

Table II.C.1(1998) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	2,174.35	2,333.64	2,271.47	2,076.68	2,114.39	2,180.23	2,235.23	2,151.79
New England:								
Massachusetts	2,391.53	2,899.58	2,399.56	2,438.48	2,370.62	2,292.17	2,561.10	2,340.05
New Hampshire	2,355.86	2,630.61	2,419.27	2,215.53	2,238.45	2,330.92	2,392.19	2,318.95
Connecticut	2,484.54	2,790.44	2,613.36	2,511.26	2,553.88	2,344.78	2,632.88	2,430.87
Middle Atlantic:								
New York	2,371.53	2,656.89	2,726.31	2,319.81	2,170.02	2,324.75	2,579.92	2,286.58
New Jersey	2,541.06	3,084.40	3,031.79	2,329.31	2,310.70	2,504.19	2,801.61	2,440.66
Pennsylvania	2,190.60	2,436.08	2,224.21	2,179.57	2,470.05	2,001.26	2,298.99	2,158.87
East North Central:								
Ohio	2,393.15	2,439.69	1,769.48	2,175.08	2,179.53	2,620.60	2,061.82	2,476.15
Indiana	2,134.43	2,223.95	2,183.02	1,999.99	2,170.97	2,142.67	2,114.23	2,139.97
Illinois	2,260.56	2,588.96	2,495.44	2,103.25	2,294.44	2,183.21	2,441.72	2,195.90
Michigan	2,179.64	2,244.79	2,587.74	2,046.77	1,916.39	2,225.05	2,292.57	2,137.29
Wisconsin	2,304.46	2,274.09	2,747.88	2,097.38	2,265.27	2,350.94	2,395.55	2,279.67
West North Central:								
Minnesota	2,145.19	1,973.64	2,098.08	2,226.95	1,901.63	2,244.87	2,280.49	2,095.74
Iowa	1,940.82	2,650.33	1,797.17	1,939.87	1,958.24	1,856.40	2,086.64	1,902.67
Missouri	2,051.69	1,941.30	2,166.58	2,027.42	2,079.72	2,059.77	2,022.48	2,062.76
Nebraska	2,284.45	2,076.37	1,740.69	1,830.98	2,688.91	2,187.38	1,879.80	2,380.13
Kansas	2,143.80	2,231.54	2,216.45	2,042.00	2,167.70	2,139.81	2,123.24	2,149.03
South Atlantic:								
Delaware	2,236.69	2,853.87	2,890.34	2,495.09	2,181.84	1,966.71	2,777.13	2,046.14
Maryland	2,333.59	2,392.34	2,738.46	2,120.97	2,409.81	2,298.14	2,483.72	2,257.04
Virginia	2,171.77	2,198.29	2,716.56	1,901.41	2,048.09	2,264.03	2,159.14	2,176.40
West Virginia	2,271.98	2,126.98	2,455.14	2,545.66	2,390.64	2,073.01	2,202.44	2,313.77
North Carolina	1,991.91	2,669.25	2,156.46	1,914.43	1,986.72	1,870.99	2,258.47	1,899.78
South Carolina	2,069.87	2,353.29	2,166.76	1,996.04	2,125.19	2,035.48	2,125.20	2,057.02
Georgia	2,052.46	2,154.25	2,246.00	2,200.57	1,879.72	2,011.19	2,233.79	1,993.96
Florida	2,077.07	2,359.96	2,100.47	1,994.53	2,138.78	1,997.91	2,128.34	2,057.62
East South Central:								
Kentucky	1,989.75	2,255.26	2,025.34	1,912.39	1,924.81	1,987.68	2,063.44	1,964.88
Tennessee	1,992.64	1,895.15	2,118.69	1,687.24	2,091.65	2,140.54	1,910.41	2,026.27
Alabama	2,085.81	1,924.83	2,018.37	2,120.79	2,014.82	2,138.55	2,047.09	2,100.99
West South Central:								
Arkansas	2,116.55	2,666.51	1,742.72	1,794.12	1,870.01	2,233.57	2,143.49	2,110.13
Louisiana	2,045.96	2,035.80	2,021.89	1,907.35	2,157.00	2,088.06	2,037.24	2,052.09
Oklahoma	2,147.21	2,132.68	1,910.61	1,976.71	2,084.45	2,265.08	2,039.03	2,179.53
Texas	2,087.19	2,450.87	2,401.61	1,969.04	2,144.21	1,991.11	2,270.45	2,029.70
Mountain:								
Idaho	1,973.47	2,238.43	2,154.72	1,831.52	2,249.06	1,853.89	2,040.38	1,939.68
Wyoming	2,326.99	2,011.03	2,529.72	2,583.08	1,991.73	2,424.78	2,254.55	2,372.92
Colorado	2,168.87	2,040.92	2,276.21	2,021.23	1,832.15	2,451.57	2,073.36	2,238.92
New Mexico	2,067.63	2,986.40	1,906.42	2,221.13	1,577.50	2,020.38	2,401.74	1,925.41
Arizona	2,150.94	1,922.16	2,024.14	1,914.30	1,947.38	2,338.58	1,946.62	2,220.94
Utah	2,174.50	2,798.68	2,033.50	2,107.15	2,124.86	2,101.83	2,409.80	2,092.72
Pacific:								
Washington	2,115.31	2,133.75	2,025.29	2,136.99	1,928.19	2,212.23	2,030.49	2,156.16
Oregon	2,210.96	2,173.67	2,042.62	2,037.32	2,423.09	2,216.25	2,096.86	2,259.48
California	2,052.40	2,055.80	1,930.32	1,943.10	1,779.20	2,222.77	1,999.87	2,073.55
States not shown separately	2,149.25	2,306.85	2,291.20	2,129.33	2,057.21	2,099.08	2,260.44	2,088.58

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998: (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	17.02	58.75	26.57	24.61	33.34	22.84	22.77	17.37
New England:								
Massachusetts	54.69	118.99	68.02	82.76	86.16	94.12	76.06	56.41
New Hampshire	53.68	96.55	119.84	115.72	71.23	120.24	73.08	83.67
Connecticut	109.35	175.51	251.86	196.29	84.79	131.58	161.16	147.51
Middle Atlantic:								
New York	82.33	149.08	150.34	67.27	153.51	115.40	94.64	100.21
New Jersey	112.83	177.55	210.28	168.06	177.02	210.96	112.76	166.49
Pennsylvania	73.88	65.97	156.56	85.05	197.59	55.72	92.45	81.80
East North Central:								
Ohio	127.01	279.03	114.27	76.23	221.68	223.45	157.87	168.97
Indiana	102.55	270.66	262.96	95.43	232.91	88.40	81.97	111.81
Illinois	69.79	210.30	101.06	122.72	178.13	110.20	91.12	78.39
Michigan	69.97	96.29	156.44	148.69	96.33	111.51	140.65	86.89
Wisconsin	78.15	225.84	289.34	116.25	102.51	135.92	179.15	96.35
West North Central:								
Minnesota	77.52	132.16	253.84	247.91	125.41	140.73	224.72	82.73
Iowa	59.02	230.40	189.40	84.67	84.89	79.52	98.83	65.49
Missouri	73.88	186.70	192.81	146.14	158.19	96.08	114.04	80.15
Nebraska	198.06	295.02	180.86	78.17	254.91	284.80	123.21	221.84
Kansas	55.00	157.09	175.88	127.14	98.84	81.92	91.74	61.66
South Atlantic:								
Delaware	94.02	200.71	397.84	144.28	131.16	126.50	190.16	102.33
Maryland	65.62	110.54	244.48	101.29	181.68	86.80	81.77	91.10
Virginia	105.93	176.54	545.27	76.27	110.36	107.22	216.76	100.94
West Virginia	111.21	279.81	326.16	234.15	188.46	76.33	209.87	112.70
North Carolina	65.28	244.69	128.65	101.87	66.82	141.22	115.02	96.31
South Carolina	21.74	115.02	117.79	79.07	145.75	33.14	76.96	23.45
Georgia	96.75	340.02	306.88	167.52	151.54	80.65	156.14	94.02
Florida	57.15	128.36	134.69	103.11	123.23	71.67	76.43	67.49
East South Central:								
Kentucky	49.18	119.88	107.05	68.36	145.44	79.99	66.12	70.14
Tennessee	55.74	102.23	111.15	87.82	85.62	100.21	57.15	69.40
Alabama	106.17	75.99	51.46	67.21	73.41	207.10	80.84	129.34
West South Central:								
Arkansas	79.33	337.90	187.89	92.93	150.27	122.36	128.43	97.81
Louisiana	56.29	265.88	82.96	170.58	263.25	101.34	85.79	71.38
Oklahoma	54.39	169.29	95.75	96.78	73.48	121.08	57.65	75.00
Texas	38.81	144.02	219.51	89.16	120.67	55.91	63.00	43.03
Mountain:								
Idaho	68.71	154.90	143.62	133.29	141.63	107.90	92.05	90.06
Wyoming	109.12	157.58	238.15	276.39	84.70	158.49	163.84	141.93
Colorado	161.15	174.89	416.19	111.35	69.37	221.72	234.26	179.59
New Mexico	104.17	394.67	206.57	155.68	72.11	156.74	190.55	139.28
Arizona	131.54	135.35	86.01	77.35	100.00	209.14	85.65	160.49
Utah	46.26	420.05	301.86	132.10	131.54	133.91	115.99	86.78
Pacific:								
Washington	25.70	173.31	118.70	127.28	118.89	49.48	67.51	53.99
Oregon	98.51	119.71	226.05	172.70	210.54	120.06	118.10	111.16
California	72.61	130.55	58.32	60.20	78.16	113.88	74.64	93.99
States not shown separately	50.13	134.02	132.80	85.39	98.61	88.45	98.19	56.64

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	2,008.07	2,284.41	2,085.96	1,947.42	1,941.73	1,970.81	2,132.82	1,958.19
New England:								
Massachusetts	2,269.87	2,973.80	2,289.68	2,327.07	2,147.70	2,147.73	2,523.81	2,182.44
New Hampshire	2,222.85	2,588.93	2,031.49	2,008.56	2,212.67	2,349.27	2,186.49	2,262.47
Connecticut	2,320.85	2,786.63	2,248.40	1,951.29	2,645.87	2,172.57	2,433.89	2,248.64
Middle Atlantic:								
New York	2,090.33	2,412.30	2,728.33	1,982.42	1,728.63	2,087.11	2,411.23	1,931.23
New Jersey	2,383.74	2,877.80	2,679.22 *	2,522.70	2,170.80	2,252.94	2,697.66	2,244.26
Pennsylvania	2,072.30	2,109.83	1,810.52	2,149.66	2,704.62	1,814.61	2,023.13	2,085.38
East North Central:								
Ohio	2,112.34	1,630.01	1,695.50	2,093.96	1,710.30	2,376.69	1,758.59	2,206.24
Indiana	1,894.38	1,554.89 *	1,723.67	1,955.87	1,662.91	1,993.62	1,676.74	1,934.93
Illinois	1,972.70	2,327.68 *	2,037.90	1,732.03	2,128.48	1,821.06	2,125.54	1,910.78
Michigan	2,146.53	2,281.03	1,973.03	2,140.47	1,900.32	2,228.10	2,117.06	2,157.13
Wisconsin	2,073.67	2,510.56	1,765.39	2,193.26	1,973.42	2,061.74	2,197.55	2,043.37
West North Central:								
Minnesota	2,097.37	1,673.96	2,034.31	1,820.63	1,937.63	2,418.15	1,852.17	2,262.32
Iowa	1,943.63	3,504.39	2,690.59	1,813.12	1,889.94	1,635.17	2,728.62	1,736.80
Missouri	1,925.02	2,633.89 *	1,280.37	1,838.19	1,794.23	1,943.42	2,085.97 *	1,890.89
Nebraska	2,023.93	1,621.57	1,977.59	1,773.12	2,492.91	2,039.95	1,657.70	2,095.03
Kansas	2,179.29	2,140.31	2,319.97	2,420.32	1,979.39	2,229.12	2,162.25	2,186.25
South Atlantic:								
Delaware	2,194.83	2,736.54	3,337.08	2,182.30	2,239.92	1,632.59	2,783.03	1,870.63
Maryland	2,144.08	2,560.53	2,047.48	1,964.13	2,150.64	2,129.57	2,200.98	2,121.40
Virginia	1,950.87	2,038.96	1,909.36	1,860.89	2,023.06	1,931.32	1,955.67	1,949.71
West Virginia	2,312.44	2,220.10	3,042.35	2,519.80	2,143.88	2,128.84	2,473.04	2,206.57
North Carolina	2,133.39	3,356.28	2,153.88 *	1,508.36	2,018.21	1,960.32	2,698.41	1,941.42
South Carolina	2,067.53	2,307.37	1,649.13	1,700.65	1,677.46 *	2,209.05	1,752.36	2,159.63
Georgia	2,055.75	2,436.45	2,146.11	1,553.02	2,344.73	2,053.91	2,202.17	1,979.31
Florida	2,006.32	2,450.03	2,036.44	1,868.19	2,062.63	1,892.52	2,136.29	1,960.22
East South Central:								
Kentucky	1,857.43	2,094.08	1,841.22	1,735.87	1,476.68	1,912.14	1,923.47	1,828.81
Tennessee	2,068.37	1,771.83	2,054.53	2,110.05	2,127.05	1,977.96	1,947.18	2,098.14
Alabama	2,076.84	1,945.47	2,185.36	2,557.65	2,079.78	1,963.26	2,155.19	2,029.27
West South Central:								
Arkansas	2,130.94	3,970.07 *	1,567.99	1,841.18	2,053.94	2,161.94	2,207.43	2,112.61
Louisiana	1,971.62	2,020.16	1,931.95	1,747.48	1,639.79	2,152.07	1,838.29	2,039.10
Oklahoma	1,863.80	2,221.47 *	1,584.12	1,640.95	1,601.04	2,005.79	1,676.35 *	1,897.82
Texas	1,953.56	2,117.27	2,379.47	1,826.23	2,081.38	1,832.51	2,204.50	1,876.95
Mountain:								
Idaho	1,943.06	2,467.93	1,928.53	1,964.98	1,930.37	1,843.49	1,946.62	1,941.82
Wyoming	1,987.43	1,734.67	1,845.97	1,881.39	2,220.48	2,155.45	1,804.94	2,168.15
Colorado	1,889.28	2,037.89	1,684.66	1,794.05	1,649.73	2,005.67	1,903.56	1,872.03
New Mexico	1,773.85	2,064.30	1,781.91	1,832.49	1,455.36	1,890.54	1,955.68	1,685.65
Arizona	1,869.07	1,889.33	1,855.27	1,854.97	1,680.74	1,963.30	1,883.55	1,863.41
Utah	2,147.53	3,261.42	2,079.99	1,884.91	1,688.80	2,023.37	2,709.40	1,929.95
Pacific:								
Washington	1,948.50	2,091.12	1,918.10	1,922.52	1,772.33	2,011.29	1,965.76	1,943.24
Oregon	1,992.27	1,925.38	1,871.59	1,922.92	2,005.02	2,115.41	1,908.42	2,053.82
California	1,789.35	1,826.25	1,881.36	1,915.31	1,679.58	1,767.41	1,887.33	1,751.92
States not shown separately	2,142.08	2,438.15	2,118.38	1,950.77	1,978.65	1,955.84	2,337.26	1,962.73

