

**Table III.A.2.e(2003) Percent of State and local governments offering health insurance by plan options and insurance offerings to retirees by census division and government type and size: United States, 2003**

| <b>Census division/<br/>government type and size</b> | <b>Two<br/>or<br/>more<br/>health<br/>plans</b> | <b>Conventional<br/>indemnity</b> | <b>Any<br/>managed<br/>care</b> | <b>Exclusive<br/>provider</b> | <b>Preferred<br/>provider</b> | <b>Insurance<br/>to<br/>retirees<br/>under 65</b> | <b>Insurance<br/>to<br/>retirees<br/>65 and<br/>older</b> | <b>With<br/>waiting<br/>period</b> |
|--|---|-----------------------------------|---------------------------------|-------------------------------|-------------------------------|---|---|------------------------------------|
| United States  | 33.9%   | 17.9%                             | 89.9%                           | 33.1%                         | 70.7%                         | 30.0%   | 19.5%   | 54.1%                              |
| Census division:                                     |   |                                   |                                 |                               |                               |   |   |                                    |
| New England  | 56.6%   | 35.7%                             | 90.2%                           | 42.9%                         | 64.2%                         | 34.8%   | 35.1%   | 48.0%                              |
| Middle Atlantic                                      | 44.2%   | 23.9%                             | 92.3%                           | 48.2%                         | 62.1%                         | 36.2%   | 33.8%   | 42.2%                              |
| East North Central                                   | 26.7%   | 17.3%                             | 90.7%                           | 23.2%                         | 78.8%                         | 26.6%   | 14.0%   | 49.7%                              |
| West North Central                                   | 22.9%   | 19.4%                             | 84.3%                           | 25.6%                         | 62.2%                         | 25.4%   | 7.8%  | 50.6%                              |
| South Atlantic                                       | 35.6%   | 15.2%                             | 93.7%                           | 36.9%                         | 76.0%                         | 43.3%   | 31.6%   | 73.2%                              |
| East South Central                                   | 24.5%   | 14.5%                             | 87.2%                           | 22.6%                         | 73.5%                         | 19.6%   | 9.1%  | 66.2%                              |
| West South Central                                   | 32.3%   | 9.7% *                            | 94.1%                           | 28.5%                         | 75.2%                         | 20.6%   | 17.9%   | 64.8%                              |
| Mountain   | 22.0%   | 15.9%                             | 87.5%                           | 28.8%                         | 66.3%                         | 20.5%   | 13.8%   | 49.8%                              |
| Pacific  | 54.6%   | 15.6%                             | 89.0%                           | 50.0%                         | 75.1%                         | 45.5%   | 24.2%   | 57.9%                              |
| Government type and size:                            |   |                                   |                                 |                               |                               |   |   |                                    |
| State governments                                    | 75.7%   | 17.4%                             | 99.5%                           | 59.2%                         | 96.1%                         | 94.9%   | 88.6%   | 52.5%                              |
| Local governments:                                   |   |                                   |                                 |                               |                               |   |   |                                    |
| Less than 250 employees                              | 26.8%   | 17.6%                             | 88.7%                           | 30.4%                         | 67.4%                         | 22.3%   | 14.0%   | 52.4%                              |
| 250-999 employees                                    | 57.0%   | 21.2%                             | 93.4%                           | 39.1%                         | 81.1%                         | 53.4%   | 32.9%   | 56.1%                              |
| 1,000-4,999 employees                                | 63.3%   | 14.9%                             | 95.0%                           | 45.9%                         | 87.0%                         | 62.9%   | 46.9%   | 69.9%                              |
| 5,000-9,999 employees                                | 75.2%   | 9.4%                              | 97.2%                           | 67.1%                         | 89.7%                         | 87.6%   | 78.7%   | 76.5%                              |
| 10,000 or more employees                             | 79.8%   | 12.1%                             | 100.0%                          | 78.6%                         | 87.6%                         | 87.7%   | 74.6%   | 74.2%                              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.A.2.e(2003) Standard error for percent of State and local governments offering health insurance by plan options and insurance offerings to retirees by census division and government type and size: United States, 2003**

| <b>Census division/<br/>government type and size</b> | <b>Two<br/>or<br/>more<br/>health<br/>plans</b> | <b>Conventional<br/>indemnity</b> | <b>Any<br/>managed<br/>care</b> | <b>Exclusive<br/>provider</b> | <b>Preferred<br/>provider</b> | <b>Insurance<br/>to<br/>retirees<br/>under 65</b> | <b>Insurance<br/>to<br/>retirees<br/>65 and<br/>older</b> | <b>With<br/>waiting<br/>period</b> |
|--|---|-----------------------------------|---------------------------------|-------------------------------|-------------------------------|---|---|------------------------------------|
| United States  | 1.70%   | 1.04%                             | 1.30%                           | 1.45%                         | 1.44%                         | 1.36%   | 1.04%   | 2.13%                              |
| Census division:                                     |   |                                   |                                 |                               |                               |   |   |                                    |
| New England  | 2.85%   | 3.90%                             | 3.48%                           | 3.76%                         | 4.52%                         | 4.72%   | 3.59%   | 2.13%                              |
| Middle Atlantic                                      | 5.98%   | 1.97%                             | 2.20%                           | 4.83%                         | 6.11%                         | 3.62%   | 5.23%   | 5.03%                              |
| East North Central                                   | 3.63%   | 3.79%                             | 4.35%                           | 3.60%                         | 4.53%                         | 3.33%   | 4.03%   | 6.43%                              |
| West North Central                                   | 4.77%   | 3.56%                             | 3.72%                           | 6.17%                         | 3.97%                         | 1.63%   | 1.34%   | 5.40%                              |
| South Atlantic                                       | 5.20%   | 4.49%                             | 1.94%                           | 4.64%                         | 5.01%                         | 6.95%   | 6.54%   | 3.78%                              |
| East South Central                                   | 3.84%   | 3.04%                             | 3.06%                           | 4.72%                         | 3.91%                         | 2.67%   | 1.44%   | 5.00%                              |
| West South Central                                   | 2.85%   | 3.37% *                           | 3.44%                           | 5.76%                         | 5.74%                         | 3.05%   | 3.00%   | 3.26%                              |
| Mountain   | 2.02%   | 3.72%                             | 3.43%                           | 6.98%                         | 8.29%                         | 2.81%   | 2.22%   | 5.27%                              |
| Pacific  | 5.29%   | 3.94%                             | 4.11%                           | 6.18%                         | 6.29%                         | 4.35%   | 2.66%   | 5.99%                              |
| Government type and size:                            |   |                                   |                                 |                               |                               |   |   |                                    |
| State governments                                    | 0.00%   | 0.00%                             | 0.00%                           | 0.00%                         | 0.00%                         | 0.00%   | 0.00%   | 0.00%                              |
| Local governments:                                   |   |                                   |                                 |                               |                               |   |   |                                    |
| Less than 250 employees                              | 2.37%   | 1.36%                             | 1.72%                           | 1.86%                         | 1.84%                         | 1.75%   | 1.27%   | 2.57%                              |
| 250-999 employees                                    | 2.59%   | 1.53%                             | 0.81%                           | 1.94%                         | 2.04%                         | 1.38%   | 2.13%   | 2.08%                              |
| 1,000-4,999 employees                                | 3.37%   | 2.37%                             | 1.30%                           | 3.27%                         | 1.93%                         | 3.37%   | 3.46%   | 2.04%                              |
| 5,000-9,999 employees                                | 3.03%   | 1.45%                             | 1.64%                           | 3.62%                         | 1.45%                         | 2.45%   | 3.49%   | 1.59%                              |
| 10,000 or more employees                             | 0.00%   | 0.00%                             | 0.00%                           | 0.00%                         | 0.00%                         | 0.00%   | 0.00%   | 0.00%                              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.1(2003) Number of State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18,695,342                      | 5,042,863         | 2,478,274               | 3,136,370         | 4,179,067             | 1,160,364             | 2,698,404                |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 870,402                         | 270,955           | 95,304                  | 255,617           | 190,137               | 35,001                | 23,388 *                 |
| Middle Atlantic    | 2,594,657                       | 638,061           | 302,813                 | 511,379           | 475,769               | 76,632                | 590,003                  |
| East North Central | 2,950,031                       | 720,078           | 742,278                 | 670,486           | 486,745               | 65,657                | 264,787                  |
| West North Central | 1,447,511                       | 397,943           | 384,306                 | 281,716           | 280,468               | 70,718                | 32,359 *                 |
| South Atlantic     | 3,342,616                       | 916,455           | 207,211                 | 239,408           | 863,597               | 383,110               | 732,835                  |
| East South Central | 1,128,243                       | 358,620           | 104,215                 | 207,606           | 307,860               | 44,581 *              | 105,362                  |
| West South Central | 2,130,912                       | 557,536           | 281,337                 | 350,421           | 498,907               | 207,639               | 235,073                  |
| Mountain           | 1,244,239                       | 381,612           | 136,146                 | 204,001           | 298,199               | 81,650                | 142,632                  |
| Pacific            | 2,986,732                       | 801,604           | 224,664                 | 415,736           | 777,386               | 195,376               | 571,965                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

