7%	63.3%	21.7%	17.0%	67.8%
Georgia	30.6%	22.1%	84.4%	33.5%	69.2%	28.0%	24.6%	67.6%
Florida	33.8%	17.7%	93.0%	46.4%	64.4%	18.3%	16.0%	71.5%
East South Central:								
Kentucky	18.8%	31.9%	77.9%	21.7%	63.6%	21.1%	16.3%	70.6%
Tennessee	28.0%	20.2%	87.1%	33.8%	72.6%	24.5%	21.2%	63.0%
Alabama	17.8%	26.4%	78.1%	23.4%	63.9%	25.2%	20.9%	56.2%
Mississippi	17.1%	32.5%	73.3%	13.0%	65.5%	23.3%	22.8%	66.9%
West South Central:								
Arkansas	19.3%	34.6%	73.1%	26.4%	57.1%	23.2%	17.3%	62.2%
Louisiana	26.6%	26.7%	84.5%	27.6%	69.2%	17.0%	16.8%	61.8%
Oklahoma	25.4%	25.7%	84.4%	28.7%	71.3%	21.4%	17.8%	61.3%
Texas	29.0%	23.6%	86.1%	27.4%	71.7%	23.0%	22.7%	67.5%
Mountain:								
Colorado	24.8%	18.3%	90.8%	50.7%	55.0%	13.3%	13.2%	69.4%
Arizona	34.8%	17.6%	91.5%	58.7%	53.6%	24.3%	23.9%	70.7%
Utah	32.0%	28.5%	85.0%	40.6%	63.3%	24.1%	23.0%	72.1%
Nevada	29.0%	18.6%	90.3%	36.5%	69.5%	22.6%	21.6%	78.1%
Pacific:								
Washington	31.4%	20.9%	86.6%	35.2%	67.4%	23.2%	19.5%	66.6%
Oregon	17.7%	17.4%	87.1%	47.6%	47.1%	16.6%	15.1%	73.1%
California	35.6%	15.0%	94.2%	61.0%	55.4%	16.7%	14.2%	72.1%
Alaska	12.4%	55.0%	48.9%	8.3%	46.4%	21.7%	18.8%	77.1%
Hawaii	38.3%	21.7%	87.8%	51.1%	59.8%	17.0%	15.9%	53.4%
States not shown separately	17.6%	39.4%	68.4%	24.1%	50.5%	20.2%	18.6%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. e(1997) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
New England:								
Maine	3.08%	3.30%	3.32%	1.87%	4.54%	2.33%	3.06%	4.39%
Massachusetts	4.24%	4.09%	1.16%	1.89%	3.26%	1.51%	1.99%	3.12%
Connecticut	1.93%	3.75%	2.66%	3.49%	3.26%	2.75%	2.62%	4.26%
Rhode Island	3.47%	2.94%	2.74%	3.91%	2.74%	1.28%	1.91%	3.55%
Middle Atlantic:								
New York	1.96%	2.98%	2.39%	2.78%	1.81%	1.88%	2.20%	1.86%
New Jersey	2.03%	2.76%	2.17%	2.85%	2.32%	3.09%	2.98%	4.56%
Pennsylvania	2.91%	1.77%	1.54%	3.15%	2.69%	1.52%	1.68%	2.67%
East North Central:								
Ohio	2.17%	1.81%	2.34%	3.27%	2.60%	2.54%	1.83%	2.00%
Indiana	2.30%	2.70%	2.45%	2.50%	1.65%	3.32%	3.26%	3.10%
Illinois	2.85%	2.37%	2.83%	2.40%	2.62%	2.41%	2.54%	2.51%
Michigan	2.20%	3.36%	2.52%	2.60%	2.48%	2.18%	2.75%	2.29%
Wisconsin	2.43%	3.87%	2.41%	4.33%	2.72%	2.75%	3.22%	3.72%
West North Central:								
Minnesota	3.25%	3.08%	2.79%	2.39%	2.83%	2.74%	2.71%	2.25%
Iowa	2.05%	4.01%	3.40%	3.25%	3.70%	3.97%	3.71%	3.24%
Missouri	3.51%	3.23%	2.77%	4.25%	4.30%	3.58%	3.58%	1.95%
Kansas	2.50%	3.60%	3.58%	3.08%	4.21%	2.77%	2.47%	3.62%
South Atlantic:								
Maryland	3.49%	1.59%	1.49%	2.23%	2.70%	3.37%	3.21%	3.10%
District of Columbia	2.55%	1.99%	1.38%	2.69%	2.36%	1.52%	1.64%	2.64%
Virginia	1.98%	4.05%	2.28%	3.82%	4.48%	2.04%	2.29%	2.82%
North Carolina	4.92%	2.07%	2.14%	5.20%	3.70%	5.00%	4.94%	3.26%
South Carolina	2.62%	4.26%	3.30%	2.03%	2.91%	3.35%	2.77%	2.67%
Georgia	2.74%	2.51%	1.37%	3.88%	3.35%	3.60%	3.09%	2.70%
Florida	3.12%	3.75%	2.04%	3.25%	3.01%	2.23%	1.74%	3.31%
East South Central:								
Kentucky	2.21%	2.16%	0.99%	2.75%	2.06%	2.13%	2.37%	1.67%
Tennessee	3.48%	2.83%	2.54%	4.71%	4.25%	3.47%	3.66%	4.52%
Alabama	2.80%	2.56%	2.38%	3.22%	2.89%	3.60%	3.14%	4.36%
Mississippi	1.87%	3.87%	3.67%	2.22%	3.57%	1.98%	1.80%	2.82%
West South Central:								
Arkansas	3.01%	4.11%	3.56%	4.55%	3.06%	2.67%	2.54%	3.63%
Louisiana	3.16%	2.52%	2.74%	3.40%	4.24%	2.12%	2.38%	4.25%
Oklahoma	2.11%	3.61%	2.52%	2.59%	4.54%	3.06%	2.61%	4.53%
Texas	0.97%	2.56%	2.14%	2.10%	3.27%	2.06%	2.34%	2.56%
Mountain:								
Colorado	3.14%	2.27%	2.12%	3.95%	3.27%	1.79%	1.98%	4.08%
Arizona	3.99%	2.58%	1.90%	1.67%	2.66%	3.78%	3.76%	2.30%
Utah	3.15%	3.03%	3.01%	3.44%	3.36%	3.00%	3.43%	2.82%
Nevada	2.98%	1.81%	1.98%	3.12%	2.92%	2.55%	1.70%	2.35%
Pacific:								
Washington	4.60%	3.45%	2.48%	3.74%	3.16%	3.07%	2.92%	4.83%
Oregon	2.32%	2.87%	2.19%	3.07%	2.08%	2.58%	2.34%	3.15%
California	1.87%	1.27%	0.40%	2.40%	2.67%	1.54%	1.58%	2.37%
Alaska	3.79%	4.00%	3.33%	3.51%	3.13%	3.73%	3.32%	3.67%
Hawaii	2.65%	2.31%	1.69%	1.95%	2.79%	1.76%	1.79%	2.20%
States not shown separately	1.99%	2.29%	2.69%	3.25%	2.57%	2.13%	1.67%	3.78%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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