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.09	96.63	28.37	21.96	50.17	17.61	39.87	20.24
New England:								
Massachusetts	41.77	305.60	70.79	60.15	36.34	55.35	106.31	50.58
New Hampshire	67.32	128.75	124.58	131.81	91.87	150.60	98.40	83.26
Connecticut	142.10	293.56	480.24	216.87	331.73	55.61	290.68	149.41
Middle Atlantic:								
New York	80.80	186.45	338.01	95.59	136.97	96.88	120.90	90.71
New Jersey	112.91	446.51	842.71 *	460.24	140.66	306.20	187.44	104.74
Pennsylvania	161.71	112.11	278.86	105.71	357.36	92.20	85.44	176.55
East North Central:								
Ohio	138.38	322.79	412.03	175.10	284.60	163.27	123.07	159.44
Indiana	73.74	476.66 *	424.56	451.33	446.12	72.69	347.64	67.00
Illinois	67.37	703.48 *	423.21	222.33	122.10	71.18	247.07	66.50
Michigan	43.83	514.39	246.59	326.67	349.71	84.76	327.03	62.23
Wisconsin	50.78	335.60	270.12	126.16	304.91	70.66	181.30	54.89
West North Central:								
Minnesota	77.31	258.75	341.43	193.24	420.79	294.47	129.09	129.40
Iowa	104.55	979.74	676.56	387.95	362.07	187.73	564.07	134.28
Missouri	127.06	946.14 *	296.08	58.90	370.18	177.14	808.44 *	139.25
Nebraska	113.34	421.59	589.96	357.83	642.44	213.04	369.07	123.61
Kansas	154.98	370.05	610.46	430.69	395.92	283.27	262.77	273.82
South Atlantic:								
Delaware	157.38	685.57	554.89	102.92	98.33	280.86	232.15	153.52
Maryland	85.41	293.60	275.57	215.91	148.91	159.28	157.47	105.02
Virginia	109.22	325.65	430.49	241.82	389.13	87.45	126.95	137.82
West Virginia	125.01	418.09	868.45	397.03	418.20	245.34	320.87	93.61
North Carolina	103.91	568.84	655.70 *	253.19	569.70	119.30	514.60	70.66
South Carolina	132.38	613.63	423.25	402.76	507.00 *	127.38	282.98	124.75
Georgia	110.88	493.79	474.43	191.61	606.90	128.29	275.12	114.63
Florida	69.45	244.79	325.97	35.15	139.21	96.37	72.45	91.58
East South Central:								
Kentucky	79.07	526.91	399.10	321.26	279.71	132.19	111.26	90.70
Tennessee	85.19	241.22	387.30	467.17	323.71	112.41	90.87	130.38
Alabama	82.62	294.49	404.31	508.75	449.26	324.41	238.32	301.94
West South Central:								
Arkansas	114.28	1,203.78 *	323.22	287.35	437.09	128.36	316.69	103.12
Louisiana	67.16	426.70	386.91	272.61	389.37	84.32	149.85	79.29
Oklahoma	80.38	755.94 *	338.60	331.95	350.00	67.46	662.04 *	60.95
Texas	40.15	359.57	550.82	235.75	156.11	95.58	132.26	47.38
Mountain:								
Idaho	121.64	700.77	554.86	432.31	404.02	354.71	295.95	132.14
Wyoming	314.61	455.85	518.81	497.47	663.97	557.97	345.97	409.28
Colorado	69.15	424.05	257.94	106.86	79.30	110.32	99.57	54.63
New Mexico	36.24	280.99	196.96	95.74	93.75	144.82	82.37	68.43
Arizona	66.95	74.37	114.16	134.51	124.34	141.14	53.03	85.19
Utah	154.29	632.28	425.50	308.08	273.64	87.24	369.51	102.30
Pacific:								
Washington	53.43	160.74	421.42	386.08	206.73	53.37	220.32	56.69
Oregon	58.53	86.77	100.16	256.94	172.93	204.78	56.11	101.36
California	45.35	196.13	97.05	81.33	72.95	70.22	92.91	55.52
States not shown separately	128.37	231.19	249.47	211.06	111.10	179.55	164.24	130.99

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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, 223. 72	2, 276. 01	2, 375. 82	2, 126. 77	2, 173. 34	2, 244. 03	2, 249. 55	2, 214. 54
New England:								
Massachusetts	2, 420. 22	2, 919. 56	2, 581. 51	2, 417. 68	2, 526. 68	2, 310. 85	2, 651. 01	2, 364. 07
New Hampshire	2, 426. 47	2, 470. 97	2, 573. 86	2, 318. 30	2, 267. 38	2, 363. 79	2, 471. 19	2, 383. 24
Connecticut	2, 436. 67	2, 259. 82	2, 761. 18	2, 463. 76	2, 458. 77	2, 416. 32	2, 464. 22	2, 430. 47
Middle Atlantic:								
New York	2, 529. 84	2, 608. 79	2, 710. 69	2, 630. 53	2, 745. 58	2, 376. 90	2, 618. 43	2, 496. 73
New Jersey	2, 492. 65	2, 959. 56	3, 123. 42	2, 251. 76	2, 375. 28	2, 433. 15	2, 729. 85	2, 398. 42
Pennsylvania	2, 188. 68	2, 589. 44	2, 374. 23	2, 155. 95	2, 282. 55	2, 049. 75	2, 375. 60	2, 139. 82
East North Central:								
Ohio	2, 398. 44	2, 496. 74	1, 902. 78	2, 221. 29	1, 946. 32	2, 714. 86	2, 169. 38	2, 454. 38
Indiana	2, 176. 20	2, 057. 27	2, 450. 77	1, 968. 87	2, 312. 14	2, 162. 71	2, 118. 92	2, 195. 57
Illinois	2, 442. 66	2, 658. 03	2, 647. 46	2, 342. 63	2, 410. 71	2, 404. 26	2, 542. 18	2, 403. 80
Michigan	2, 256. 29	2, 325. 05	2, 988. 25	2, 261. 50	1, 839. 31	2, 299. 41	2, 583. 88	2, 142. 12
Wisconsin	2, 275. 16	1, 908. 85	3, 153. 87	2, 065. 50	2, 329. 20	2, 251. 33	2, 469. 24	2, 227. 16
West North Central:								
Minnesota	2, 077. 02	2, 126. 65	2, 039. 65	2, 017. 16	1, 882. 92	2, 197. 64	2, 156. 08	2, 055. 45
Iowa	1, 881. 05	2, 693. 08	1, 527. 20	1, 791. 56	1, 902. 85	1, 836. 68	1, 926. 23	1, 870. 74
Missouri	2, 104. 25	1, 737. 31	2, 283. 54	2, 071. 41	2, 168. 88	2, 177. 95	1, 965. 11	2, 173. 04
Nebraska	2, 247. 28	2, 182. 70	1, 569. 27	1, 802. 56	2, 741. 61	1, 944. 61	1, 890. 66	2, 331. 65
Kansas	2, 092. 46	2, 382. 93	2, 218. 29	1, 940. 95	2, 154. 87	2, 069. 23	2, 152. 24	2, 078. 77
South Atlantic:								
Delaware	2, 335. 02	2, 413. 94	2, 830. 54	2, 876. 37	2, 168. 39	2, 190. 45	2, 710. 92	2, 229. 44
Maryland	2, 458. 50	2, 203. 21	2, 898. 27	2, 314. 17	2, 574. 27	2, 395. 62	2, 545. 24	2, 402. 95
Virginia	2, 217. 63	1, 928. 42	2, 952. 18	1, 908. 68	2, 027. 10	2, 378. 43	2, 138. 99	2, 249. 71
West Virginia	2, 382. 58	2, 596. 35	2, 275. 63	2, 671. 14	2, 463. 20	2, 168. 65	2, 100. 43	2, 471. 19
North Carolina	1, 909. 81	2, 096. 22	2, 020. 14	1, 943. 66	1, 939. 89	1, 820. 60	2, 029. 22	1, 866. 99
South Carolina	2, 086. 78	2, 430. 15	2, 419. 54	1, 969. 01	2, 142. 13	2, 022. 03	2, 256. 79	2, 051. 20
Georgia	2, 005. 17	1, 911. 72	2, 537. 60	2, 520. 64	1, 766. 68	1, 912. 02	2, 196. 22	1, 954. 87
Florida	2, 081. 71	2, 067. 75	2, 129. 88	2, 071. 39	2, 233. 80	2, 006. 08	2, 033. 21	2, 102. 03
East South Central:								
Kentucky	2, 061. 54	2, 222. 64	2, 171. 02	1, 902. 34	2, 028. 17	2, 109. 16	2, 035. 04	2, 068. 84
Tennessee	1, 924. 29	1, 921. 88	2, 087. 86	1, 633. 47	1, 999. 00	2, 183. 12	1, 886. 87	1, 945. 22
Alabama	2, 105. 23	1, 880. 93	2, 003. 81	1, 950. 06	2, 088. 39	2, 218. 45	1, 944. 52	2, 161. 65
West South Central:								
Arkansas	2, 113. 38	2, 483. 85	1, 787. 81	1, 773. 85	1, 980. 49	2, 217. 94	2, 140. 01	2, 106. 58
Louisiana	2, 079. 64	2, 273. 34	2, 054. 18	1, 959. 91	2, 146. 25	2, 081. 54	2, 162. 83	2, 038. 75
Oklahoma	2, 263. 83	2, 118. 06	2, 079. 79	2, 206. 11	2, 277. 35	2, 336. 98	2, 161. 46	2, 300. 74
Texas	2, 146. 87	2, 494. 31	2, 436. 26	2, 060. 53	2, 145. 40	2, 070. 20	2, 305. 86	2, 095. 92
Mountain:								
Idaho	1, 957. 59	2, 090. 49	2, 010. 81	1, 697. 11	2, 251. 84	1, 961. 00	1, 861. 11	2, 012. 30
Wyoming	2, 468. 56	2, 132. 82	3, 496. 31	2, 841. 50	2, 077. 24	2, 214. 99	2, 661. 93	2, 385. 82
Colorado	2, 246. 03	2, 082. 85	2, 588. 09	2, 162. 90	1, 938. 38	2, 353. 55	2, 276. 03	2, 228. 81
New Mexico	2, 086. 39	2, 601. 06	1, 723. 91	2, 545. 90	1, 765. 81	2, 078. 16	1, 980. 53	2, 110. 49
Arizona	2, 187. 08	2, 296. 31	2, 189. 86	1, 936. 30	2, 295. 44	2, 197. 50	2, 155. 14	2, 195. 83
Utah	2, 063. 98	2, 175. 68	1, 685. 06	2, 166. 65	2, 237. 14	1, 932. 63	2, 137. 51	2, 034. 29
Pacific:								
Washington	2, 145. 13	2, 229. 70	2, 032. 42	2, 206. 54	1, 823. 94	2, 269. 62	2, 050. 32	2, 191. 86
Oregon	2, 376. 40	2, 579. 43	2, 319. 54	2, 140. 21	2, 665. 20	2, 268. 13	2, 424. 19	2, 364. 86
California	2, 312. 43	2, 227. 96	1, 915. 29	2, 031. 86	1, 957. 61	2, 565. 03	2, 098. 37	2, 409. 59
States not shown separately	2, 149. 00	1, 883. 00	2, 268. 64	2, 076. 60	2, 098. 86	2, 225. 86	2, 081. 35	2, 175. 39

