

Table II. B. 2. c(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	57.2%	30.3%	25.7%	34.0%	49.3%	77.5%	29.2%	66.1%
New England:								
Massachusetts	60.6%	27.3%	18.4%	43.9%	57.7%	78.9%	27.5%	70.4%
New Hampshire	51.3%	9.8% *	61.9%	50.0%	50.8%	66.8%	36.3%	61.7%
Connecticut	60.8%	30.9%	31.4%	29.6%	64.1%	78.6%	33.3%	69.2%
Middle Atlantic:								
New York	64.9%	36.0%	28.5%	60.3%	65.3%	80.5%	41.9%	74.4%
New Jersey	61.7%	17.3% *	30.4%	44.1%	40.4%	86.3%	32.2%	71.5%
Pennsylvania	62.7%	16.8%	28.8%	40.9%	66.7%	80.5%	24.1%	74.1%
East North Central:								
Ohio	52.6%	22.3%	13.0%	29.8%	33.4%	75.5%	21.4%	60.5%
Indiana	47.2%	16.2% *	10.9% *	16.6%	30.4%	71.3%	12.5%	54.9%
Illinois	62.2%	27.1%	25.8%	37.9%	51.2%	85.7%	27.3%	72.1%
Michigan	56.7%	31.1% *	27.6%	31.0%	48.2%	77.7%	26.3%	66.9%
Wisconsin	49.5%	16.8% *	25.2%	23.1%	42.7%	77.6%	23.3%	59.2%
West North Central:								
Minnesota	47.7%	3.5% *	27.8%	15.9%	34.5%	77.5%	17.7%	56.6%
Iowa	34.0%	10.8% *	6.8% *	28.4%	25.0%	48.9%	17.3%	39.2%
Missouri	57.7%	18.7% *	13.9% *	33.3%	47.3%	80.5%	16.4%	69.3%
Nebraska	37.2%	11.9% *	19.9% *	8.4% *	22.0%	59.6%	13.2%	43.6%
Kansas	35.1%	12.9% *	15.3% *	21.2% *	34.3% *	47.3%	16.1%	40.4%
South Atlantic:								
Delaware	60.1%	10.5% *	16.7% *	39.3%	46.6%	88.0%	22.2%	74.2%
Maryland	61.5%	30.1%	33.5%	33.1%	67.7%	80.4%	32.1%	72.3%
Virginia	56.3%	21.0% *	15.6% *	40.5%	53.0%	74.2%	26.8%	65.0%
West Virginia	36.2%	9.5% *	30.6%	14.9% *	23.8%	65.3%	14.8% *	48.0%
North Carolina	50.6%	17.9% *	10.5% *	6.2% *	33.8%	75.5%	11.0%	60.8%
South Carolina	53.5%	10.3% *	13.2% *	15.1% *	33.5%	78.7%	10.0%	62.8%
Georgia	52.5%	9.1% *	68.8%	46.0%	31.3% *	67.4%	33.2%	58.7%
Florida	65.8%	34.0%	33.1%	37.2%	59.9%	84.1%	31.4%	75.1%
East South Central:								
Kentucky	43.0%	10.2% *	6.7% *	10.8% *	22.9%	73.6%	9.4%	53.5%
Tennessee	49.1%	60.4%	24.3%	12.0% *	58.7%	69.5%	40.0%	51.6%
Alabama	36.5%	8.4% *	4.4% *	15.5%	14.3%	57.7%	10.4%	44.2%
West South Central:								
Arkansas	39.3%	61.6%	5.5% *	16.7%	20.5% *	53.5%	33.2%	40.7%
Louisiana	40.2%	4.1% *	9.6% *	17.8%	21.6% *	73.1%	7.4% *	54.1%
Oklahoma	56.0%	21.5% *	32.1% *	25.9%	33.5% *	81.2%	30.4%	62.9%
Texas	55.1%	15.9%	18.0% *	26.3%	45.8%	71.8%	19.2%	63.3%
Mountain:								
Idaho	49.8%	30.0%	13.3% *	14.2%	20.0% *	81.6%	18.7%	62.0%
Wyoming	29.6%	15.2% *	10.0% *	15.8% *	6.4% *	52.1%	13.2%	37.0%
Colorado	49.3%	59.9%	14.3% *	21.5%	44.1%	72.7%	33.6%	60.6%
New Mexico	48.1%	42.8%	4.3% *	20.1% *	47.7%	66.9%	23.9%	56.6%
Arizona	61.4%	24.0% *	17.9% *	29.6%	43.0%	84.5%	19.5%	73.2%
Utah	66.1%	24.6% *	30.5% *	48.0%	55.1%	88.2%	41.4%	75.7%
Pacific:								
Washington	57.4%	32.8%	21.1%	34.1%	45.8%	85.2%	28.2%	68.9%
Oregon	60.7%	26.4%	23.2%	21.1% *	62.2%	87.8%	23.8%	73.4%
California	71.8%	44.2%	40.4%	50.3%	69.3%	88.5%	42.1%	80.9%
States not shown separately	51.8%	65.9%	22.7%	37.7%	39.6%	62.6%	51.7%	51.9%