**Table III.B.1(2003) Standard error for number of State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 335,740                         | 0                 | 197,637                 | 77,788            | 263,295               | 41,459                | 0                        |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 49,161                          | 0                 | 13,559                  | 30,654            | 28,653                | 0                     | 0 *                      |
| Middle Atlantic    | 46,043                          | 0                 | 15,446                  | 29,450            | 52,326                | 0                     | 0                        |
| East North Central | 217,059                         | 0                 | 189,932                 | 60,854            | 107,807               | 0                     | 0                        |
| West North Central | 45,879                          | 0                 | 23,169                  | 51,719            | 52,234                | 0                     | 0 *                      |
| South Atlantic     | 178,106                         | 0                 | 48,256                  | 35,508            | 159,312               | 28,955                | 0                        |
| East South Central | 91,888                          | 0                 | 10,452                  | 22,520            | 91,600                | 14,484 *              | 0                        |
| West South Central | 70,896                          | 0                 | 24,860                  | 29,965            | 74,422                | 18,103                | 0                        |
| Mountain           | 41,805                          | 0                 | 12,484                  | 17,840            | 45,857                | 11,669                | 0                        |
| Pacific            | 46,228                          | 0                 | 31,502                  | 29,559            | 63,217                | 19,750                | 0                        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.1.a(2003) Percent of number of State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18,695,342                      | 27.0%             | 13.3%                   | 16.8%             | 22.4%                 | 6.2%                  | 14.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 870,402                         | 31.1%             | 10.9%                   | 29.4%             | 21.8%                 | 4.0%                  | 2.7% *                   |
| Middle Atlantic    | 2,594,657                       | 24.6%             | 11.7%                   | 19.7%             | 18.3%                 | 3.0%                  | 22.7%                    |
| East North Central | 2,950,031                       | 24.4%             | 25.2%                   | 22.7%             | 16.5%                 | 2.2%                  | 9.0%                     |
| West North Central | 1,447,511                       | 27.5%             | 26.5%                   | 19.5%             | 19.4%                 | 4.9%                  | 2.2% *                   |
| South Atlantic     | 3,342,616                       | 27.4%             | 6.2%                    | 7.2%              | 25.8%                 | 11.5%                 | 21.9%                    |
| East South Central | 1,128,243                       | 31.8%             | 9.2%                    | 18.4%             | 27.3%                 | 4.0% *                | 9.3%                     |
| West South Central | 2,130,912                       | 26.2%             | 13.2%                   | 16.4%             | 23.4%                 | 9.7%                  | 11.0%                    |
| Mountain           | 1,244,239                       | 30.7%             | 10.9%                   | 16.4%             | 24.0%                 | 6.6%                  | 11.5%                    |
| Pacific            | 2,986,732                       | 26.8%             | 7.5%                    | 13.9%             | 26.0%                 | 6.5%                  | 19.2%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table III.B.1.a(2003) Standard error for percent of number of State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 335,740                         | 0.00%             | 1.06%                   | 0.42%             | 1.41%                 | 0.22%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 49,161                          | 0.00%             | 1.56%                   | 3.52%             | 3.29%                 | 0.00%                 | 0.00% *                  |
| Middle Atlantic    | 46,043                          | 0.00%             | 0.60%                   | 1.14%             | 2.02%                 | 0.00%                 | 0.00%                    |
| East North Central | 217,059                         | 0.00%             | 6.44%                   | 2.06%             | 3.65%                 | 0.00%                 | 0.00%                    |
| West North Central | 45,879                          | 0.00%             | 1.60%                   | 3.57%             | 3.61%                 | 0.00%                 | 0.00% *                  |
| South Atlantic     | 178,106                         | 0.00%             | 1.44%                   | 1.06%             | 4.77%                 | 0.87%                 | 0.00%                    |
| East South Central | 91,888                          | 0.00%             | 0.93%                   | 2.00%             | 8.12%                 | 1.28% *               | 0.00%                    |
| West South Central | 70,896                          | 0.00%             | 1.17%                   | 1.41%             | 3.49%                 | 0.85%                 | 0.00%                    |
| Mountain           | 41,805                          | 0.00%             | 1.00%                   | 1.43%             | 3.69%                 | 0.94%                 | 0.00%                    |
| Pacific            | 46,228                          | 0.00%             | 1.05%                   | 0.99%             | 2.12%                 | 0.66%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

Standard errors of zero indicate that all governments in the category are in the survey.

Percents may not add to 100% because of rounding.