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.91	66.98	40.33	32.15	46.00	21.52	28.48	13.93
New England:								
Massachusetts	79.80	137.30	105.66	98.19	119.32	123.25	75.65	88.35
New Hampshire	94.57	323.45	322.67	193.89	145.34	132.56	144.61	113.17
Connecticut	98.34	170.41	354.55	179.79	81.54	157.95	127.08	121.29
Middle Atlantic:								
New York	73.60	160.71	318.87	65.73	208.27	130.45	81.63	100.36
New Jersey	102.16	246.41	176.11	95.00	257.71	188.67	112.65	149.25
Pennsylvania	96.41	139.39	271.89	112.43	136.36	92.01	175.72	94.50
East North Central:								
Ohio	135.16	413.37	258.08	75.84	173.89	234.33	211.75	179.15
Indiana	114.32	150.26	398.48	223.97	306.70	97.09	89.54	138.93
Illinois	96.49	261.99	140.45	89.91	217.66	175.30	98.83	133.46
Michigan	95.36	156.12	232.99	125.41	165.01	191.06	134.74	132.47
Wisconsin	87.73	298.23	420.46	182.76	159.48	91.91	247.61	56.57
West North Central:								
Minnesota	85.37	322.50	373.83	126.25	131.89	176.58	179.06	95.68
Iowa	74.24	396.15	336.09	68.97	77.98	105.55	106.32	80.90
Missouri	93.08	264.92	246.91	240.48	131.14	153.22	160.29	75.59
Nebraska	180.23	397.94	205.27	72.50	270.43	306.27	139.87	202.43
Kansas	64.09	402.83	214.73	90.01	198.61	100.70	129.82	79.10
South Atlantic:								
Delaware	96.82	364.70	355.55	471.39	197.65	116.80	169.71	99.97
Maryland	124.55	260.45	335.64	129.04	252.01	108.40	122.17	137.01
Virginia	121.66	372.79	817.68	95.23	89.13	151.03	345.22	106.85
West Virginia	122.67	149.03	390.92	395.00	239.54	99.07	104.80	153.12
North Carolina	99.63	165.61	137.34	97.09	71.88	234.15	96.22	151.37
South Carolina	45.24	251.71	129.57	92.55	146.75	42.02	129.49	49.15
Georgia	125.42	406.34	456.37	312.01	176.91	99.97	203.26	114.30
Florida	87.06	202.48	324.61	212.02	146.55	92.76	178.95	71.11
East South Central:								
Kentucky	67.40	133.13	269.21	85.83	133.08	118.36	56.72	83.46
Tennessee	65.75	115.97	189.87	94.87	96.68	95.46	69.43	93.08
Alabama	145.59	153.16	156.43	62.46	84.78	280.70	57.11	172.69
West South Central:								
Arkansas	77.69	378.36	335.58	180.94	169.16	135.99	151.12	98.13
Louisiana	57.55	359.06	232.30	210.52	295.01	174.70	114.89	90.81
Oklahoma	88.95	254.81	341.88	131.64	167.21	143.31	91.36	108.38
Texas	46.91	151.23	187.54	106.06	167.28	51.53	81.57	55.96
Mountain:								
Idaho	61.79	365.57	332.26	229.75	251.79	71.44	153.14	45.43
Wyoming	152.00	292.19	853.78	517.35	320.62	206.60	298.29	184.00
Colorado	149.33	158.41	451.26	272.96	88.31	185.41	314.40	132.59
New Mexico	153.19	713.25	425.68	247.97	197.68	233.15	253.92	199.85
Arizona	110.06	294.89	95.57	113.37	285.84	178.45	157.02	124.82
Utah	83.88	305.84	253.84	413.80	178.11	131.86	139.08	85.55
Pacific:								
Washington	39.98	123.71	65.47	186.55	91.98	70.41	49.68	57.20
Oregon	159.37	198.04	382.20	305.94	261.20	78.49	226.74	170.43
California	94.93	180.52	213.56	96.16	136.68	112.89	88.96	110.64
States not shown separately	89.28	235.46	163.95	86.44	188.54	129.51	64.45	115.34

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	2,367.95	2,603.57	2,324.29	2,168.86	2,377.86	2,357.61	2,443.39	2,340.41
New England:								
Massachusetts	3,047.10	2,547.52	2,054.74	3,470.26	3,882.94	2,921.07	2,469.88	3,254.13
New Hampshire	2,460.39	2,782.80	2,664.28	2,351.25	2,222.56	2,152.50	2,756.42	2,155.38
Connecticut	3,285.84	3,710.52	3,240.72	5,180.24	3,192.96	1,922.85	3,563.00	3,040.80
Middle Atlantic:								
New York	2,687.76	3,308.79	2,886.85	2,110.22	2,608.94	2,574.05	3,194.40	2,543.75
New Jersey	3,166.23	4,064.56	3,662.67	2,808.96	1,821.15	3,182.19	3,870.11	3,013.27
Pennsylvania	2,425.81	2,552.52	2,517.70	2,289.46	2,712.44	2,270.78	2,497.79	2,392.61
East North Central:								
Ohio	2,656.32	3,120.77	1,545.77	2,111.93	3,928.54	2,611.56	2,092.49	2,798.88
Indiana	2,198.74	3,210.22	1,700.89	2,512.20	1,920.32	2,218.10	2,573.40	2,143.85
Illinois	1,934.65	3,296.51	1,950.88	1,496.16	1,986.51	1,870.53	2,727.68	1,815.58
Michigan	2,031.40	2,071.92	2,594.59	1,715.91	2,260.44	2,004.86	1,890.42	2,097.23
Wisconsin	2,781.67	2,751.60	2,951.75	2,122.05	2,492.07	3,215.50	2,433.55	2,929.22
West North Central:								
Minnesota	2,589.52	2,081.95	2,382.34	4,880.59	1,954.90	2,223.19	3,610.13	2,097.14
Iowa	2,151.07	2,156.73	1,760.84	2,408.06	2,248.32	2,121.21	2,117.11	2,164.46
Missouri	2,032.81	2,608.46	3,543.26 *	3,086.48	2,505.76 *	1,819.22	2,929.69	1,890.86
Nebraska	2,763.58	1,984.88	2,468.22	2,104.15	1,932.06	3,263.92	1,980.79	2,982.25
Kansas	2,296.02	1,951.93	2,121.55	2,108.38	2,332.35	2,418.54	1,961.83	2,371.20
South Atlantic:								
Delaware	2,042.94	3,968.43	1,103.07 *	2,722.35	2,051.56 *	1,787.08	2,967.39	1,823.08
Maryland	2,137.60	2,706.77	3,047.14	1,384.19 *	2,075.94	2,268.23	2,772.90	1,982.00
Virginia	2,344.64	2,766.47	2,325.64 *	1,927.30	2,150.43	2,422.56	2,485.20	2,285.43
West Virginia	2,070.96	1,980.98	2,362.55	2,294.52	2,373.33	1,814.29	2,182.69	1,910.98
North Carolina	2,068.43	2,479.07	2,518.01	2,606.33	2,339.79	1,861.55	2,458.97	1,945.23
South Carolina	1,944.25	1,926.68	1,298.06	2,311.80	2,271.43	1,839.67	1,899.52	1,959.52
Georgia	2,328.65	2,753.21	2,784.00 *	1,883.11	1,971.27	2,830.10	2,628.93	2,256.91
Florida	2,446.26	3,802.26	2,088.73	2,122.06	2,175.33	2,296.04	2,993.48	2,300.70
East South Central:								
Kentucky	1,903.63	2,516.99	1,913.75	2,123.23	1,774.55	1,680.72	2,311.56	1,711.83
Tennessee	2,240.69	1,440.00 *	2,625.78 *	1,633.17	2,449.36	2,208.53	2,258.34	2,238.44
Alabama	1,999.95	2,065.30	1,801.50	2,555.72	1,666.18	1,822.74	2,354.10	1,852.82
West South Central:								
Arkansas	2,107.49	2,461.27	3,180.00 *	1,755.02	1,037.67	2,372.88	2,039.89	2,119.46
Louisiana	2,016.20	1,955.12	*****	1,801.40	2,760.96	1,967.43	1,956.31	2,167.51
Oklahoma	2,464.23	2,129.65	1,798.97	1,689.30	1,844.11	3,098.84	2,012.29	2,647.81
Texas	2,016.58	2,701.47	2,301.48	1,259.93 *	2,432.44	1,903.50	2,179.75	1,969.43
Mountain:								
Idaho	2,005.29	2,286.55	2,420.65	1,965.56	2,573.54	1,757.96	2,293.75	1,857.29
Wyoming	2,309.29	2,011.47	2,107.14	2,486.70	1,933.04	2,701.82	2,178.96	2,405.20
Colorado	3,112.34	1,784.09	1,752.00 *	1,327.39 *	1,955.62	3,612.51	1,681.26	3,471.84
New Mexico	3,014.70	4,362.61	2,889.01	1,888.04	1,034.09 *	2,168.83	3,684.34	1,940.63
Arizona	2,877.02	1,518.77	2,095.23	2,309.69	1,852.92	3,670.94	1,599.67	3,498.54
Utah	2,533.79	3,566.46	2,674.66	2,201.60	2,693.79	2,431.28	3,120.86	2,437.93
Pacific:								
Washington	2,360.76	1,968.95	2,157.65	2,121.11 *	2,852.85	2,639.15	2,038.24	2,700.14
Oregon	2,148.17	1,997.02	1,966.44	2,093.70	2,355.08	2,189.23	1,974.09	2,271.06
California	2,674.35	2,819.14	2,542.80	1,645.91	2,265.76	2,927.07	2,320.12	2,779.99
States not shown separately	2,164.16	2,495.18	2,549.93	2,575.60	2,035.59	1,793.32	2,537.78	1,962.34

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	74.17	73.53	111.69	85.89	143.54	108.60	58.97	93.87
New England:								
Massachusetts	164.18	415.96	578.42	796.55	580.41	206.01	367.16	220.52
New Hampshire	122.36	523.31	745.05	466.97	389.12	368.77	444.92	177.60
Connecticut	315.89	647.02	836.09	1,392.73	894.53	296.58	393.86	450.87
Middle Atlantic:								
New York	181.80	467.14	750.18	407.24	303.62	174.93	417.85	129.36
New Jersey	306.47	795.66	1,043.23	796.17	525.48	414.45	359.92	352.20
Pennsylvania	95.55	332.13	397.24	139.90	389.58	119.98	101.53	122.23
East North Central:								
Ohio	301.99	625.62	358.25	261.47	874.89	365.87	251.49	322.77
Indiana	150.67	799.97	449.48	617.86	331.60	231.77	308.45	148.57
Illinois	341.05	763.73	484.03	427.00	419.48	246.01	547.46	141.42
Michigan	109.65	163.45	519.78	288.12	481.02	283.07	224.66	91.83
Wisconsin	290.38	532.03	656.36	456.74	557.10	514.69	193.77	388.79
West North Central:								
Minnesota	343.76	383.62	633.46	1,346.28	414.85	274.34	702.41	198.33
Iowa	91.90	423.12	393.13	408.10	316.22	106.04	261.17	122.99
Missouri	195.59	667.37	1,068.66 *	816.30	784.51 *	189.83	584.14	170.91
Nebraska	340.99	367.57	688.84	476.21	392.92	672.42	310.92	378.62
Kansas	158.85	439.82	416.27	534.53	268.67	383.05	224.08	164.27
South Atlantic:								
Delaware	371.49	570.02	384.27 *	714.91	673.77 *	368.34	425.60	275.50
Maryland	156.88	594.09	845.97	451.81 *	584.82	139.79	451.13	148.47
Virginia	134.84	480.62	704.35 *	407.62	559.18	384.27	239.53	220.38
West Virginia	164.53	522.50	461.79	351.22	512.65	165.19	313.23	102.68
North Carolina	207.32	437.76	586.11	630.26	606.91	172.13	244.33	170.78
South Carolina	122.18	469.06	366.26	429.67	502.32	128.41	322.42	124.12
Georgia	184.37	708.38	841.50 *	385.24	430.96	379.57	441.41	189.32
Florida	165.51	807.87	589.10	519.38	544.52	120.15	674.42	120.01
East South Central:								
Kentucky	141.82	551.93	388.15	211.71	457.84	228.94	369.29	197.53
Tennessee	154.49	455.37 *	790.69 *	457.39	694.74	184.42	552.62	177.87
Alabama	107.97	460.20	339.64	502.34	369.61	183.21	207.79	148.84
West South Central:								
Arkansas	220.05	597.67	1,005.60 *	357.06	242.74	222.46	351.94	247.45
Louisiana	176.67	549.18	*****	402.10	776.02	145.70	514.42	184.96
Oklahoma	300.96	432.03	519.20	446.27	542.10	551.73	286.36	456.11
Texas	120.95	481.17	508.81	396.86 *	694.16	139.31	384.84	141.59
Mountain:								
Idaho	175.85	270.47	210.64	288.60	396.25	242.06	139.16	199.68
Wyoming	165.89	137.69	292.94	327.55	129.72	249.24	225.91	175.83
Colorado	620.10	467.04	554.03 *	399.15 *	546.51	774.18	368.19	713.66
New Mexico	337.73	1,020.14	712.96	493.23	352.99 *	299.51	705.43	171.42
Arizona	421.47	341.99	405.94	657.96	467.40	700.46	243.30	545.10
Utah	266.44	878.75	762.80	598.28	645.43	541.66	514.79	485.95
Pacific:								
Washington	162.53	441.42	360.74	692.09 *	438.52	242.14	359.59	226.05
Oregon	121.65	403.29	526.18	589.59	634.67	241.30	357.19	183.25
California	332.44	633.63	540.64	456.76	464.65	422.35	262.71	354.18
States not shown separately	154.61	144.48	562.85	424.68	188.57	252.38	185.59	234.04

