

Table II. B. 3. b(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997 (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	88.7%	53.3%	76.9%	89.9%	97.7%	97.4%	68.7%	97.0%
New England:								
Maine	86.4%	49.4%	77.0%	93.4%	99.5%	100.0%	67.5%	99.3%
Massachusetts	92.5%	72.9%	86.8%	97.4%	100.0%	93.5%	82.6%	96.3%
Connecticut	89.0%	66.4%	84.5%	95.9%	100.0%	100.0%	74.7%	99.7%
Rhode Island	92.0%	59.8%	93.7%	96.3%	98.9%	99.8%	76.1%	99.5%
Middle Atlantic:								
New York	89.8%	63.4%	81.9%	86.7%	95.8%	99.6%	72.6%	97.6%
New Jersey	91.2%	58.8%	74.9%	92.1%	99.3%	100.0%	72.2%	98.8%
Pennsylvania	92.5%	55.0%	89.6%	92.4%	99.1%	99.6%	77.5%	98.5%
East North Central:								
Ohio	91.6%	49.4%	78.5%	96.8%	97.9%	98.9%	71.7%	98.6%
Indiana	92.1%	45.7%	74.0%	97.4%	100.0%	100.0%	68.7%	99.8%
Illinois	91.5%	46.2%	81.9%	90.8%	99.8%	99.3%	72.2%	99.1%
Michigan	93.8%	57.9%	84.0%	98.2%	99.7%	100.0%	78.3%	99.7%
Wisconsin	92.8%	52.5%	90.4%	95.2%	99.9%	100.0%	75.1%	99.9%
West North Central:								
Minnesota	91.4%	60.2%	87.7%	95.3%	98.2%	97.6%	76.4%	97.8%
Iowa	89.0%	43.7%	79.1%	91.6%	98.1%	100.0%	65.0%	98.5%
Missouri	88.7%	44.0%	80.0%	89.0%	95.7%	98.1%	66.4%	97.4%
Kansas	90.9%	70.3%	79.1%	89.7%	98.5%	100.0%	77.0%	98.5%
South Atlantic:								
Maryland	92.7%	58.8%	85.6%	96.3%	100.0%	100.0%	77.6%	100.0%
District of Columbia	95.8%	89.9%	92.9%	91.9%	99.6%	98.7%	89.7%	99.0%
Virginia	87.1%	45.7%	73.6%	94.7%	93.7%	94.3%	67.0%	94.3%
North Carolina	89.1%	42.0%	86.5%	82.1%	95.9%	100.0%	61.9%	98.2%
South Carolina	88.7%	50.6%	73.6%	88.0%	97.8%	99.7%	66.5%	98.7%
Georgia	90.5%	57.3%	70.2%	92.5%	100.0%	99.0%	67.1%	99.0%
Florida	87.9%	52.3%	68.3%	86.0%	94.1%	100.0%	62.3%	97.5%
East South Central:								
Kentucky	90.2%	48.5%	73.0%	94.1%	100.0%	100.0%	68.1%	99.0%
Tennessee	89.1%	34.5%	65.0%	93.4%	98.1%	100.0%	58.9%	99.0%
Alabama	90.8%	42.7%	82.2%	94.7%	99.0%	99.5%	70.4%	98.5%
Mississippi	85.1%	46.1%	73.7%	81.3%	98.1%	99.5%	64.7%	97.9%
West South Central:								
Arkansas	84.2%	37.6%	58.9%	71.9%	94.2%	99.9%	54.0%	95.4%
Louisiana	82.5%	37.4%	86.3%	76.7%	89.2%	100.0%	68.1%	94.4%
Oklahoma	87.0%	41.1%	71.5%	93.6%	97.4%	99.7%	62.4%	98.3%
Texas	86.2%	45.7%	55.2%	83.1%	97.2%	99.5%	56.1%	97.8%
Mountain:								
Colorado	88.2%	47.5%	79.7%	88.7%	99.4%	99.8%	65.0%	98.9%
Arizona	86.6%	45.4%	55.7%	89.1%	100.0%	97.2%	62.2%	96.2%
Utah	90.7%	69.1%	71.7%	87.0%	99.1%	98.8%	72.6%	98.2%
Nevada	90.3%	53.6%	79.5%	89.8%	92.9%	98.8%	70.2%	97.6%
Pacific:								
Washington	88.2%	60.4%	75.4%	89.6%	97.7%	100.0%	70.0%	99.3%
Oregon	88.2%	58.1%	81.6%	95.2%	90.4%	100.0%	71.7%	97.4%
California	82.2%	50.9%	74.1%	82.0%	98.4%	84.6%	65.2%	88.5%
Alaska	80.5%	43.1%	72.2%	89.3%	99.2%	100.0%	56.4%	99.3%
Hawaii	98.2%	90.4%	97.8%	99.8%	99.5%	99.6%	95.4%	99.6%
States not shown separately	85.7%	53.9%	71.0%	92.9%	97.4%	99.3%	65.1%	98.4%

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](#).