**Table III.B.2.b(2003) Percent of all employees that are enrolled in health insurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 66.2%                           | 69.2%             | 58.4%                   | 63.5%             | 64.0%                 | 66.8%                 | 74.3%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 64.7%                           | 74.7%             | 52.0%                   | 57.4%             | 64.0%                 | 73.7%                 | 72.3% *                  |
| Middle Atlantic    | 71.4%                           | 73.3%             | 61.1%                   | 68.0%             | 65.0%                 | 76.9%                 | 82.0%                    |
| East North Central | 60.2%                           | 65.6%             | 50.9%                   | 57.6%             | 55.6%                 | 80.3%                 | 81.9%                    |
| West North Central | 58.8%                           | 52.9%             | 54.3%                   | 61.9%             | 69.6%                 | 57.1%                 | 67.8% *                  |
| South Atlantic     | 68.0%                           | 67.1%             | 75.4%                   | 72.1%             | 70.7%                 | 60.4%                 | 66.7%                    |
| East South Central | 67.3%                           | 71.2%             | 68.4%                   | 66.4%             | 60.6%                 | 74.5%                 | 71.7%                    |
| West South Central | 70.3%                           | 84.6%             | 60.1%                   | 65.7%             | 61.2%                 | 68.1%                 | 76.8%                    |
| Mountain           | 63.9%                           | 59.2%             | 65.0%                   | 64.8%             | 64.1%                 | 64.3%                 | 73.4%                    |
| Pacific            | 67.4%                           | 71.0%             | 63.2%                   | 63.4%             | 62.3%                 | 70.8%                 | 72.5%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.B.2.b(2003) Standard error for percent of all employees that are enrolled in health insurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.47%                           | 0.00%             | 1.18%                   | 0.57%             | 1.30%                 | 0.51%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.86%                           | 0.00%             | 2.50%                   | 2.32%             | 2.34%                 | 0.00%                 | 0.00% *                  |
| Middle Atlantic    | 0.59%                           | 0.00%             | 2.04%                   | 1.37%             | 3.38%                 | 0.00%                 | 0.00%                    |
| East North Central | 1.14%                           | 0.00%             | 1.65%                   | 2.34%             | 4.00%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.19%                           | 0.00%             | 1.62%                   | 2.27%             | 4.03%                 | 0.00%                 | 0.00% *                  |
| South Atlantic     | 0.97%                           | 0.00%             | 4.84%                   | 2.21%             | 2.03%                 | 0.89%                 | 0.00%                    |
| East South Central | 1.85%                           | 0.00%             | 3.31%                   | 2.14%             | 4.15%                 | 3.06%                 | 0.00%                    |
| West South Central | 0.94%                           | 0.00%             | 1.60%                   | 2.75%             | 3.04%                 | 1.04%                 | 0.00%                    |
| Mountain           | 0.81%                           | 0.00%             | 2.24%                   | 1.74%             | 3.44%                 | 0.50%                 | 0.00%                    |
| Pacific            | 0.54%                           | 0.00%             | 1.82%                   | 1.64%             | 1.99%                 | 0.13%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

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**Table III.B.3(2003) Number of full-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 14,199,013                      | 3,740,737         | 1,777,381               | 2,343,857         | 3,151,489             | 950,803               | 2,234,747                |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 662,971                         | 201,697           | 63,317                  | 185,240           | 159,277               | 32,043                | 21,396 *                 |
| Middle Atlantic    | 2,041,658                       | 503,301           | 212,464                 | 393,971           | 383,901               | 62,824                | 485,197                  |
| East North Central | 2,108,585                       | 469,935           | 489,116                 | 489,415           | 369,608               | 58,366                | 232,145                  |
| West North Central | 1,047,141                       | 287,855           | 263,672                 | 203,571           | 213,673               | 56,436                | 21,934 *                 |
| South Atlantic     | 2,656,619                       | 763,274           | 169,108                 | 193,961           | 631,298               | 311,386               | 587,592                  |
| East South Central | 904,548                         | 268,944           | 84,353                  | 175,146           | 241,247 *             | 38,803 *              | 96,055                   |
| West South Central | 1,750,767                       | 429,076           | 241,783                 | 284,121           | 396,466               | 185,882               | 213,439                  |
| Mountain           | 891,250                         | 268,102           | 94,296                  | 136,079           | 222,589               | 56,471                | 113,712                  |
| Pacific            | 2,135,476                       | 548,554           | 159,272                 | 282,354           | 533,429               | 148,592               | 463,275                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

**Table III.B.3(2003) Standard error for number of full-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 234,247                         | 0                 | 133,243                 | 74,920            | 189,146               | 30,794                | 0                        |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 40,958                          | 0                 | 10,166                  | 26,494            | 24,778                | 0                     | 0 *                      |
| Middle Atlantic    | 46,856                          | 0                 | 13,023                  | 27,966            | 44,764                | 0                     | 0                        |
| East North Central | 145,515                         | 0                 | 117,270                 | 45,148            | 72,645                | 0                     | 0                        |
| West North Central | 38,614                          | 0                 | 16,287                  | 40,588            | 39,715                | 0                     | 0 *                      |
| South Atlantic     | 114,984                         | 0                 | 41,023                  | 29,680            | 98,872                | 23,512                | 0                        |
| East South Central | 73,004                          | 0                 | 8,390                   | 23,290            | 72,575 *              | 14,479 *              | 0                        |
| West South Central | 63,186                          | 0                 | 24,882                  | 27,265            | 57,500                | 14,851                | 0                        |
| Mountain           | 28,743                          | 0                 | 8,094                   | 13,355            | 33,068                | 6,387                 | 0                        |
| Pacific            | 35,423                          | 0                 | 27,268                  | 24,322            | 44,830                | 11,058                | 0                        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.3.a(2003) Percent of number of full-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 14,199,013                      | 26.3%             | 12.5%                   | 16.5%             | 22.2%                 | 6.7%                  | 15.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 662,971                         | 30.4%             | 9.6%                    | 27.9%             | 24.0%                 | 4.8%                  | 3.2% *                   |
| Middle Atlantic    | 2,041,658                       | 24.7%             | 10.4%                   | 19.3%             | 18.8%                 | 3.1%                  | 23.8%                    |
| East North Central | 2,108,585                       | 22.3%             | 23.2%                   | 23.2%             | 17.5%                 | 2.8%                  | 11.0%                    |
| West North Central | 1,047,141                       | 27.5%             | 25.2%                   | 19.4%             | 20.4%                 | 5.4%                  | 2.1% *                   |
| South Atlantic     | 2,656,619                       | 28.7%             | 6.4%                    | 7.3%              | 23.8%                 | 11.7%                 | 22.1%                    |
| East South Central | 904,548                         | 29.7%             | 9.3%                    | 19.4%             | 26.7% *               | 4.3% *                | 10.6%                    |
| West South Central | 1,750,767                       | 24.5%             | 13.8%                   | 16.2%             | 22.6%                 | 10.6%                 | 12.2%                    |
| Mountain           | 891,250                         | 30.1%             | 10.6%                   | 15.3%             | 25.0%                 | 6.3%                  | 12.8%                    |
| Pacific            | 2,135,476                       | 25.7%             | 7.5%                    | 13.2%             | 25.0%                 | 7.0%                  | 21.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table III.B.3.a(2003) Standard error for percent of number of full-time State and local government employees by government type and size and census division: United States, 2003**