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	383.48	271.60	342.01	344.77	362.05	439.11	308.12	411.40
New England:								
Massachusetts	531.26	388.02	495.63	621.69	535.27	531.12	486.34	544.90
New Hampshire	323.51	333.55	150.95 *	325.11	480.53	456.91	256.59 *	391.49
Connecticut	461.87	258.98	475.24 *	570.03	456.84	477.84	425.38	475.08
Middle Atlantic:								
New York	416.94	388.35	394.95 *	350.43	380.14	467.41	362.37	439.18
New Jersey	433.32	204.72	476.48	323.79	384.12	523.58	311.65	480.20
Pennsylvania	289.14	234.82 *	229.11 *	285.35	283.74	313.50	271.28	294.36
East North Central:								
Ohio	416.43	291.43 *	269.48	249.87	296.69	538.74	264.34	454.52
Indiana	323.75	390.59	283.82	347.35	285.50	332.53	340.02	319.30
Illinois	408.85	212.67 *	383.92	354.77	362.45	495.28	341.46	432.90
Michigan	346.72	160.50 *	284.54	246.87	366.09	425.57	230.95	390.13
Wisconsin	391.86	368.04	366.64	434.93	375.99	391.26	415.96	385.30
West North Central:								
Minnesota	373.41	295.66 *	328.91 *	340.09	376.08 *	412.69	315.05	394.74
Iowa	348.13	201.01 *	296.50 *	359.66	436.11	337.43	244.14 *	375.34
Missouri	343.31	146.26 *	251.32	421.02	239.09	415.88	195.72	399.26
Nebraska	858.75	413.07	381.52	375.92	1,782.67	396.98	390.01	969.59
Kansas	341.00	163.69 *	371.94 *	228.96	400.84	367.72	234.41	368.12
South Atlantic:								
Delaware	327.54	286.14 *	207.01	331.92	446.45	323.85	261.00	350.99
Maryland	388.15	382.91	461.44	281.90 *	517.41	376.10	353.34	405.91
Virginia	418.97	214.06	267.78 *	421.64	448.21	458.86	323.36	454.01
West Virginia	650.16	644.10	310.47 *	942.99 *	541.12	612.86	454.71	767.63
North Carolina	340.05	208.32 *	292.23 *	329.38	244.20	403.57	276.68 *	361.94
South Carolina	357.46	134.31 *	328.05	339.21	469.68	353.99	263.29	379.34
Georgia	438.30	211.81	687.30	365.14	337.65	501.02	403.92	449.39
Florida	456.26	249.00	429.95	552.21	404.67	506.18	385.57	483.07
East South Central:								
Kentucky	440.30	573.32	321.24	330.55	296.11	529.26	418.55	447.64
Tennessee	358.71	142.06 *	398.59	510.79	176.06 *	519.53	248.23	403.89
Alabama	407.40	353.74 *	374.17	449.91	477.38	386.07	348.35	430.54
West South Central:								
Arkansas	437.54	604.63	261.27 *	262.37	473.40	457.74	389.95	448.89
Louisiana	322.24	290.36	303.69 *	291.08	307.11	376.70	284.99	348.48
Oklahoma	310.42	250.20	103.63 *	374.11 *	292.54 *	329.19	262.06	324.86
Texas	383.61	292.67	391.01	237.07	278.72	470.10	309.41	406.89
Mountain:								
Idaho	281.76	253.06 *	293.31	170.65	351.17	322.26	228.17	308.82
Wyoming	352.07	170.83 *	214.79 *	334.82	330.66	497.31	218.57	436.71
Colorado	359.17	120.97 *	393.85 *	458.50	377.38	427.97	217.05	463.41
New Mexico	414.00	415.70	301.13 *	250.32	331.94	534.04	336.15	447.14
Arizona	427.43	277.05	310.29	366.66	249.75	546.84	323.84	462.92
Utah	543.05	732.62	285.79 *	745.76	414.28	520.15	714.18	483.58
Pacific:								
Washington	221.26	202.43 *	147.29	145.47	190.35	297.16	168.29	246.76
Oregon	197.84	142.02	72.39	106.48 *	204.73	278.10	103.79	237.83
California	334.89	135.62	312.91	267.77	344.96	405.55	225.76	378.83
States not shown separately	381.90	516.82	321.23	238.83	338.76	412.13	385.76	379.79

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	6.85	21.85	15.52	11.03	25.06	9.13	8.92	7.14
New England:								
Massachusetts	31.48	56.40	79.34	76.24	72.12	30.49	50.64	33.16
New Hampshire	79.02	79.93	166.38 *	88.93	66.62	76.27	84.33 *	84.92
Connecticut	59.72	44.79	146.97 *	81.14	80.19	120.59	47.78	89.24
Middle Atlantic:								
New York	35.74	60.33	123.94 *	22.08	54.36	79.41	34.87	47.35
New Jersey	58.73	55.00	116.87	61.53	51.61	121.76	53.37	70.02
Pennsylvania	12.14	100.93 *	82.56 *	51.03	42.54	26.63	39.34	11.51
East North Central:								
Ohio	33.39	107.39 *	76.45	30.50	34.18	51.51	39.27	36.66
Indiana	29.61	89.01	45.36	88.98	75.35	52.43	50.27	41.03
Illinois	44.95	90.20 *	79.77	28.20	61.17	72.20	50.19	56.41
Michigan	50.61	79.94 *	67.57	62.66	70.48	114.38	62.34	73.92
Wisconsin	42.04	105.64	75.98	78.67	80.45	63.00	45.77	47.92
West North Central:								
Minnesota	33.10	118.07 *	154.35 *	46.32	149.48 *	44.70	55.61	34.16
Iowa	18.10	180.03 *	120.00 *	73.83	44.50	33.30	91.73 *	24.36
Missouri	42.35	73.68 *	65.41	94.86	64.45	65.34	32.89	54.66
Nebraska	227.97	92.59	104.58	49.53	453.23	56.56	58.56	268.15
Kansas	41.86	68.25 *	148.86 *	60.84	85.52	48.67	65.49	49.40
South Atlantic:								
Delaware	39.62	110.52 *	60.94	55.13	57.70	55.02	54.85	45.40
Maryland	29.26	59.11	128.51	84.68 *	106.00	27.19	57.47	29.25
Virginia	19.04	51.43	139.43 *	74.32	46.44	40.58	53.34	27.25
West Virginia	120.53	152.38	137.32 *	307.75 *	59.22	86.14	76.86	160.86
North Carolina	32.82	120.06 *	111.08 *	84.50	52.40	30.94	95.84 *	34.00
South Carolina	37.79	53.38 *	88.17	99.92	74.64	37.11	60.74	33.72
Georgia	40.59	39.59	178.63	77.63	61.14	59.05	81.63	50.03
Florida	23.59	61.53	107.79	83.59	52.81	58.08	74.54	35.37
East South Central:								
Kentucky	47.94	134.84	61.02	47.16	62.60	72.42	61.14	63.07
Tennessee	50.66	74.25 *	116.30	84.66	63.82 *	73.81	71.07	60.19
Alabama	43.36	109.49 *	90.26	132.52	62.63	76.40	64.28	64.99
West South Central:								
Arkansas	39.73	161.67	84.88 *	43.90	86.00	59.94	71.87	49.67
Louisiana	37.38	73.29	111.99 *	72.93	71.71	64.00	71.95	25.16
Oklahoma	26.01	63.79	90.20 *	131.34 *	92.39 *	54.82	34.16	32.99
Texas	17.96	57.80	95.25	26.33	50.64	36.34	54.86	26.00
Mountain:								
Idaho	30.28	143.65 *	76.38	30.77	81.99	37.17	35.81	40.75
Wyoming	28.77	51.84 *	94.87 *	74.25	42.52	76.64	43.34	46.10
Colorado	23.94	73.39 *	123.65 *	109.73	78.64	43.30	33.40	61.14
New Mexico	45.71	109.45	90.66 *	66.27	48.56	68.03	66.56	52.34
Arizona	47.92	72.25	49.18	65.25	35.48	51.17	49.73	47.55
Utah	71.30	179.10	99.99 *	217.68	52.23	42.79	161.29	37.14
Pacific:								
Washington	18.07	123.84 *	26.60	23.85	25.13	22.28	38.58	13.43
Oregon	21.99	41.35	21.08	53.35 *	38.78	53.65	22.68	26.57
California	23.25	38.87	55.40	47.99	35.14	40.41	40.18	31.47
States not shown separately	46.28	132.69	69.41	64.50	46.09	59.13	95.36	33.17

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	359.14	313.17	417.56	344.50	324.95	380.74	355.80	360.47
New England:								
Massachusetts	521.53						510.66	525.27
New Hampshire	407.94						361.39	458.68
Connecticut	474.57						495.49	461.20
Middle Atlantic:								
New York	381.50						363.72	390.32
New Jersey	354.35						214.00 *	416.71
Pennsylvania	187.95						148.15 *	198.52
East North Central:								
Ohio	390.17						317.75	409.39
Indiana	486.80						311.82 *	519.40
Illinois	354.58						284.84 *	382.84
Michigan	266.98						257.91 *	270.24
Wisconsin	427.25						467.80	417.33
West North Central:								
Minnesota	381.27						329.75	415.93
Iowa	445.68						587.62 *	408.28
Missouri	429.32						273.00 *	462.46
Nebraska	645.21						826.48	610.02
Kansas	365.79						354.10	370.56
South Atlantic:								
Delaware	312.59						228.71	358.82
Maryland	394.99						436.66	378.38
Virginia	411.23						361.40	423.28
West Virginia	432.29						375.85 *	469.49
North Carolina	327.68						243.92 *	356.15
South Carolina	246.41						221.83 *	253.60
Georgia	547.67						545.09	549.02
Florida	439.33						458.38	432.57
East South Central:								
Kentucky	426.41						654.13	327.71
Tennessee	229.44 *						244.99	225.62 *
Alabama	413.87						249.07 *	513.91 *
West South Central:								
Arkansas	349.83						334.18	353.58
Louisiana	223.61						219.50 *	225.69
Oklahoma	298.15						342.52	290.10
Texas	414.68						418.06	413.65
Mountain:								
Idaho	433.31						627.25	365.81
Wyoming	367.64						198.17	535.46
Colorado	292.95						230.59	368.25
New Mexico	438.86						431.84	442.26
Arizona	435.12						399.83	448.89
Utah	639.93						814.41 *	572.36
Pacific:								
Washington	195.76						109.74 *	221.98
Oregon	186.15						83.90	261.19
California	278.02						279.79	277.34
States not shown separately	447.55						625.38	284.14

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	13.83	38.09	41.05	24.68	24.98	16.02	22.47	14.03
New England:								
Massachusetts	38.35						64.23	41.48
New Hampshire	70.57						78.68	92.47
Connecticut	63.77						111.70	54.17
Middle Atlantic:								
New York	36.97						77.33	40.13
New Jersey	92.87						181.81 *	106.80
Pennsylvania	20.20						75.22 *	29.61
East North Central:								
Ohio	55.75						89.50	54.45
Indiana	89.68						275.86 *	97.79
Illinois	48.19						134.00 *	50.92
Michigan	27.87						87.13 *	25.32
Wisconsin	84.93						116.99	85.97
West North Central:								
Minnesota	42.88						62.13	49.13
Iowa	128.15						427.73 *	111.92
Missouri	61.47						84.95 *	70.72
Nebraska	70.59						235.55	80.73
Kansas	68.50						91.08	95.71
South Atlantic:								
Delaware	56.57						62.31	68.33
Maryland	56.09						109.94	60.96
Virginia	33.20						68.75	35.87
West Virginia	73.02						157.85 *	68.75
North Carolina	24.77						157.35 *	45.47
South Carolina	54.43						80.32 *	55.89
Georgia	92.47						132.54	96.34
Florida	64.22						119.29	76.60
East South Central:								
Kentucky	57.53						114.00	67.16
Tennessee	83.63 *						51.85	155.70 *
Alabama	43.89						109.70 *	260.73 *
West South Central:								
Arkansas	56.31						100.00	67.89
Louisiana	49.69						72.78 *	41.09
Oklahoma	58.24						68.75	72.49
Texas	50.16						102.86	37.20
Mountain:								
Idaho	111.98						186.02	88.17
Wyoming	74.70						58.17	149.07
Colorado	15.37						60.57	54.28
New Mexico	63.08						89.60	79.71
Arizona	43.65						62.87	47.08
Utah	128.79						255.55 *	73.40
Pacific:								
Washington	23.29						51.17 *	24.13
Oregon	44.67						20.19	73.78
California	27.86						64.97	25.08
States not shown separately	90.05						154.40	42.45