Table II. B. 3. b(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997 (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	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
New England:								
Maine	2.02%	6.52%	6.76%	2.46%	0.36%	0.00%	4.42%	0.32%
Massachusetts	1.49%	2.92%	9.76%	0.71%	0.00%	2.74%	1.80%	2.02%
Connecticut	1.64%	5.77%	3.87%	2.14%	0.00%	0.00%	2.69%	0.21%
Rhode Island	1.64%	4.30%	2.22%	1.69%	1.34%	0.21%	3.45%	0.25%
Middle Atlantic:								
New York	0.67%	3.86%	4.74%	3.70%	1.82%	0.17%	2.86%	0.86%
New Jersey	1.20%	5.37%	9.08%	7.46%	0.46%	0.00%	2.71%	0.83%
Pennsylvania	1.56%	3.11%	2.23%	4.08%	1.22%	0.46%	2.61%	2.28%
East North Central:								
Ohio	1.17%	3.26%	4.63%	1.10%	1.45%	1.01%	2.96%	0.58%
Indiana	1.23%	5.51%	6.75%	1.52%	0.00%	0.04%	3.94%	0.27%
Illinois	0.84%	3.38%	4.46%	4.22%	0.10%	0.34%	3.35%	0.45%
Michigan	0.70%	4.47%	4.51%	1.33%	0.27%	0.00%	3.13%	0.15%
Wisconsin	1.72%	5.68%	3.88%	2.52%	0.09%	0.00%	3.78%	0.04%
West North Central:								
Minnesota	0.93%	5.79%	5.38%	2.20%	1.26%	1.58%	2.99%	1.18%
Iowa	0.92%	3.33%	6.55%	3.58%	1.51%	0.06%	2.91%	0.55%
Missouri	1.16%	4.45%	10.35%	4.04%	3.36%	0.91%	4.39%	0.77%
Kansas	1.57%	7.00%	6.67%	4.06%	1.44%	0.00%	3.79%	0.88%
South Atlantic:								
Maryland	1.11%	2.64%	3.89%	2.31%	0.00%	0.04%	2.38%	0.02%
District of Columbia	1.66%	6.06%	3.67%	3.21%	0.61%	0.82%	3.71%	0.40%
Virginia	1.80%	5.52%	7.88%	1.96%	3.76%	2.73%	3.47%	2.30%
North Carolina	2.39%	5.42%	3.67%	5.22%	4.98%	0.00%	3.08%	0.69%
South Carolina	1.40%	4.64%	6.38%	5.41%	1.66%	0.38%	2.79%	0.82%
Georgia	0.98%	6.90%	9.72%	2.63%	0.00%	0.86%	4.67%	0.51%
Florida	2.22%	3.75%	6.68%	4.17%	6.97%	0.00%	2.43%	2.27%
East South Central:								
Kentucky	0.94%	5.18%	5.41%	10.34%	0.00%	0.00%	3.89%	0.88%
Tennessee	1.44%	5.31%	5.25%	5.84%	7.66%	0.00%	4.24%	0.51%
Alabama	1.28%	6.37%	6.27%	5.48%	3.07%	0.42%	4.06%	0.74%
Mississippi	2.78%	6.15%	4.51%	5.48%	0.81%	0.28%	5.74%	0.90%
West South Central:								
Arkansas	1.60%	2.02%	7.66%	8.99%	6.03%	0.12%	3.68%	1.66%
Louisiana	2.41%	5.22%	11.92%	3.80%	4.18%	0.00%	5.93%	1.89%
Oklahoma	2.27%	5.47%	5.58%	3.38%	4.12%	0.19%	3.84%	1.03%
Texas	1.76%	5.36%	7.21%	4.11%	1.22%	0.51%	4.48%	0.99%
Mountain:								
Colorado	1.84%	5.84%	2.64%	4.03%	0.52%	0.25%	3.88%	0.52%
Arizona	4.29%	5.26%	8.63%	3.65%	0.00%	3.85%	4.16%	2.89%
Utah	1.68%	7.98%	3.83%	7.55%	0.91%	1.39%	4.68%	0.67%
Nevada	1.82%	3.33%	5.72%	4.59%	6.75%	1.08%	3.94%	1.45%
Pacific:								
Washington	1.16%	6.69%	3.84%	3.39%	3.12%	0.00%	3.14%	0.51%
Oregon	1.46%	4.64%	4.87%	1.97%	6.93%	0.00%	1.96%	2.29%
California	4.35%	2.78%	1.95%	2.32%	0.79%	8.04%	1.43%	5.60%
Alaska	2.15%	6.86%	5.15%	7.88%	0.74%	0.00%	5.37%	0.40%
Hawaii	0.34%	1.49%	1.51%	0.13%	0.26%	0.42%	0.70%	0.29%
States not shown separately	2.00%	4.01%	5.37%	2.88%	0.97%	0.86%	3.93%	0.67%

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](#).