| Division              | All State<br>and local<br>governments | State<br>governments | Local governments             |                      |                              |                              |                                |
|-----------------------|---------------------------------------|----------------------|-------------------------------|----------------------|------------------------------|------------------------------|--------------------------------|
|                       |                                       |                      | Less than<br>250<br>employees | 250-999<br>employees | 1,000-<br>4,999<br>employees | 5,000-<br>9,999<br>employees | 10,000 or<br>more<br>employees |
| United States         | 234,247                               | 0.00%                | 0.94%                         | 0.53%                | 1.33%                        | 0.22%                        | 0.00%                          |
| Census division:      |                                       |                      |                               |                      |                              |                              |                                |
| New England           | 40,958                                | 0.00%                | 1.53%                         | 4.00%                | 3.74%                        | 0.00%                        | 0.00% *                        |
| Middle Atlantic       | 46,856                                | 0.00%                | 0.64%                         | 1.37%                | 2.19%                        | 0.00%                        | 0.00%                          |
| East North Central    | 145,515                               | 0.00%                | 5.56%                         | 2.14%                | 3.45%                        | 0.00%                        | 0.00%                          |
| West North<br>Central | 38,614                                | 0.00%                | 1.56%                         | 3.88%                | 3.79%                        | 0.00%                        | 0.00% *                        |
| South Atlantic        | 114,984                               | 0.00%                | 1.54%                         | 1.12%                | 3.72%                        | 0.89%                        | 0.00%                          |
| East South<br>Central | 73,004                                | 0.00%                | 0.93%                         | 2.57%                | 8.02% *                      | 1.60% *                      | 0.00%                          |
| West South<br>Central | 63,186                                | 0.00%                | 1.42%                         | 1.56%                | 3.28%                        | 0.85%                        | 0.00%                          |
| Mountain              | 28,743                                | 0.00%                | 0.91%                         | 1.50%                | 3.71%                        | 0.72%                        | 0.00%                          |
| Pacific               | 35,423                                | 0.00%                | 1.28%                         | 1.14%                | 2.10%                        | 0.52%                        | 0.00%                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Percents may not add to 100% because of rounding.

**Table III.B.3.b.2(2003) Percent of all full-time employees that are enrolled in health insurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 80.9%                           | 87.0%             | 75.4%                   | 78.0%             | 76.7%                 | 77.6%                 | 85.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 78.2%                           | 92.2%             | 68.2%                   | 71.7%             | 71.8%                 | 78.8%                 | 79.0% *                  |
| Middle Atlantic    | 86.5%                           | 91.5%             | 79.0%                   | 81.3%             | 78.8%                 | 88.1%                 | 94.7%                    |
| East North Central | 78.9%                           | 89.3%             | 72.8%                   | 74.8%             | 70.0%                 | 87.8%                 | 91.1%                    |
| West North Central | 76.0%                           | 71.4%             | 73.4%                   | 80.7%             | 83.7%                 | 67.6%                 | 70.0% *                  |
| South Atlantic     | 79.3%                           | 78.5%             | 86.5%                   | 82.3%             | 82.7%                 | 70.8%                 | 78.0%                    |
| East South Central | 79.4%                           | 92.7%             | 80.7%                   | 75.1%             | 67.2%                 | 84.6%                 | 77.5%                    |
| West South Central | 79.7%                           | 95.8%             | 67.4%                   | 75.5%             | 73.5%                 | 74.7%                 | 82.3%                    |
| Mountain           | 81.5%                           | 75.9%             | 84.5%                   | 86.2%             | 80.5%                 | 88.8%                 | 85.4%                    |
| Pacific            | 84.1%                           | 94.7%             | 76.5%                   | 78.4%             | 76.2%                 | 84.5%                 | 86.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.B.3.b.2(2003) Standard error for percent of all full-time employees that are enrolled in health insurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.48%                           | 0.00%             | 0.97%                   | 0.99%             | 1.44%                 | 0.59%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.35%                           | 0.00%             | 3.47%                   | 3.01%             | 3.56%                 | 0.00%                 | 0.00% *                  |
| Middle Atlantic    | 0.73%                           | 0.00%             | 1.52%                   | 1.48%             | 3.18%                 | 0.00%                 | 0.00%                    |
| East North Central | 1.14%                           | 0.00%             | 1.79%                   | 3.91%             | 3.69%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.62%                           | 0.00%             | 2.53%                   | 3.71%             | 5.09%                 | 0.00%                 | 0.00% *                  |
| South Atlantic     | 0.93%                           | 0.00%             | 4.30%                   | 3.07%             | 2.47%                 | 1.07%                 | 0.00%                    |
| East South Central | 2.28%                           | 0.00%             | 2.72%                   | 2.25%             | 4.92%                 | 1.58%                 | 0.00%                    |
| West South Central | 1.05%                           | 0.00%             | 2.11%                   | 2.39%             | 3.71%                 | 1.06%                 | 0.00%                    |
| Mountain           | 0.81%                           | 0.00%             | 1.38%                   | 2.42%             | 4.10%                 | 0.11%                 | 0.00%                    |
| Pacific            | 1.01%                           | 0.00%             | 3.96%                   | 2.63%             | 4.60%                 | 0.77%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.4(2003) Number of part-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4,496,329                       | 1,302,126         | 700,894                 | 792,513           | 1,027,579             | 209,561               | 463,657                  |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 207,431                         | 69,258            | 31,987                  | 70,377            | 30,859                | 2,958                 | 1,991 *                  |
| Middle Atlantic    | 552,999                         | 134,760           | 90,349                  | 117,409           | 91,868                | 13,808                | 104,805                  |
| East North Central | 841,446                         | 250,143           | 253,163                 | 181,071           | 117,137 *             | 7,291                 | 32,642                   |
| West North Central | 400,370                         | 110,088           | 120,634                 | 78,145            | 66,795                | 14,282                | 10,425 *                 |
| South Atlantic     | 685,997                         | 153,181           | 38,103                  | 45,447            | 232,298 *             | 71,724                | 145,243                  |
| East South Central | 223,696                         | 89,676            | 19,861                  | 32,460            | 66,613 *              | 5,778                 | 9,307                    |
| West South Central | 380,144                         | 128,460           | 39,554                  | 66,300            | 102,441               | 21,757                | 21,634                   |
| Mountain           | 352,989                         | 113,510           | 41,850                  | 67,921            | 75,609                | 25,178                | 28,920                   |
| Pacific            | 851,257                         | 253,051           | 65,392                  | 133,382           | 243,957               | 46,784                | 108,690                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