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	397. 81	230. 88	300. 95	344. 45	381. 63	474. 84	277. 85	440. 47
New England:								
Massachusetts	520. 06						429. 75	542. 04
New Hampshire	232. 39 *						132. 02 *	329. 41
Connecticut	465. 76						465. 65	465. 79
Middle Atlantic:								
New York	418. 89						309. 53	459. 77
New Jersey	442. 75						328. 02	488. 32
Pennsylvania	343. 76						286. 44	358. 75
East North Central:								
Ohio	436. 26						255. 03	480. 52
Indiana	306. 33						367. 72	285. 58
Illinois	471. 58						374. 99	509. 30
Michigan	404. 64						218. 13 *	469. 65
Wisconsin	389. 68						424. 84	380. 98
West North Central:								
Minnesota	380. 99						279. 55	408. 66
Iowa	341. 52						144. 67	386. 48
Missouri	321. 91						153. 98	404. 94
Nebraska	953. 06						342. 96	1, 097. 39
Kansas	342. 82						211. 28 *	372. 92
South Atlantic:								
Delaware	293. 01						285. 07 *	295. 25
Maryland	393. 36						311. 00	446. 11
Virginia	453. 33						360. 22	491. 30
West Virginia	783. 80						327. 07	927. 23
North Carolina	302. 04						275. 45 *	311. 58
South Carolina	391. 21						310. 99	407. 99
Georgia	393. 80						327. 08 *	411. 37
Florida	457. 73						330. 69	510. 97
East South Central:								
Kentucky	482. 71						344. 93	520. 62
Tennessee	382. 73						246. 81 *	458. 75
Alabama	385. 98						360. 67	394. 87
West South Central:								
Arkansas	521. 03						441. 94	541. 21
Louisiana	339. 34						249. 20 *	383. 65
Oklahoma	302. 41						253. 14	320. 18
Texas	377. 04						269. 01	411. 66
Mountain:								
Idaho	306. 61						200. 71 *	366. 66
Wyoming	394. 99						245. 28 *	459. 04
Colorado	382. 96						213. 24	480. 45
New Mexico	441. 28						347. 98	462. 52
Arizona	430. 46						298. 57	466. 57
Utah	502. 84						733. 01	409. 94
Pacific:								
Washington	225. 32						161. 12	256. 97
Oregon	196. 34						115. 79 *	215. 79
California	389. 81						151. 06	498. 19
States not shown separately	358. 90						203. 09 *	419. 68

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. 1998 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(1998) 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, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.01	6.91	18.50	17.84	38.10	15.26	6.81	7.02
New England:								
Massachusetts	29.73						53.37	36.41
New Hampshire	107.16 *						140.60 *	96.12
Connecticut	88.73						68.96	114.16
Middle Atlantic:								
New York	50.33						75.67	63.53
New Jersey	76.74						72.57	86.12
Pennsylvania	30.21						60.74	24.93
East North Central:								
Ohio	53.38						35.55	58.36
Indiana	33.42						58.81	42.93
Illinois	47.10						54.09	66.61
Michigan	69.54						87.55 *	91.82
Wisconsin	49.73						78.20	47.12
West North Central:								
Minnesota	42.83						80.92	43.77
Iowa	31.92						35.90	41.89
Missouri	43.02						37.43	55.79
Nebraska	267.36						61.42	312.21
Kansas	34.36						65.74 *	45.73
South Atlantic:								
Delaware	53.21						86.34 *	64.06
Maryland	45.81						76.12	39.04
Virginia	22.01						72.34	29.02
West Virginia	167.35						89.98	188.52
North Carolina	27.01						90.91 *	35.94
South Carolina	45.87						75.52	44.77
Georgia	50.48						106.22 *	52.62
Florida	55.05						72.32	68.38
East South Central:								
Kentucky	64.14						67.81	78.06
Tennessee	49.42						84.52 *	55.90
Alabama	58.42						69.01	72.31
West South Central:								
Arkansas	68.08						106.92	96.95
Louisiana	42.90						112.79 *	38.61
Oklahoma	23.06						44.26	33.12
Texas	26.48						41.87	31.72
Mountain:								
Idaho	37.47						89.69 *	47.49
Wyoming	50.52						96.14 *	56.97
Colorado	46.31						42.58	84.33
New Mexico	27.80						75.88	38.36
Arizona	57.05						76.84	55.52
Utah	97.15						190.79	47.23
Pacific:								
Washington	18.92						24.53	24.56
Oregon	25.81						50.41 *	29.39
California	34.02						34.23	53.58
States not shown separately	41.25						67.84 *	50.47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	380.68	299.78	313.68	347.38	377.16	419.90	312.50	405.57
New England:								
Massachusetts	650.10						538.37	690.17
New Hampshire	514.00						524.14	503.56
Connecticut	398.54 *						149.02 *	619.14
Middle Atlantic:								
New York	519.47						582.34	501.60
New Jersey	543.79						510.97 *	550.92
Pennsylvania	314.60						397.29 *	276.45
East North Central:								
Ohio	389.15						233.78 *	428.44
Indiana	239.12						167.07 *	249.67
Illinois	211.85 *						233.12 *	208.65 *
Michigan	303.81						228.43 *	339.02
Wisconsin	342.32						339.66 *	343.45 *
West North Central:								
Minnesota	319.73 *						409.16 *	276.58 *
Iowa	300.67						292.32	303.96
Missouri	234.55 *						721.10 *	157.54 *
Nebraska	485.78						329.85 *	529.34
Kansas	312.00 *						147.48 *	349.01 *
South Atlantic:								
Delaware	453.29						300.43 *	489.65
Maryland	348.37						499.63	311.32
Virginia	272.22						111.43 *	339.94
West Virginia	535.44						565.33	492.63
North Carolina	464.65						320.32 *	510.18
South Carolina	253.22 *						66.82 *	316.86 *
Georgia	413.83						232.60 *	457.13
Florida	542.07						402.61 *	579.16
East South Central:								
Kentucky	303.08						302.00 *	303.60
Tennessee	697.39						308.80 *	746.92
Alabama	505.49						419.63 *	541.16
West South Central:								
Arkansas	244.79						224.66 *	248.35
Louisiana	360.43						358.21 *	366.04
Oklahoma	420.14						144.95 *	531.92
Texas	347.86						320.13 *	355.87
Mountain:								
Idaho	186.15						128.26 *	215.86
Wyoming	317.92						211.02	396.59
Colorado	537.87						66.14 *	656.37
New Mexico	228.09						147.64 *	357.13
Arizona	392.59						186.67	492.79
Utah	513.08						302.80 *	547.42
Pacific:								
Washington	261.14 *						252.16 *	270.58
Oregon	281.77 *						180.22 *	353.46 *
California	476.62						281.70 *	534.75
States not shown separately	330.78						237.29	381.29

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. 1998 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(1998) 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, 1998 (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	20.23	46.01	60.56	39.28	28.49	25.29	33.62	22.17
New England:								
Massachusetts	123.92						158.46	119.42
New Hampshire	84.23						155.71	57.28
Connecticut	158.97 *						417.38 *	94.59
Middle Atlantic:								
New York	68.26						158.14	78.26
New Jersey	136.74						578.90 *	100.48
Pennsylvania	59.46						173.52 *	36.39
East North Central:								
Ohio	103.01						86.41 *	110.15
Indiana	30.59						133.38 *	71.46
Illinois	67.87 *						109.58 *	76.28 *
Michigan	54.79						130.33 *	65.93
Wisconsin	100.71						118.08 *	115.03 *
West North Central:								
Minnesota	121.09 *						159.53 *	121.77 *
Iowa	43.10						85.99	31.24
Missouri	102.81 *						220.26 *	85.66 *
Nebraska	82.90						123.71 *	104.10
Kansas	130.23 *						96.45 *	130.18 *
South Atlantic:								
Delaware	110.59						296.23 *	101.64
Maryland	67.39						126.40	91.25
Virginia	48.94						63.18 *	74.83
West Virginia	88.74						133.98	58.21
North Carolina	96.19						123.54 *	86.89
South Carolina	100.71 *						81.34 *	116.17 *
Georgia	96.43						131.85 *	124.31
Florida	92.18						162.62 *	77.79
East South Central:								
Kentucky	61.99						162.41 *	81.51
Tennessee	91.75						116.60 *	71.77
Alabama	142.75						365.22 *	128.70
West South Central:								
Arkansas	59.90						407.10 *	60.43
Louisiana	95.19						116.24 *	91.48
Oklahoma	90.08						65.41 *	116.57
Texas	52.31						142.77 *	47.72
Mountain:								
Idaho	34.59						44.76 *	50.78
Wyoming	45.35						42.51	76.70
Colorado	113.79						27.18 *	125.92
New Mexico	60.23						76.88 *	85.14
Arizona	56.83						55.33	64.50
Utah	94.05						147.55 *	110.30
Pacific:								
Washington	110.10 *						251.86 *	54.32
Oregon	94.93 *						122.73 *	109.34 *
California	77.89						143.10 *	96.98
States not shown separately	49.22						53.56	60.15