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. B. 2. c(1998) Standard error for percent of private-sector employees working establishments that offer two or more health insurance plans 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	0.40%	3.33%	1.98%	1.09%	1.40%	0.71%	1.43%	0.67%
New England:								
Massachusetts	2.37%	3.33%	4.87%	4.27%	4.67%	3.32%	4.53%	2.44%
New Hampshire	5.47%	3.36% *	14.64%	9.00%	8.68%	9.57%	7.95%	6.82%
Connecticut	5.05%	4.95%	9.02%	8.53%	8.33%	7.43%	4.44%	5.95%
Middle Atlantic:								
New York	5.53%	8.13%	6.58%	7.61%	8.24%	7.81%	6.01%	6.43%
New Jersey	2.55%	5.35% *	6.52%	5.15%	7.04%	3.18%	4.98%	4.05%
Pennsylvania	1.88%	4.25%	5.81%	5.11%	4.26%	3.91%	3.73%	2.64%
East North Central:								
Ohio	3.86%	4.84%	3.37%	4.25%	6.16%	5.56%	2.48%	4.86%
Indiana	3.44%	6.16% *	6.86% *	4.50%	7.23%	4.99%	2.40%	3.92%
Illinois	4.41%	7.41%	5.36%	7.29%	5.58%	5.00%	3.95%	4.04%
Michigan	4.61%	9.56% *	6.50%	4.68%	10.25%	9.33%	4.27%	6.21%
Wisconsin	3.95%	5.68% *	6.43%	1.39%	7.57%	6.61%	2.75%	4.71%
West North Central:								
Minnesota	4.44%	2.50% *	7.21%	4.48%	6.08%	7.52%	4.98%	5.56%
Iowa	4.37%	4.76% *	4.92% *	5.01%	5.70%	6.97%	3.47%	5.16%
Missouri	3.83%	6.39% *	5.39% *	7.98%	7.70%	5.08%	3.43%	3.99%
Nebraska	5.35%	5.91% *	11.59% *	5.74% *	6.16%	7.68%	3.55%	6.38%
Kansas	4.00%	4.90% *	7.67% *	6.90% *	10.46% *	5.81%	3.96%	5.14%
South Atlantic:								
Delaware	4.35%	4.26% *	5.01% *	8.98%	9.55%	6.39%	5.14%	4.47%
Maryland	3.00%	7.96%	5.99%	7.10%	8.84%	3.04%	4.46%	3.30%
Virginia	4.76%	6.94% *	9.35% *	8.78%	8.87%	5.77%	5.38%	4.92%
West Virginia	4.25%	6.49% *	8.63% *	6.00% *	7.09%	4.07%	6.59% *	4.33%
North Carolina	3.97%	6.15% *	3.56% *	2.72% *	7.70%	4.71%	3.05%	4.68%
South Carolina	4.29%	4.14% *	7.39% *	5.22% *	7.43%	5.42%	2.35%	4.18%
Georgia	5.49%	5.85% *	17.66% *	7.66%	9.88% *	7.72%	7.92%	6.14%
Florida	2.15%	8.01%	6.15%	7.56%	7.37%	2.62%	4.95%	2.68%
East South Central:								
Kentucky	4.50%	4.75% *	3.59% *	3.67% *	5.06%	7.32%	2.15%	4.97%
Tennessee	6.01%	17.11%	6.68%	8.15% *	11.30%	6.21%	8.70%	6.76%
Alabama	6.36%	5.54% *	2.99% *	4.53%	3.83%	9.75%	2.38%	7.33%
West South Central:								
Arkansas	4.50%	16.72%	3.22% *	4.26%	7.69% *	7.03%	7.97%	4.01%
Louisiana	3.70%	10.92% *	7.55% *	4.93%	7.09% *	5.11%	2.39% *	4.86%
Oklahoma	4.30%	7.80% *	9.86% *	5.89%	10.23% *	6.31%	4.39%	5.53%
Texas	3.35%	4.57%	9.88% *	5.43%	5.70%	4.63%	3.04%	3.96%
Mountain:								
Idaho	6.30%	8.33%	5.15% *	3.25%	10.01% *	6.75%	4.34%	6.85%
Wyoming	4.18%	4.92% *	6.15% *	7.56% *	2.15% *	5.39%	3.45%	4.53%
Colorado	3.59%	14.20%	8.54% *	6.04%	8.26%	7.96%	6.62%	6.06%
New Mexico	4.43%	11.47%	3.61% *	7.02% *	7.04%	6.38%	5.72%	5.57%
Arizona	4.64%	7.93% *	6.59% *	3.87%	5.49%	3.90%	5.40%	4.08%
Utah	5.25%	7.61% *	12.16% *	11.46%	9.40%	4.59%	8.72%	5.10%
Pacific:								
Washington	2.57%	7.34%	4.51%	3.08%	3.94%	3.74%	3.62%	3.29%
Oregon	5.04%	5.55%	5.73%	10.75% *	8.35%	4.99%	3.41%	6.39%
California	1.59%	6.37%	5.82%	3.84%	3.53%	2.05%	4.48%	1.43%
States not shown separately	4.25%	13.43%	5.41%	6.08%	2.97%	6.62%	7.46%	4.17%

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.