**Table III.B.4(2003) Standard error for number of part-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 157,070                         | 0                 | 73,375                  | 19,963            | 128,078               | 14,174                | 0                        |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 12,950                          | 0                 | 4,135                   | 8,788             | 5,504                 | 0                     | 0 *                      |
| Middle Atlantic    | 14,076                          | 0                 | 12,249                  | 13,908            | 11,882                | 0                     | 0                        |
| East North Central | 78,293                          | 0                 | 73,584                  | 20,830            | 43,096 *              | 0                     | 0                        |
| West North Central | 12,982                          | 0                 | 9,508                   | 11,434            | 16,256                | 0                     | 0 *                      |
| South Atlantic     | 103,910                         | 0                 | 9,925                   | 8,625             | 102,677 *             | 5,858                 | 0                        |
| East South Central | 22,965                          | 0                 | 3,604                   | 4,189             | 22,831 *              | 5                     | 0                        |
| West South Central | 20,393                          | 0                 | 5,309                   | 11,271            | 21,562                | 3,252                 | 0                        |
| Mountain           | 19,071                          | 0                 | 7,013                   | 7,168             | 17,748                | 5,282                 | 0                        |
| Pacific            | 25,993                          | 0                 | 6,833                   | 12,774            | 27,407                | 8,691                 | 0                        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.4.a(2003) Percent of number of part-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4,496,329                       | 29.0%             | 15.6%                   | 17.6%             | 22.9%                 | 4.7%                  | 10.3%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 207,431                         | 33.4%             | 15.4%                   | 33.9%             | 14.9%                 | 1.4%                  | 1.0% *                   |
| Middle Atlantic    | 552,999                         | 24.4%             | 16.3%                   | 21.2%             | 16.6%                 | 2.5%                  | 19.0%                    |
| East North Central | 841,446                         | 29.7%             | 30.1%                   | 21.5%             | 13.9% *               | 0.9%                  | 3.9%                     |
| West North Central | 400,370                         | 27.5%             | 30.1%                   | 19.5%             | 16.7%                 | 3.6%                  | 2.6% *                   |
| South Atlantic     | 685,997                         | 22.3%             | 5.6%                    | 6.6%              | 33.9% *               | 10.5%                 | 21.2%                    |
| East South Central | 223,696                         | 40.1%             | 8.9%                    | 14.5%             | 29.8% *               | 2.6%                  | 4.2%                     |
| West South Central | 380,144                         | 33.8%             | 10.4%                   | 17.4%             | 26.9%                 | 5.7%                  | 5.7%                     |
| Mountain           | 352,989                         | 32.2%             | 11.9%                   | 19.2%             | 21.4%                 | 7.1%                  | 8.2%                     |
| Pacific            | 851,257                         | 29.7%             | 7.7%                    | 15.7%             | 28.7%                 | 5.5%                  | 12.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table III.B.4.a(2003) Standard error for percent of number of part-time State and local government employees by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 157,070                         | 0.00%             | 1.63%                   | 0.44%             | 2.85%                 | 0.32%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 12,950                          | 0.00%             | 1.99%                   | 4.24%             | 2.65%                 | 0.00%                 | 0.00% *                  |
| Middle Atlantic    | 14,076                          | 0.00%             | 2.22%                   | 2.52%             | 2.15%                 | 0.00%                 | 0.00%                    |
| East North Central | 78,293                          | 0.00%             | 8.74%                   | 2.48%             | 5.12% *               | 0.00%                 | 0.00%                    |
| West North Central | 12,982                          | 0.00%             | 2.37%                   | 2.86%             | 4.06%                 | 0.00%                 | 0.00% *                  |
| South Atlantic     | 103,910                         | 0.00%             | 1.45%                   | 1.26%             | 14.97% *              | 0.85%                 | 0.00%                    |
| East South Central | 22,965                          | 0.00%             | 1.61%                   | 1.87%             | 10.21% *              | 0.00%                 | 0.00%                    |
| West South Central | 20,393                          | 0.00%             | 1.40%                   | 2.96%             | 5.67%                 | 0.86%                 | 0.00%                    |
| Mountain           | 19,071                          | 0.00%             | 1.99%                   | 2.03%             | 5.03%                 | 1.50%                 | 0.00%                    |
| Pacific            | 25,993                          | 0.00%             | 0.80%                   | 1.50%             | 3.22%                 | 1.02%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

Percents may not add to 100% because of rounding.