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	17.6%	11.6%	15.1%	16.6%	17.1%	20.1%	13.8%	19.1%
New England:								
Massachusetts	22.2%	13.4%	20.7%	25.5%	22.6%	23.2%	19.0%	23.3%
New Hampshire	13.7%	12.7%	6.2% *	14.7% *	21.5%	19.6%	10.7% *	16.9%
Connecticut	18.6%	9.3%	18.2% *	22.7% *	17.9%	20.4%	16.2%	19.5%
Middle Atlantic:								
New York	17.6%	14.6%	14.5% *	15.1%	17.5%	20.1%	14.0%	19.2%
New Jersey	17.1%	6.6% *	15.7%	13.9%	16.6%	20.9%	11.1%	19.7%
Pennsylvania	13.2%	9.6% *	10.3% *	13.1%	11.5%	15.7%	11.8%	13.6%
East North Central:								
Ohio	17.4%	11.9% *	15.2% *	11.5%	13.6%	20.6%	12.8%	18.4%
Indiana	15.2%	17.6%	13.0%	17.4%	13.2% *	15.5%	16.1%	14.9%
Illinois	18.1%	8.2% *	15.4%	16.9%	15.8%	22.7%	14.0%	19.7%
Michigan	15.9%	7.2% *	11.0%	12.1%	19.1%	19.1%	10.1%	18.3%
Wisconsin	17.0%	16.2%	13.3% *	20.7%	16.6%	16.6%	17.4%	16.9%
West North Central:								
Minnesota	17.4%	15.0% *	15.7%	15.3%	19.8% *	18.4%	13.8%	18.8%
Iowa	17.9%	7.6% *	16.5% *	18.5%	22.3%	18.2%	11.7% *	19.7%
Missouri	16.7%	7.5% *	11.6% *	20.8%	11.5%	20.2%	9.7%	19.4%
Nebraska	37.6%	19.9%	21.9% *	20.5%	66.3%	18.1%	20.7%	40.7%
Kansas	15.9%	7.3% *	16.8% *	11.2%	18.5%	17.2%	11.0%	17.1%
South Atlantic:								
Delaware	14.6%	10.0%	7.2% *	13.3%	20.5%	16.5%	9.4%	17.2%
Maryland	16.6%	16.0%	16.9% *	13.3% *	21.5%	16.4%	14.2%	18.0%
Virginia	19.3%	9.7%	9.9% *	22.2%	21.9%	20.3%	15.0%	20.9%
West Virginia	28.6%	30.3% *	12.6% *	37.0%	22.6%	29.6%	20.6%	33.2%
North Carolina	17.1%	7.8% *	13.6% *	17.2%	12.3%	21.6%	12.3% *	19.1%
South Carolina	17.3%	5.7% *	15.1% *	17.0%	22.1%	17.4%	12.4%	18.4%
Georgia	21.4%	9.8%	30.6%	16.6%	18.0%	24.9%	18.1%	22.5%
Florida	22.0%	10.6%	20.5%	27.7%	18.9%	25.3%	18.1%	23.5%
East South Central:								
Kentucky	22.1%	25.4%	15.9%	17.3%	15.4%	26.6%	20.3%	22.8%
Tennessee	18.0%	7.5% *	18.8%	30.3%	8.4% *	24.3%	13.0%	19.9%
Alabama	19.5%	18.4% *	18.5%	21.2%	23.7%	18.1%	17.0%	20.5%
West South Central:								
Arkansas	20.7%	22.7%	15.0% *	14.6%	25.3%	20.5%	18.2%	21.3%
Louisiana	15.8%	14.3%	15.0% *	15.3%	14.2%	18.0%	14.0%	17.0%
Oklahoma	14.5%	11.7%	5.4% *	18.9% *	14.0%	14.5%	12.9%	14.9%
Texas	18.4%	11.9%	16.3%	12.0%	13.0%	23.6%	13.6%	20.0%
Mountain:								
Idaho	14.3%	11.3% *	13.6%	9.3%	15.6%	17.4%	11.2%	15.9%
Wyoming	15.1%	8.5% *	8.5% *	13.0%	16.6%	20.5%	9.7%	18.4%
Colorado	16.6%	5.9% *	17.3% *	22.7%	20.6%	17.5%	10.5%	20.7%
New Mexico	20.0%	13.9% *	15.8%	11.3% *	21.0%	26.4%	14.0%	23.2%
Arizona	19.9%	14.4%	15.3%	19.2%	12.8%	23.4%	16.6%	20.8%
Utah	25.0%	26.2%	14.1%	35.4%	19.5%	24.7%	29.6%	23.1%
Pacific:								
Washington	10.5%	9.5% *	7.3%	6.8%	9.9%	13.4%	8.3%	11.4%
Oregon	8.9%	6.5% *	3.5% *	5.2% *	8.4%	12.5%	4.9%	10.5%
California	16.3%	6.6%	16.2%	13.8%	19.4%	18.2%	11.3%	18.3%
States not shown separately	17.8%	22.4%	14.0%	11.2%	16.5%	19.6%	17.1%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	0.27%	0.79%	0.69%	0.57%	1.25%	0.48%	0.37%	0.28%
New England:								
Massachusetts	1.34%	1.90%	3.16%	2.43%	2.91%	1.54%	1.92%	1.46%
New Hampshire	3.25%	3.22%	7.96% *	4.64% *	2.94%	2.95%	4.01% *	3.25%
Connecticut	1.81%	1.55%	6.07% *	2.29%	3.28%	3.78%	2.18%	2.45%
Middle Atlantic:								
New York	1.30%	2.43%	5.10% *	0.93%	2.01%	3.16%	1.43%	1.81%
New Jersey	2.45%	2.11% *	4.57%	2.98%	2.10%	4.29%	2.00%	2.92%
Pennsylvania	0.75%	4.18% *	4.04% *	2.62%	1.86%	1.68%	1.84%	0.94%
East North Central:								
Ohio	1.81%	8.26% *	4.60% *	1.59%	2.20%	2.95%	2.44%	1.89%
Indiana	1.58%	4.59%	3.12%	4.38%	4.62% *	2.53%	2.09%	2.22%
Illinois	1.87%	2.80% *	3.40%	2.05%	2.42%	3.52%	2.15%	2.51%
Michigan	1.93%	4.08% *	3.25%	2.75%	4.60%	3.53%	2.91%	2.97%
Wisconsin	2.06%	3.97%	4.00% *	3.28%	3.89%	2.97%	2.37%	2.36%
West North Central:								
Minnesota	1.53%	5.49% *	3.65%	2.91%	6.81% *	1.53%	3.04%	1.37%
Iowa	1.04%	7.24% *	6.00% *	3.38%	2.23%	1.56%	4.11% *	1.23%
Missouri	1.96%	4.44% *	5.79% *	3.67%	3.34%	3.01%	1.64%	2.54%
Nebraska	7.63%	4.47%	7.59% *	3.05%	14.42%	2.86%	3.31%	8.56%
Kansas	2.05%	3.43% *	6.10% *	2.98%	4.36%	2.27%	2.67%	2.35%
South Atlantic:								
Delaware	1.70%	2.94%	3.14% *	2.89%	2.74%	2.68%	2.10%	2.09%
Maryland	1.56%	2.67%	5.77% *	4.60% *	5.86%	1.15%	2.86%	1.52%
Virginia	1.21%	2.35%	6.08% *	3.36%	2.08%	2.48%	2.61%	1.77%
West Virginia	4.20%	9.29% *	6.43% *	8.95%	2.08%	3.95%	4.83%	5.37%
North Carolina	1.58%	5.56% *	3.89%	3.77%	2.63%	2.35%	3.91% *	1.95%
South Carolina	1.75%	2.39% *	4.76% *	3.77%	2.93%	1.86%	2.90%	1.56%
Georgia	2.06%	2.02%	8.17%	3.36%	2.52%	3.17%	3.71%	2.56%
Florida	1.01%	2.84%	4.88%	4.61%	3.02%	2.74%	3.55%	1.83%
East South Central:								
Kentucky	2.33%	5.63%	3.30%	2.34%	3.01%	2.83%	2.69%	2.84%
Tennessee	2.78%	4.02% *	5.13%	5.04%	3.52% *	3.59%	3.59%	3.02%
Alabama	2.15%	5.54% *	4.81%	5.81%	3.09%	3.41%	3.92%	2.72%
West South Central:								
Arkansas	1.59%	6.00%	5.41% *	2.51%	4.43%	2.52%	3.07%	2.19%
Louisiana	1.73%	3.59%	5.04% *	4.04%	2.04%	2.52%	2.94%	1.18%
Oklahoma	1.30%	3.40%	5.50% *	6.00% *	4.04%	2.25%	1.66%	1.58%
Texas	0.95%	2.38%	3.74%	1.10%	2.47%	2.02%	2.28%	1.44%
Mountain:								
Idaho	1.56%	9.80% *	3.46%	1.93%	3.31%	2.14%	1.85%	2.04%
Wyoming	1.48%	2.70% *	5.70% *	3.65%	2.02%	3.70%	2.57%	2.41%
Colorado	1.28%	4.24% *	5.85% *	4.20%	5.12%	2.25%	1.69%	2.92%
New Mexico	2.29%	5.55% *	4.61%	4.01% *	2.79%	3.12%	3.66%	2.33%
Arizona	2.30%	4.22%	2.50%	3.52%	1.76%	2.89%	2.84%	2.39%
Utah	3.16%	5.32%	3.85%	7.61%	3.43%	2.16%	5.79%	1.96%
Pacific:								
Washington	0.79%	3.73% *	1.44%	1.25%	1.64%	0.97%	1.53%	0.66%
Oregon	0.61%	2.20% *	1.13% *	2.68% *	1.55%	2.12%	1.21%	0.87%
California	1.03%	1.67%	3.24%	2.61%	1.89%	1.50%	1.85%	1.26%
States not shown separately	1.83%	4.92%	3.03%	2.89%	2.29%	2.59%	3.29%	1.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	17.9%	13.7%	20.0%	17.7%	16.7%	19.3%	16.7%	18.4%
New England:								
Massachusetts	23.0%						20.2%	24.1%
New Hampshire	18.4%						16.5%	20.3%
Connecticut	20.4%						20.4%	20.5%
Middle Atlantic:								
New York	18.3%						15.1%	20.2%
New Jersey	14.9%						7.9% *	18.6%
Pennsylvania	9.1%						7.3% *	9.5%
East North Central:								
Ohio	18.5%						18.1% *	18.6%
Indiana	25.7%						18.6% *	26.8%
Illinois	18.0%						13.4% *	20.0%
Michigan	12.4%						12.2% *	12.5%
Wisconsin	20.6%						21.3%	20.4%
West North Central:								
Minnesota	18.2%						17.8%	18.4%
Iowa	22.9%						21.5% *	23.5%
Missouri	22.3%						13.1% *	24.5%
Nebraska	31.9%						49.9%	29.1%
Kansas	16.8%						16.4%	16.9%
South Atlantic:								
Delaware	14.2%						8.2% *	19.2%
Maryland	18.4%						19.8%	17.8%
Virginia	21.1%						18.5%	21.7%
West Virginia	18.7%						15.2% *	21.3%
North Carolina	15.4%						9.0% *	18.3%
South Carolina	11.9%						12.7% *	11.7%
Georgia	26.6%						24.8%	27.7%
Florida	21.9%						21.5%	22.1%
East South Central:								
Kentucky	23.0%						34.0%	17.9%
Tennessee	11.1% *						12.6%	10.8% *
Alabama	19.9%						11.6% *	25.3%
West South Central:								
Arkansas	16.4%						15.1% *	16.7%
Louisiana	11.3%						11.9% *	11.1%
Oklahoma	16.0%						20.4%	15.3%
Texas	21.2%						19.0%	22.0%
Mountain:								
Idaho	22.3%						32.2%	18.8%
Wyoming	18.5%						11.0% *	24.7%
Colorado	15.5%						12.1%	19.7%
New Mexico	24.7%						22.1%	26.2%
Arizona	23.3%						21.2%	24.1%
Utah	29.8%						30.1%	29.7%
Pacific:								
Washington	10.0%						5.6%	11.4%
Oregon	9.3%						4.4%	12.7% *
California	15.5%						14.8%	15.8%
States not shown separately	20.9%						26.8%	14.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
New England:								
Massachusetts	1.84%						2.59%	2.10%
New Hampshire	2.92%						3.89%	3.26%
Connecticut	2.27%						4.56%	2.20%
Middle Atlantic:								
New York	1.41%						3.18%	1.89%
New Jersey	3.28%						9.11% *	3.59%
Pennsylvania	1.27%						4.05% *	1.96%
East North Central:								
Ohio	3.15%						5.59% *	2.95%
Indiana	4.30%						7.95% *	5.24%
Illinois	2.48%						6.33% *	2.75%
Michigan	1.34%						3.97% *	1.46%
Wisconsin	3.62%						5.03%	3.75%
West North Central:								
Minnesota	1.85%						3.27%	2.30%
Iowa	4.75%						8.75% *	4.60%
Missouri	3.36%						5.91% *	3.44%
Nebraska	3.79%						13.18%	3.30%
Kansas	4.20%						4.91%	4.57%
South Atlantic:								
Delaware	2.58%						2.59% *	2.85%
Maryland	2.98%						5.23%	3.63%
Virginia	2.07%						4.15%	2.04%
West Virginia	3.60%						7.00% *	3.32%
North Carolina	1.82%						9.30% *	2.25%
South Carolina	2.72%						4.30% *	2.82%
Georgia	4.41%						6.78%	4.54%
Florida	3.12%						5.49%	4.13%
East South Central:								
Kentucky	3.29%						6.37%	3.24%
Tennessee	3.78% *						2.58%	7.17% *
Alabama	2.06%						5.04% *	5.06%
West South Central:								
Arkansas	2.94%						6.52% *	3.71%
Louisiana	2.51%						4.05% *	2.35%
Oklahoma	3.00%						4.33%	3.41%
Texas	2.55%						4.68%	2.21%
Mountain:								
Idaho	5.72%						9.58%	5.07%
Wyoming	3.72%						3.87% *	5.80%
Colorado	1.10%						3.23%	3.05%
New Mexico	3.27%						4.86%	4.24%
Arizona	2.22%						3.19%	2.27%
Utah	4.21%						8.21%	3.44%
Pacific:								
Washington	1.01%						1.36%	1.13%
Oregon	2.12%						1.11%	4.27% *
California	1.48%						3.07%	1.25%
States not shown separately	3.23%						5.68%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	17.9%	10.1%	12.7%	16.2%	17.6%	21.2%	12.4%	19.9%
New England:								
Massachusetts	21.5%						16.2%	22.9%
New Hampshire	9.6% *						5.3% *	13.8%
Connecticut	19.1%						18.9%	19.2%
Middle Atlantic:								
New York	16.6%						11.8%	18.4%
New Jersey	17.8%						12.0%	20.4%
Pennsylvania	15.7%						12.1%	16.8%
East North Central:								
Ohio	18.2%						11.8%	19.6%
Indiana	14.1%						17.4%	13.0%
Illinois	19.3%						14.8%	21.2%
Michigan	17.9%						8.4% *	21.9%
Wisconsin	17.1%						17.2%	17.1%
West North Central:								
Minnesota	18.3%						13.0% *	19.9%
Iowa	18.2%						7.5% *	20.7%
Missouri	15.3%						7.8%	18.6%
Nebraska	42.4%						18.1%	47.1%
Kansas	16.4%						9.8%	17.9%
South Atlantic:								
Delaware	12.5%						10.5% *	13.2%
Maryland	16.0%						12.2%	18.6%
Virginia	20.4%						16.8%	21.8%
West Virginia	32.9%						15.6%	37.5%
North Carolina	15.8%						13.6% *	16.7%
South Carolina	18.7%						13.8%	19.9%
Georgia	19.6%						14.9% *	21.0%
Florida	22.0%						16.3%	24.3%
East South Central:								
Kentucky	23.4%						16.9%	25.2%
Tennessee	19.9%						13.1% *	23.6%
Alabama	18.3%						18.5%	18.3%
West South Central:								
Arkansas	24.7%						20.7%	25.7%
Louisiana	16.3%						11.5% *	18.8%
Oklahoma	13.4%						11.7%	13.9%
Texas	17.6%						11.7%	19.6%
Mountain:								
Idaho	15.7%						10.8% *	18.2%
Wyoming	16.0%						9.2% *	19.2%
Colorado	17.1%						9.4%	21.6%
New Mexico	21.2%						17.6%	21.9%
Arizona	19.7%						13.9% *	21.2%
Utah	24.4%						34.3%	20.2%
Pacific:								
Washington	10.5%						7.9%	11.7%
Oregon	8.3%						4.8% *	9.1%
California	16.9%						7.2%	20.7%
States not shown separately	16.7%						9.8%	19.3%