**Table III.B.4.b.2(2003) Percent of all part-time employees that are enrolled in health insurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.9%                           | 18.2%             | 15.1%                   | 20.7%             | 25.2%                 | 17.6%                 | 20.5%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 21.4%                           | 23.9%             | 18.3%                   | 19.8%             | 23.9%                 | 18.1%                 | 0.2% *                   |
| Middle Atlantic    | 15.6%                           | 5.3%              | 18.9%                   | 23.4%             | 7.1% *                | 25.8%                 | 23.2%                    |
| East North Central | 13.3%                           | 21.0%             | 8.0%                    | 11.0%             | 10.3%                 | 20.6%                 | 16.6%                    |
| West North Central | 13.8%                           | 4.5%              | 12.4%                   | 12.8%             | 24.5%                 | 15.7%                 | 63.2% *                  |
| South Atlantic     | 24.5%                           | 10.2%             | 26.2%                   | 28.3%             | 37.9%                 | 15.2%                 | 21.1%                    |
| East South Central | 18.6%                           | 6.6%              | 16.4% *                 | 20.4%             | 36.6%                 | 6.0%                  | 11.8%                    |
| West South Central | 27.4%                           | 47.4%             | 14.6%                   | 23.9%             | 13.6% *               | 12.1%                 | 22.7%                    |
| Mountain           | 19.3%                           | 20.0%             | 21.0%                   | 21.7%             | 15.9%                 | 9.4%                  | 26.3%                    |
| Pacific            | 25.5%                           | 19.7%             | 30.1%                   | 31.7%             | 32.0%                 | 27.4%                 | 13.3%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.B.4.b.2(2003) Standard error for percent of all part-time employees that are enrolled in health insurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.15%                           | 0.00%             | 1.21%                   | 0.99%             | 3.66%                 | 0.97%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.18%                           | 0.00%             | 2.84%                   | 5.32%             | 6.85%                 | 0.00%                 | 0.00% *                  |
| Middle Atlantic    | 1.13%                           | 0.00%             | 2.83%                   | 4.07%             | 3.88% *               | 0.00%                 | 0.00%                    |
| East North Central | 0.46%                           | 0.00%             | 1.10%                   | 2.17%             | 2.43%                 | 0.00%                 | 0.00%                    |
| West North Central | 0.87%                           | 0.00%             | 1.11%                   | 2.37%             | 4.91%                 | 0.00%                 | 0.00% *                  |
| South Atlantic     | 3.91%                           | 0.00%             | 7.60%                   | 6.41%             | 8.82%                 | 1.69%                 | 0.00%                    |
| East South Central | 3.12%                           | 0.00%             | 7.22% *                 | 3.48%             | 8.05%                 | 0.05%                 | 0.00%                    |
| West South Central | 2.40%                           | 0.00%             | 3.16%                   | 5.70%             | 6.46% *               | 1.17%                 | 0.00%                    |
| Mountain           | 1.37%                           | 0.00%             | 1.59%                   | 3.95%             | 4.60%                 | 1.01%                 | 0.00%                    |
| Pacific            | 1.73%                           | 0.00%             | 4.51%                   | 3.22%             | 4.70%                 | 1.07%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.1(2003) Average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 3,925                           | 3,569             | 4,206                   | 4,292             | 4,080                 | 3,864                 | 3,831                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 4,538                           | 4,226             | 4,540                   | 4,832             | 4,794                 | 4,718                 | 4,391                    |
| Middle Atlantic    | 3,621                           | 3,090             | 4,394                   | 4,331             | 4,463                 | 4,095                 | 3,134                    |
| East North Central | 4,529                           | 3,960             | 4,666                   | 5,155             | 3,974                 | 3,745                 | 5,168                    |
| West North Central | 3,902                           | 3,788             | 3,934                   | 4,049             | 3,863                 | 3,911                 | 3,686                    |
| South Atlantic     | 3,725                           | 3,417             | 3,826                   | 3,811             | 3,702                 | 3,970                 | 3,915                    |
| East South Central | 3,743                           | 3,463             | 3,561                   | 3,776             | 4,210                 | 3,493                 | 3,953                    |
| West South Central | 3,708                           | 3,512             | 4,050                   | 3,808             | 3,838                 | 3,779                 | 3,352                    |
| Mountain           | 3,880                           | 4,154             | 3,970                   | 4,177             | 3,746                 | 3,174                 | 3,448                    |
| Pacific            | 4,251                           | 3,481             | 5,385                   | 4,671             | 4,978                 | 3,911                 | 4,126                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.C.1(2003) Standard error for average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 23.24                           | 0.00              | 53.50                   | 52.62             | 101.72                | 40.88                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 50.26                           | 0.00              | 132.74                  | 166.06            | 152.57                | 0.00                  | 0.00                     |
| Middle Atlantic    | 67.82                           | 0.00              | 189.32                  | 91.53             | 344.05                | 0.00                  | 0.00                     |
| East North Central | 86.07                           | 0.00              | 165.63                  | 362.21            | 347.55                | 0.00                  | 0.00                     |
| West North Central | 60.59                           | 0.00              | 94.98                   | 117.20            | 193.68                | 0.00                  | 0.00                     |
| South Atlantic     | 40.23                           | 0.00              | 164.04                  | 143.91            | 129.49                | 69.18                 | 0.00                     |
| East South Central | 52.07                           | 0.00              | 44.23                   | 112.62            | 154.86                | 161.22                | 0.00                     |
| West South Central | 52.36                           | 0.00              | 115.56                  | 161.76            | 161.67                | 15.09                 | 0.00                     |
| Mountain           | 26.84                           | 0.00              | 124.61                  | 182.22            | 132.19                | 10.26                 | 0.00                     |
| Pacific            | 72.49                           | 0.00              | 354.53                  | 283.61            | 332.03                | 83.19                 | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.2(2003) Average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division              | All State<br>and local<br>governments | State<br>governments | Local governments             |                      |                              |                              |                                |
|-----------------------|---------------------------------------|----------------------|-------------------------------|----------------------|------------------------------|------------------------------|--------------------------------|
|                       |                                       |                      | Less than<br>250<br>employees | 250-999<br>employees | 1,000-<br>4,999<br>employees | 5,000-<br>9,999<br>employees | 10,000 or<br>more<br>employees |
| United States         | 374                                   | 369                  | 336                           | 397                  | 441                          | 406                          | 288                            |
| Census division:      |                                       |                      |                               |                      |                              |                              |                                |
| New England           | 642                                   | 414                  | 450                           | 1,052                | 701                          | 747                          | 609                            |
| Middle Atlantic       | 210                                   | 209                  | 154                           | 229                  | 442 *                        | 162                          | 106                            |
| East North Central    | 412                                   | 410                  | 340 *                         | 407                  | 476                          | 417                          | 461                            |
| West North<br>Central | 285                                   | 291                  | 239                           | 221 *                | 400 *                        | 328                          | 176                            |
| South Atlantic        | 394                                   | 409                  | 423                           | 471                  | 468                          | 321                          | 296                            |
| East South<br>Central | 317                                   | 370                  | 149 *                         | 146                  | 294                          | 138                          | 804                            |
| West South<br>Central | 491                                   | 262                  | 610                           | 585                  | 517                          | 625                          | 622                            |
| Mountain              | 286                                   | 564                  | 215                           | 231                  | 167                          | 115                          | 168                            |
| Pacific               | 376                                   | 506                  | 201                           | 394                  | 477                          | 488                          | 75                             |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.C.2(2003) Standard error for average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 12.05                           | 0.00              | 37.57                   | 29.58             | 47.39                 | 14.52                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 37.38                           | 0.00              | 80.12                   | 141.49            | 98.35                 | 0.00                  | 0.00                     |
| Middle Atlantic    | 30.49                           | 0.00              | 25.62                   | 52.11             | 138.28 *              | 0.00                  | 0.00                     |
| East North Central | 33.71                           | 0.00              | 122.77 *                | 59.86             | 122.36                | 0.00                  | 0.00                     |
| West North Central | 50.22                           | 0.00              | 43.18                   | 73.40 *           | 152.11 *              | 0.00                  | 0.00                     |
| South Atlantic     | 44.40                           | 0.00              | 86.57                   | 63.10             | 115.40                | 28.98                 | 0.00                     |
| East South Central | 8.25                            | 0.00              | 47.68 *                 | 32.06             | 47.69                 | 36.54                 | 0.00                     |
| West South Central | 30.89                           | 0.00              | 95.49                   | 91.19             | 90.61                 | 16.86                 | 0.00                     |
| Mountain           | 10.61                           | 0.00              | 55.85                   | 40.29             | 41.18                 | 6.78                  | 0.00                     |
| Pacific            | 19.32                           | 0.00              | 47.50                   | 77.81             | 60.50                 | 4.63                  | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.3(2003) Percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division              | All State<br>and local<br>governments | State<br>governments | Local governments             |                      |                              |                              |                                |
|-----------------------|---------------------------------------|----------------------|-------------------------------|----------------------|------------------------------|------------------------------|--------------------------------|
|                       |                                       |                      | Less than<br>250<br>employees | 250-999<br>employees | 1,000-<br>4,999<br>employees | 5,000-<br>9,999<br>employees | 10,000 or<br>more<br>employees |
| United States         | 9.5%                                  | 10.3%                | 8.0%                          | 9.2%                 | 10.8%                        | 10.5%                        | 7.5%                           |
| Census division:      |                                       |                      |                               |                      |                              |                              |                                |
| New England           | 14.1%                                 | 9.8%                 | 9.9%                          | 21.8%                | 14.6%                        | 15.8%                        | 13.9%                          |
| Middle Atlantic       | 5.8%                                  | 6.8%                 | 3.5%                          | 5.3%                 | 9.9%                         | 4.0%                         | 3.4%                           |
| East North Central    | 9.1%                                  | 10.3%                | 7.3% *                        | 7.9%                 | 12.0%                        | 11.1%                        | 8.9%                           |
| West North<br>Central | 7.3%                                  | 7.7%                 | 6.1%                          | 5.5%                 | 10.4% *                      | 8.4%                         | 4.8%                           |
| South Atlantic        | 10.6%                                 | 12.0%                | 11.0%                         | 12.3%                | 12.6%                        | 8.1%                         | 7.6%                           |
| East South<br>Central | 8.5%                                  | 10.7%                | 4.2% *                        | 3.9%                 | 7.0%                         | 4.0%                         | 20.3%                          |
| West South<br>Central | 13.3%                                 | 7.5%                 | 15.1%                         | 15.4%                | 13.5%                        | 16.5%                        | 18.6%                          |
| Mountain              | 7.4%                                  | 13.6%                | 5.4%                          | 5.5%                 | 4.4%                         | 3.6%                         | 4.9%                           |
| Pacific               | 8.8%                                  | 14.5%                | 3.7%                          | 8.4%                 | 9.6%                         | 12.5%                        | 1.8%                           |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.C.3(2003) Standard error for percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.28%                           | 0.00%             | 0.96%                   | 0.71%             | 1.05%                 | 0.37%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.81%                           | 0.00%             | 1.68%                   | 2.74%             | 1.89%                 | 0.00%                 | 0.00%                    |
| Middle Atlantic    | 0.69%                           | 0.00%             | 0.61%                   | 1.30%             | 2.42%                 | 0.00%                 | 0.00%                    |
| East North Central | 0.80%                           | 0.00%             | 2.72% *                 | 1.20%             | 2.88%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.20%                           | 0.00%             | 1.19%                   | 1.61%             | 3.80% *               | 0.00%                 | 0.00%                    |
| South Atlantic     | 1.08%                           | 0.00%             | 2.36%                   | 1.72%             | 2.71%                 | 0.71%                 | 0.00%                    |
| East South Central | 0.29%                           | 0.00%             | 1.35% *                 | 0.92%             | 1.21%                 | 0.78%                 | 0.00%                    |
| West South Central | 0.78%                           | 0.00%             | 2.17%                   | 2.97%             | 2.27%                 | 0.39%                 | 0.00%                    |
| Mountain           | 0.25%                           | 0.00%             | 1.36%                   | 1.02%             | 1.05%                 | 0.22%                 | 0.00%                    |
| Pacific            | 0.46%                           | 0.00%             | 0.99%                   | 1.98%             | 1.07%                 | 0.34%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.1(2003) Average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 9,468                           | 9,078             | 10,095                  | 10,297            | 9,784                 | 9,208                 | 8,374                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11,894                          | 10,221            | 11,368                  | 13,361            | 12,576                | 11,973                | 11,197                   |
| Middle Atlantic    | 9,135                           | 8,782             | 11,224                  | 10,195            | 10,147                | 9,396                 | 7,372                    |
| East North Central | 10,693                          | 10,207            | 10,822                  | 11,342            | 10,641                | 9,001                 | 10,882                   |
| West North Central | 9,698                           | 9,823             | 9,428                   | 10,504            | 9,170                 | 9,558                 | 9,630                    |
| South Atlantic     | 8,794                           | 8,082             | 8,563                   | 8,492             | 9,482                 | 9,240                 | 8,895                    |
| East South Central | 8,848                           | 9,152             | 8,659                   | 8,257             | 8,687                 | 7,788                 | 9,728                    |
| West South Central | 9,156                           | 9,239             | 9,284                   | 9,612             | 8,963                 | 9,198                 | 8,662                    |
| Mountain           | 8,937                           | 9,039             | 9,636                   | 8,610             | 8,363                 | 9,206                 | 9,527                    |
| Pacific            | 8,769                           | 8,392             | 9,147                   | 9,152             | 9,568                 | 8,675                 | 7,625                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.D.1(2003) Standard error for average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 53.45                           | 0.00              | 245.13                  | 167.44            | 122.49                | 73.11                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 373.90                          | 0.00              | 363.14                  | 808.06            | 382.87                | 0.00                  | 0.00                     |
| Middle Atlantic    | 109.65                          | 0.00              | 411.62                  | 299.86            | 450.69                | 0.00                  | 0.00                     |
| East North Central | 93.95                           | 0.00              | 544.68                  | 265.55            | 539.32                | 0.00                  | 0.00                     |
| West North Central | 136.59                          | 0.00              | 259.22                  | 450.27            | 294.91                | 0.00                  | 0.00                     |
| South Atlantic     | 144.42                          | 0.00              | 401.83                  | 368.83            | 492.61                | 157.54                | 0.00                     |
| East South Central | 70.93                           | 0.00              | 375.47                  | 168.69            | 330.31                | 304.16                | 0.00                     |
| West South Central | 54.73                           | 0.00              | 319.41                  | 329.46            | 433.37                | 20.35                 | 0.00                     |
| Mountain           | 140.20                          | 0.00              | 423.55                  | 565.20            | 297.38                | 120.91                | 0.00                     |
| Pacific            | 110.64                          | 0.00              | 462.14                  | 198.60            | 338.61                | 158.92                | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.2(2003) Average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division              | All State<br>and local<br>governments | State<br>governments | Local governments             |                      |                              |                              |                                |
|-----------------------|---------------------------------------|----------------------|-------------------------------|----------------------|------------------------------|------------------------------|--------------------------------|
|                       |                                       |                      | Less than<br>250<br>employees | 250-999<br>employees | 1,000-<br>4,999<br>employees | 5,000-<br>9,999<br>employees | 10,000 or<br>more<br>employees |
| United States         | 1,747                                 | 1,698                | 1,606                         | 1,963                | 2,077                        | 1,800                        | 1,219                          |
| Census division:      |                                       |                      |                               |                      |                              |                              |                                |
| New England           | 2,018                                 | 1,422                | 2,141                         | 2,823                | 1,900                        | 1,716                        | 1,426                          |
| Middle Atlantic       | 704                                   | 1,447                | 717 *                         | 903                  | 510 *                        | 521                          | 205                            |
| East North Central    | 1,103                                 | 1,218                | 979 *                         | 1,243                | 1,101                        | 642                          | 947                            |
| West North<br>Central | 2,779                                 | 1,607                | 3,094                         | 3,150                | 3,335                        | 2,495                        | 3,236                          |
| South Atlantic        | 2,733                                 | 1,926                | 1,871                         | 2,648                | 4,094                        | 2,599                        | 2,411                          |
| East South<br>Central | 2,457                                 | 2,538                | 1,985                         | 2,578                | 2,294                        | 2,929                        | 2,630                          |
| West South<br>Central | 3,615                                 | 2,962                | 4,529                         | 4,912                | 3,357                        | 4,417                        | 2,613                          |
| Mountain              | 2,178                                 | 1,966                | 2,215                         | 2,153                | 2,852                        | 836                          | 2,275                          |
| Pacific               | 1,287                                 | 1,428                | 984                           | 1,658                | 1,181                        | 1,179                        | 1,121                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.D.2(2003) Standard error for average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 48.05                           | 0.00              | 143.97                  | 67.16             | 177.14                | 87.63                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 68.39                           | 0.00              | 155.17                  | 260.61            | 293.58                | 0.00                  | 0.00                     |
| Middle Atlantic    | 53.16                           | 0.00              | 232.67 *                | 179.28            | 200.44 *              | 0.00                  | 0.00                     |
| East North Central | 96.47                           | 0.00              | 408.75 *                | 134.96            | 215.30                | 0.00                  | 0.00                     |
| West North Central | 108.46                          | 0.00              | 255.47                  | 653.38            | 440.13                | 0.00                  | 0.00                     |
| South Atlantic     | 143.84                          | 0.00              | 237.05                  | 147.69            | 399.59                | 110.93                | 0.00                     |
| East South Central | 88.94                           | 0.00              | 203.38                  | 142.98            | 278.72                | 268.86                | 0.00                     |
| West South Central | 106.12                          | 0.00              | 374.90                  | 412.00            | 396.62                | 77.49                 | 0.00                     |
| Mountain           | 75.57                           | 0.00              | 288.11                  | 502.76            | 310.02                | 73.36                 | 0.00                     |
| Pacific            | 49.08                           | 0.00              | 202.34                  | 183.13            | 245.92                | 102.72                | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.3(2003) Percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18.5%                           | 18.7%             | 15.9%                   | 19.1%             | 21.2%                 | 19.5%                 | 14.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 17.0%                           | 13.9%             | 18.8%                   | 21.1%             | 15.1%                 | 14.3%                 | 12.7%                    |
| Middle Atlantic    | 7.7%                            | 16.5%             | 6.4% *                  | 8.9%              | 5.0% *                | 5.5%                  | 2.8%                     |
| East North Central | 10.3%                           | 11.9%             | 9.0% *                  | 11.0%             | 10.3%                 | 7.1%                  | 8.7%                     |
| West North Central | 28.7%                           | 16.4%             | 32.8%                   | 30.0%             | 36.4%                 | 26.1%                 | 33.6%                    |
| South Atlantic     | 31.1%                           | 23.8%             | 21.8%                   | 31.2%             | 43.2%                 | 28.1%                 | 27.1%                    |
| East South Central | 27.8%                           | 27.7%             | 22.9%                   | 31.2%             | 26.4%                 | 37.6%                 | 27.0%                    |
| West South Central | 39.5%                           | 32.1%             | 48.8%                   | 51.1%             | 37.5%                 | 48.0%                 | 30.2%                    |
| Mountain           | 24.4%                           | 21.8%             | 23.0%                   | 25.0%             | 34.1%                 | 9.1%                  | 23.9%                    |
| Pacific            | 14.7%                           | 17.0%             | 10.8%                   | 18.1%             | 12.3%                 | 13.6%                 | 14.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.D.3(2003) Standard error for percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.52%                           | 0.00%             | 1.29%                   | 0.57%             | 1.91%                 | 0.93%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.60%                           | 0.00%             | 1.23%                   | 2.32%             | 2.19%                 | 0.00%                 | 0.00%                    |
| Middle Atlantic    | 0.59%                           | 0.00%             | 2.09% *                 | 1.58%             | 2.13% *               | 0.00%                 | 0.00%                    |
| East North Central | 0.87%                           | 0.00%             | 3.05% *                 | 1.13%             | 2.74%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.27%                           | 0.00%             | 2.55%                   | 4.81%             | 5.58%                 | 0.00%                 | 0.00%                    |
| South Atlantic     | 1.41%                           | 0.00%             | 2.67%                   | 2.82%             | 2.96%                 | 1.61%                 | 0.00%                    |
| East South Central | 0.96%                           | 0.00%             | 2.57%                   | 1.84%             | 2.72%                 | 2.04%                 | 0.00%                    |
| West South Central | 1.07%                           | 0.00%             | 3.93%                   | 4.66%             | 5.22%                 | 0.73%                 | 0.00%                    |
| Mountain           | 0.83%                           | 0.00%             | 3.18%                   | 4.86%             | 4.16%                 | 0.89%                 | 0.00%                    |
| Pacific            | 0.53%                           | 0.00%             | 1.98%                   | 1.92%             | 2.39%                 | 0.98%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.1(2003) Average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 6,985                           | 6,217             | 7,864                   | 7,747             | 7,223                 | 6,781                 | 7,101                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 9,438                           | 9,176             | 9,245                   | 10,083            | 9,390                 | 11,208 **             | .                        |
| Middle Atlantic    | 7,238                           | 5,598             | 8,173                   | 7,998             | 6,958                 | 7,228                 | 7,417                    |
| East North Central | 8,640                           | 7,336             | 9,211                   | 9,054             | 9,265                 | 6,371                 | 9,471                    |
| West North Central | 6,912                           | 6,807             | 6,475                   | 7,490             | 7,100                 | 7,451                 | .                        |
| South Atlantic     | 6,542                           | 6,107             | 6,071                   | 6,673             | 6,560                 | 6,838                 | 7,113                    |
| East South Central | 6,110                           | 5,361             | 6,783                   | 5,941             | 6,782                 | 5,328                 | 7,506                    |
| West South Central | 6,140                           | 5,594             | 7,170                   | 7,100             | 6,349                 | 6,430                 | 6,327                    |
| Mountain           | 6,672                           | 6,624             | 7,728                   | 7,012             | 6,527                 | 5,969                 | 6,262                    |
| Pacific            | 6,796                           | 5,843             | 8,247                   | 7,603             | 7,979                 | 7,132                 | 6,413                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