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. 1998 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(1998) 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, 1998 (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	0.33%	0.40%	0.77%	0.79%	1.73%	0.71%	0.33%	0.40%
New England:								
Massachusetts	0.95%						2.03%	1.21%
New Hampshire	4.38% *						6.72% *	3.72%
Connecticut	2.78%						3.34%	3.40%
Middle Atlantic:								
New York	2.08%						3.35%	2.54%
New Jersey	3.29%						2.53%	3.77%
Pennsylvania	1.16%						2.35%	1.04%
East North Central:								
Ohio	2.43%						2.08%	2.76%
Indiana	1.80%						3.27%	2.48%
Illinois	2.11%						2.21%	3.13%
Michigan	2.49%						3.75% *	3.67%
Wisconsin	2.23%						3.88%	2.11%
West North Central:								
Minnesota	1.86%						3.95% *	1.62%
Iowa	1.80%						2.32% *	2.25%
Missouri	1.77%						1.96%	2.40%
Nebraska	9.35%						3.54%	10.61%
Kansas	1.88%						2.49%	2.19%
South Atlantic:								
Delaware	2.31%						3.61% *	2.38%
Maryland	2.45%						3.42%	2.42%
Virginia	1.66%						3.67%	1.88%
West Virginia	5.53%						4.49%	5.89%
North Carolina	1.78%						4.34% *	2.79%
South Carolina	2.09%						3.36%	2.13%
Georgia	1.93%						4.58% *	2.20%
Florida	2.68%						2.84%	3.52%
East South Central:								
Kentucky	2.69%						3.23%	3.29%
Tennessee	2.78%						4.43% *	2.66%
Alabama	2.92%						4.06%	3.37%
West South Central:								
Arkansas	3.32%						4.73%	4.87%
Louisiana	2.04%						4.10% *	1.79%
Oklahoma	1.20%						1.93%	1.62%
Texas	1.08%						1.77%	1.36%
Mountain:								
Idaho	2.00%						4.33% *	2.39%
Wyoming	2.24%						3.95% *	3.70%
Colorado	2.36%						2.21%	3.68%
New Mexico	1.56%						4.18%	1.61%
Arizona	2.73%						4.23% *	2.79%
Utah	4.16%						6.73%	2.61%
Pacific:								
Washington	0.95%						1.21%	1.33%
Oregon	1.33%						2.40% *	1.56%
California	1.23%						1.42%	2.10%
States not shown separately	1.75%						2.79%	2.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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%	11.5%	13.5%	16.0%	15.9%	17.8%	12.8%	17.3%
New England:								
Massachusetts	21.3%						21.8% *	21.2%
New Hampshire	20.9%						19.0%	23.4%
Connecticut	12.1% *						4.2% *	20.4%
Middle Atlantic:								
New York	19.3%						18.2%	19.7%
New Jersey	17.2%						13.2% *	18.3%
Pennsylvania	13.0%						15.9% *	11.6%
East North Central:								
Ohio	14.7%						11.2% *	15.3%
Indiana	10.9%						6.5% *	11.6%
Illinois	11.0% *						8.5% *	11.5%
Michigan	15.0%						12.1% *	16.2%
Wisconsin	12.3% *						14.0% *	11.7% *
West North Central:								
Minnesota	12.3% *						11.3% *	13.2% *
Iowa	14.0%						13.8% *	14.0%
Missouri	11.5% *						24.6%	8.3% *
Nebraska	17.6%						16.7% *	17.7% *
Kansas	13.6%						7.5% *	14.7%
South Atlantic:								
Delaware	22.2%						10.1% *	26.9%
Maryland	16.3%						18.0%	15.7%
Virginia	11.6%						4.5% *	14.9%
West Virginia	25.9%						25.9% *	25.8%
North Carolina	22.5%						13.0% *	26.2%
South Carolina	13.0% *						3.5% *	16.2% *
Georgia	17.8%						8.8% *	20.3%
Florida	22.2%						13.4% *	25.2%
East South Central:								
Kentucky	15.9%						13.1% *	17.7% *
Tennessee	31.1%						13.7% *	33.4%
Alabama	25.3% *						17.8% *	29.2%
West South Central:								
Arkansas	11.6%						11.0% *	11.7% *
Louisiana	17.9% *						18.3% *	16.9% *
Oklahoma	17.0%						7.2% *	20.1% *
Texas	17.2%						14.7% *	18.1%
Mountain:								
Idaho	9.3%						5.6% *	11.6%
Wyoming	13.8%						9.7% *	16.5%
Colorado	17.3%						3.9% *	18.9% *
New Mexico	7.6% *						4.0% *	18.4%
Arizona	13.6%						11.7%	14.1%
Utah	20.2%						9.7% *	22.5%
Pacific:								
Washington	11.1% *						12.4% *	10.0%
Oregon	13.1% *						9.1% *	15.6% *
California	17.8%						12.1% *	19.2%
States not shown separately	15.3%						9.4%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	0.80%	1.75%	1.98%	1.79%	1.66%	1.15%	1.25%	0.95%
New England:								
Massachusetts	3.89%						6.88% *	3.81%
New Hampshire	3.52%						5.47%	3.83%
Connecticut	6.47% *						10.28% *	4.17%
Middle Atlantic:								
New York	2.75%						4.46%	3.23%
New Jersey	4.02%						10.69% *	3.54%
Pennsylvania	2.76%						6.77% *	1.65%
East North Central:								
Ohio	3.00%						6.40% *	3.33%
Indiana	1.29%						5.14% *	2.72%
Illinois	3.30% *						5.53% *	3.25%
Michigan	2.38%						5.10% *	2.60%
Wisconsin	5.08% *						4.77% *	6.16% *
West North Central:								
Minnesota	4.44% *						5.68% *	4.51% *
Iowa	2.04%						4.32% *	1.29%
Missouri	3.74% *						7.33%	4.29% *
Nebraska	4.97%						5.44% *	9.47% *
Kansas	3.99%						5.23% *	4.11%
South Atlantic:								
Delaware	5.10%						6.14% *	5.24%
Maryland	2.45%						5.21%	3.51%
Virginia	2.05%						3.65% *	2.34%
West Virginia	6.51%						8.49% *	3.42%
North Carolina	3.31%						5.34% *	3.67%
South Carolina	4.30% *						3.43% *	5.27% *
Georgia	4.32%						4.35% *	5.43%
Florida	4.47%						7.88% *	3.15%
East South Central:								
Kentucky	3.38%						4.08% *	9.85% *
Tennessee	3.14%						5.21% *	2.75%
Alabama	7.81% *						17.53% *	5.07%
West South Central:								
Arkansas	2.97%						10.74% *	4.25% *
Louisiana	8.14% *						5.74% *	8.15% *
Oklahoma	4.82%						4.89% *	6.99% *
Texas	3.02%						5.27% *	3.94%
Mountain:								
Idaho	1.42%						1.90% *	2.51%
Wyoming	2.62%						3.13% *	3.97%
Colorado	4.08%						1.45% *	7.97% *
New Mexico	3.22% *						2.76% *	3.37%
Arizona	3.14%						3.16%	4.09%
Utah	4.22%						6.66% *	5.26%
Pacific:								
Washington	3.46% *						5.82% *	2.52%
Oregon	6.43% *						8.77% *	5.40% *
California	2.95%						4.81% *	3.02%
States not shown separately	3.83%						2.17%	5.41%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State:
United States, 1998 (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	48.3%	57.5%	59.1%	57.9%	50.3%	42.1%	59.1%	45.2%
New England:								
Massachusetts	48.5%	55.8%	55.6%	52.6%	50.5%	44.7%	54.9%	46.9%
New Hampshire	53.3%	51.4%	75.9%	53.4%	46.8%	40.7%	64.2%	45.4%
Connecticut	47.5%	64.6%	59.2%	60.7%	48.4%	40.2%	60.7%	44.1%
Middle Atlantic:								
New York	46.5%	53.4%	59.2%	52.7%	50.3%	40.3%	55.1%	43.7%
New Jersey	46.4%	56.6%	47.3%	54.8%	48.7%	42.0%	57.0%	43.2%
Pennsylvania	48.5%	53.8%	57.0%	62.1%	49.0%	43.4%	56.4%	46.6%
East North Central:								
Ohio	44.6%	43.4%	51.1%	54.4%	43.9%	42.0%	49.9%	43.4%
Indiana	43.9%	49.7%	57.7%	54.5%	56.1%	35.5%	54.7%	41.7%
Illinois	48.1%	68.4%	60.2%	51.4%	50.7%	41.9%	64.1%	44.1%
Michigan	38.0%	47.6%	50.4%	48.6%	41.8%	31.4%	50.1%	34.9%
Wisconsin	43.7%	44.4%	43.6%	48.4%	45.0%	41.2%	45.1%	43.3%
West North Central:								
Minnesota	48.4%	50.6%	60.2%	57.0%	48.6%	42.6%	59.0%	45.4%
Iowa	43.4%	35.9%	47.7%	50.0%	47.7%	41.3%	43.4%	43.4%
Missouri	48.9%	63.2%	57.2%	63.1%	50.4%	41.3%	60.6%	45.6%
Nebraska	50.2%	55.6%	56.4%	51.5%	62.9%	41.9%	53.2%	49.5%
Kansas	44.9%	52.4%	44.6%	51.2%	48.4%	40.9%	49.7%	43.9%
South Atlantic:								
Delaware	46.2%	65.7%	62.5%	48.0%	54.5%	40.4%	56.2%	43.5%
Maryland	49.4%	67.2%	65.4%	66.2%	55.9%	37.7%	67.9%	43.4%
Virginia	56.4%	63.0%	51.9%	71.3%	58.7%	50.9%	64.7%	53.8%
West Virginia	41.1%	28.5%*	51.0%	54.7%	43.3%	40.1%	38.7%	42.7%
North Carolina	51.3%	66.2%	66.8%	63.9%	53.0%	44.6%	65.7%	47.7%
South Carolina	54.8%	55.0%	64.4%	61.4%	58.8%	51.4%	62.8%	53.2%
Georgia	48.6%	37.6%	62.2%	58.9%	56.0%	44.2%	49.0%	48.4%
Florida	55.1%	65.8%	64.8%	69.1%	57.6%	47.0%	66.9%	51.7%
East South Central:								
Kentucky	49.2%	71.3%	51.5%	56.8%	47.1%	44.9%	59.3%	46.6%
Tennessee	49.2%	82.1%	65.5%	49.1%	43.3%	44.4%	71.8%	43.5%
Alabama	42.5%	61.2%	55.6%	56.7%	44.7%	34.9%	57.0%	38.6%
West South Central:								
Arkansas	42.4%	58.8%	50.1%	45.0%	46.2%	38.7%	53.2%	40.5%
Louisiana	51.0%	65.3%	71.4%	68.9%	47.2%	37.5%	68.1%	43.3%
Oklahoma	52.1%	62.4%	55.7%	58.1%	59.9%	46.6%	59.9%	50.2%
Texas	46.8%	61.1%	62.0%	59.5%	46.0%	41.8%	63.6%	43.3%
Mountain:								
Idaho	49.4%	54.5%	60.6%	65.8%	48.8%	41.3%	61.6%	44.9%
Wyoming	43.4%	65.0%	56.3%	54.5%	42.1%	33.3%	60.1%	36.9%
Colorado	49.6%	48.2%	56.3%	56.1%	53.1%	43.9%	51.8%	48.2%
New Mexico	49.5%	65.4%	62.5%	56.3%	48.3%	43.1%	63.1%	45.4%
Arizona	51.6%	68.2%	65.3%	61.7%	59.7%	44.2%	65.5%	48.1%
Utah	41.7%	51.4%	38.1%	47.0%	40.6%	39.7%	46.1%	40.4%
Pacific:								
Washington	51.0%	70.4%	64.7%	62.6%	57.9%	39.3%	64.5%	46.3%
Oregon	48.2%	65.2%	58.9%	63.9%	48.2%	39.7%	63.7%	43.7%
California	50.3%	63.3%	63.9%	63.4%	50.1%	43.4%	64.1%	46.3%
States not shown separately	51.4%	54.7%	64.0%	56.3%	57.7%	43.9%	59.4%	47.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
New England:								
Massachusetts	0.89%	1.95%	2.90%	2.27%	2.20%	1.16%	1.18%	1.13%
New Hampshire	2.69%	5.02%	6.58%	2.40%	3.13%	2.16%	3.98%	1.87%
Connecticut	2.15%	4.24%	5.03%	3.72%	3.02%	2.65%	2.12%	2.31%
Middle Atlantic:								
New York	1.75%	4.14%	6.98%	1.97%	2.45%	2.57%	2.35%	1.84%
New Jersey	1.39%	3.27%	6.91%	3.57%	4.62%	1.56%	3.46%	1.53%
Pennsylvania	0.85%	2.65%	5.05%	3.66%	3.14%	2.32%	2.30%	1.16%
East North Central:								
Ohio	1.85%	4.05%	5.28%	3.07%	3.42%	4.02%	2.88%	2.67%
Indiana	2.05%	7.35%	7.41%	2.76%	4.40%	2.34%	2.45%	2.37%
Illinois	1.61%	5.65%	6.30%	3.93%	4.41%	1.92%	3.06%	1.40%
Michigan	1.51%	5.78%	4.03%	3.76%	2.93%	2.11%	2.52%	1.62%
Wisconsin	1.05%	4.42%	3.67%	2.13%	1.94%	1.92%	2.64%	1.06%
West North Central:								
Minnesota	2.21%	3.34%	5.83%	4.75%	3.79%	2.23%	3.80%	2.19%
Iowa	2.33%	7.28%	7.85%	2.21%	2.58%	2.97%	4.64%	1.92%
Missouri	2.28%	6.26%	5.43%	4.13%	3.98%	2.91%	4.85%	2.45%
Nebraska	3.95%	4.85%	7.88%	4.62%	5.52%	3.26%	3.77%	4.17%
Kansas	1.38%	4.92%	4.93%	2.71%	4.56%	2.34%	2.68%	1.59%
South Atlantic:								
Delaware	2.03%	4.39%	3.56%	5.64%	5.70%	2.80%	3.10%	2.22%
Maryland	3.74%	3.23%	3.84%	5.77%	2.50%	3.56%	4.40%	3.21%
Virginia	1.97%	4.27%	5.11%	4.92%	4.47%	1.20%	3.78%	1.54%
West Virginia	2.60%	11.89% *	8.24%	5.44%	3.53%	2.33%	6.03%	2.97%
North Carolina	0.87%	4.37%	3.85%	3.29%	2.86%	1.65%	2.38%	1.09%
South Carolina	2.44%	5.70%	7.33%	3.14%	3.99%	3.53%	3.72%	3.02%
Georgia	2.97%	8.65%	9.04%	2.27%	6.82%	2.65%	5.74%	2.42%
Florida	1.10%	3.99%	4.12%	2.36%	2.25%	1.53%	1.91%	1.54%
East South Central:								
Kentucky	1.07%	5.77%	5.97%	3.34%	3.57%	1.58%	3.46%	1.14%
Tennessee	2.57%	5.80%	4.58%	5.99%	3.78%	2.85%	3.44%	2.25%
Alabama	3.09%	4.11%	4.69%	2.78%	2.53%	4.33%	2.00%	3.26%
West South Central:								
Arkansas	2.46%	5.98%	6.98%	7.99%	4.28%	2.30%	3.17%	2.37%
Louisiana	1.77%	8.89%	4.55%	5.08%	4.14%	2.64%	2.48%	1.77%
Oklahoma	2.40%	6.93%	5.72%	3.37%	6.62%	2.67%	4.68%	2.42%
Texas	2.03%	3.33%	5.04%	4.26%	5.99%	1.53%	3.06%	2.54%
Mountain:								
Idaho	1.99%	5.77%	6.14%	3.41%	4.82%	2.94%	2.94%	3.18%
Wyoming	2.48%	5.34%	7.56%	4.81%	3.79%	3.71%	4.56%	2.94%
Colorado	1.87%	5.39%	6.27%	4.09%	5.59%	3.23%	2.73%	2.00%
New Mexico	1.63%	4.24%	7.10%	4.20%	4.37%	2.62%	2.78%	2.07%
Arizona	0.83%	2.48%	3.83%	2.65%	2.77%	1.36%	1.78%	1.07%
Utah	2.06%	6.78%	6.84%	3.39%	3.32%	2.50%	3.55%	2.17%
Pacific:								
Washington	2.12%	4.16%	3.74%	2.75%	3.27%	2.46%	2.38%	2.24%
Oregon	1.77%	2.50%	4.15%	5.74%	5.16%	2.51%	2.16%	2.57%
California	1.07%	3.92%	4.16%	2.29%	2.40%	1.74%	2.46%	1.14%
States not shown separately	1.66%	4.08%	3.23%	4.38%	2.00%	2.82%	2.95%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	35.0%	64.6%	57.0%	48.7%	35.5%	19.2%	59.1%	26.1%
New England:								
Massachusetts	18.9%	63.6%	44.8%	26.8%	15.8%	5.6% *	47.6%	10.2%
New Hampshire	48.9%	60.9%	82.1%	54.3%	13.1% *	12.5% *	67.1%	30.4%
Connecticut	24.9%	65.1%	46.7%	21.4% *	26.5% *	11.1% *	48.0%	16.6% *
Middle Atlantic:								
New York	33.1%	59.9%	64.9%	49.2%	26.1%	16.8%	60.5%	21.9%
New Jersey	35.6%	82.0%	60.4%	44.0%	26.7%	23.0%	63.9%	24.7%
Pennsylvania	41.2%	78.9%	63.5%	52.2%	47.2%	24.0%	65.4%	34.1%
East North Central:								
Ohio	30.5%	65.5%	56.9%	54.9%	29.0%	17.3%	56.6%	24.0%
Indiana	35.6%	63.0%	58.4%	40.4%	45.8%	21.2% *	53.5%	30.7%
Illinois	35.0%	76.3%	59.5%	42.7%	23.7% *	23.0% *	61.9%	25.4%
Michigan	40.9%	83.8%	51.4%	60.7%	34.1%	25.6%	64.9%	31.8%
Wisconsin	28.7%	62.1%	53.0%	27.6%	33.9% *	17.9% *	41.2%	25.3%
West North Central:								
Minnesota	24.7%	69.6%	49.0%	32.2%	28.7% *	6.3% *	53.5%	14.2%
Iowa	30.8%	81.4%	51.9%	36.4%	21.1%	23.5%	61.7%	22.7%
Missouri	41.3%	85.8%	64.6%	37.6%	39.5%	26.9%	69.9%	30.4%
Nebraska	22.3%	59.6%	39.7% *	41.5%	16.2% *	13.1%	49.3%	16.0%
Kansas	34.8%	75.6%	55.2%	63.8%	21.2% *	24.0%	69.2%	26.1%
South Atlantic:								
Delaware	32.9%	77.8%	59.2%	39.1%	21.8%	22.4% *	58.6%	23.8%
Maryland	31.3%	45.9%	55.3%	49.8%	27.4%	13.1% *	55.5%	19.0%
Virginia	23.2%	63.8%	70.4%	22.8% *	21.1%	11.2% *	43.7%	15.7%
West Virginia	25.1%	38.2% *	59.0%	31.1% *	16.7% *	10.2% *	43.3%	14.1% *
North Carolina	31.9%	83.9%	51.2%	49.9%	45.6%	9.8% *	62.1%	21.5%
South Carolina	28.2%	88.4%	59.5%	43.4%	28.4%	15.2% *	68.4%	18.8%
Georgia	33.6%	57.3%	22.0% *	55.1%	44.1%	19.4% *	44.6%	30.0%
Florida	27.5%	63.5%	45.3%	34.7%	28.0%	11.4% *	53.1%	17.8%
East South Central:								
Kentucky	30.5%	53.7%	54.2%	47.8%	34.7%	14.6%	49.8%	24.0%
Tennessee	38.3%	30.3% *	48.3%	26.0% *	65.9%	20.6% *	41.6%	37.0%
Alabama	34.9%	57.6%	64.9%	49.9%	18.2% *	24.1%	59.5%	25.3%
West South Central:								
Arkansas	27.9%	51.0%	66.4%	55.9%	26.8%	15.2%	59.3%	20.5%
Louisiana	39.9%	42.3% *	66.5%	60.3%	47.2%	13.6% *	53.2%	30.6%
Oklahoma	39.5%	61.7%	77.0%	50.5%	35.5%	28.6%	62.9%	32.5%
Texas	34.6%	59.0%	55.7%	60.4%	51.3%	15.3%	60.2%	26.6%
Mountain:								
Idaho	50.7%	71.4%	66.6%	80.1%	39.3%	30.4%	73.7%	39.1%
Wyoming	42.4%	75.4%	68.0%	56.1%	35.0%	15.8%	69.2%	25.4%
Colorado	39.9%	77.8%	39.5%	47.2%	29.4%	16.7%	64.3%	22.0%
New Mexico	30.6%	56.8%	61.1%	63.6%	21.4% *	9.9%	61.7%	17.3%
Arizona	29.5%	49.8%	52.5%	44.6%	44.3%	13.8% *	48.7%	22.9%
Utah	20.5%	46.4%	59.8%	41.1%	2.8% *	11.6% *	44.4%	12.1% *
Pacific:								
Washington	52.1%	78.7%	76.2%	71.9%	57.6%	24.7%	77.0%	40.2%
Oregon	52.4%	79.0%	83.9%	76.5%	57.3%	24.9%	79.3%	41.0%
California	42.6%	71.3%	56.5%	60.7%	36.7%	29.3%	66.7%	33.0%
States not shown separately	40.3%	39.6%	63.2%	66.8%	40.3%	24.9%	55.1%	32.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	0.58%	1.59%	2.56%	1.35%	1.60%	1.22%	1.16%	0.65%
New England:								
Massachusetts	1.19%	5.79%	6.99%	4.03%	3.82%	2.10% *	3.98%	1.37%
New Hampshire	9.37%	7.33%	17.48%	11.94%	7.41% *	5.65% *	9.46%	9.00%
Connecticut	4.13%	5.62%	9.22%	6.54% *	8.24% *	7.46% *	3.61%	5.34% *
Middle Atlantic:								
New York	1.74%	5.94%	6.66%	4.08%	5.61%	4.59%	3.19%	2.30%
New Jersey	4.70%	4.84%	10.81%	7.98%	5.42%	5.93%	4.95%	4.81%
Pennsylvania	2.84%	6.29%	6.60%	6.54%	7.08%	4.76%	4.15%	3.75%
East North Central:								
Ohio	3.04%	9.01%	7.39%	4.91%	5.82%	4.96%	4.74%	2.96%
Indiana	5.24%	6.87%	8.67%	8.11%	11.51%	8.10% *	7.26%	7.01%
Illinois	5.76%	8.03%	7.35%	6.18%	9.57% *	8.66% *	5.43%	6.57%
Michigan	3.68%	5.66%	8.67%	11.65%	7.18%	5.78%	7.08%	4.23%
Wisconsin	5.47%	8.83%	8.20%	5.50%	10.72% *	5.74% *	5.97%	6.76%
West North Central:								
Minnesota	3.51%	8.34%	7.21%	9.12%	10.10% *	2.93% *	6.59%	2.33%
Iowa	2.48%	9.75%	14.15%	4.34%	5.06%	4.51%	6.43%	3.65%
Missouri	5.29%	7.22%	6.34%	7.63%	10.28%	6.67%	5.38%	5.82%
Nebraska	2.36%	8.95%	13.57% *	7.19%	6.98% *	3.47%	6.72%	3.31%
Kansas	4.61%	9.22%	12.30% *	10.39%	8.04% *	6.56%	6.48%	5.17%
South Atlantic:								
Delaware	4.51%	6.76%	10.42%	8.92%	5.68%	7.28% *	7.80%	5.05%
Maryland	4.55%	6.34%	9.06%	9.94%	6.88%	4.43% *	7.40%	3.76%
Virginia	3.11%	8.85%	13.71%	6.87% *	5.34%	4.12% *	8.49%	2.88%
West Virginia	4.13%	13.91% *	9.82%	10.20% *	7.78% *	6.30% *	7.64%	4.38% *
North Carolina	4.19%	6.35%	11.28%	8.60%	9.91%	6.12% *	6.64%	5.09%
South Carolina	4.50%	4.91%	12.33%	6.95%	6.22%	6.76% *	6.45%	4.20%
Georgia	4.23%	11.68%	16.32% *	6.93%	9.51%	6.16% *	8.53%	5.89%
Florida	3.17%	7.90%	8.76%	7.78%	7.00%	4.11% *	5.94%	4.02%
East South Central:								
Kentucky	4.82%	9.93%	6.78%	6.17%	8.90%	4.19%	4.80%	4.75%
Tennessee	6.62%	16.21% *	9.24%	10.39% *	11.31%	6.56% *	9.06%	7.11%
Alabama	4.60%	10.33%	7.97%	9.10%	5.92% *	6.05%	7.25%	4.80%
West South Central:								
Arkansas	2.69%	13.20%	8.55%	7.51%	5.91%	4.01%	6.13%	3.81%
Louisiana	6.98%	13.10% *	9.86%	12.10%	8.88%	4.84% *	9.13%	6.37%
Oklahoma	3.82%	8.84%	13.68%	8.41%	8.97%	7.33%	5.13%	3.98%
Texas	2.84%	7.94%	8.94%	4.91%	7.52%	3.49%	5.94%	3.55%
Mountain:								
Idaho	4.29%	10.07%	9.25%	4.70%	8.24%	7.26%	3.91%	5.47%
Wyoming	4.36%	5.72%	12.77%	9.22%	8.51%	3.73%	6.81%	4.13%
Colorado	2.04%	8.06%	9.75%	7.36%	7.95%	3.78%	3.39%	3.49%
New Mexico	3.15%	8.70%	10.26%	8.95%	6.45% *	2.77%	7.20%	3.55%
Arizona	3.45%	11.31%	7.60%	6.96%	4.99%	4.19% *	6.30%	3.43%
Utah	4.34%	11.39%	9.81%	9.56%	1.25% *	5.27% *	8.11%	4.43% *
Pacific:								
Washington	4.11%	6.97%	3.80%	5.48%	7.48%	3.66%	3.64%	4.07%
Oregon	4.79%	4.40%	5.39%	9.47%	9.55%	4.15%	4.08%	4.82%
California	3.06%	4.79%	4.99%	5.13%	5.43%	5.14%	2.71%	4.20%
States not shown separately	3.48%	11.70%	6.88%	7.26%	5.45%	5.80%	7.56%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.