. Data suppressed due to high standard errors or no reported values in cell.

**Table III.E.1(2003) Standard error for average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 51.68                           | 0.00              | 176.61                  | 159.29            | 173.58                | 51.41                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 130.34                          | 0.00              | 259.69                  | 297.00            | 403.69                | 0.00 **               | .                        |
| Middle Atlantic    | 75.55                           | 0.00              | 245.12                  | 209.18            | 294.80                | 0.00                  | 0.00                     |
| East North Central | 132.50                          | 0.00              | 270.29                  | 521.80            | 388.56                | 0.00                  | 0.00                     |
| West North Central | 136.82                          | 0.00              | 363.82                  | 241.89            | 452.45                | 0.00                  | .                        |
| South Atlantic     | 122.52                          | 0.00              | 445.56                  | 227.08            | 297.65                | 104.93                | 0.00                     |
| East South Central | 107.09                          | 0.00              | 216.26                  | 328.09            | 352.06                | 181.71                | 0.00                     |
| West South Central | 38.15                           | 0.00              | 341.20                  | 276.54            | 164.48                | 38.30                 | 0.00                     |
| Mountain           | 108.50                          | 0.00              | 267.96                  | 325.87            | 300.35                | 95.59                 | 0.00                     |
| Pacific            | 55.09                           | 0.00              | 340.18                  | 267.54            | 269.70                | 45.12                 | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

. Data suppressed due to high standard errors or no reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.2(2003) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1,388                           | 1,190             | 1,294                   | 1,605             | 1,735                 | 1,596                 | 1,168                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1,317                           | 1,354             | 1,275                   | 1,544             | 1,083                 | 1,140 **              | .                        |
| Middle Atlantic    | 344                             | 409               | 206                     | 303 *             | 401 *                 | 574                   | 293                      |
| East North Central | 995                             | 1,152             | 806 *                   | 1,076             | 841                   | 930                   | 984                      |
| West North Central | 2,103                           | 1,497             | 2,446                   | 2,840             | 2,537                 | 1,728                 | .                        |
| South Atlantic     | 1,841                           | 1,270             | 1,614                   | 1,738             | 2,569                 | 1,790                 | 1,836                    |
| East South Central | 1,883                           | 2,099             | 1,669                   | 1,939             | 1,563                 | 1,530                 | 2,105                    |
| West South Central | 2,016                           | 1,311             | 2,993                   | 3,406             | 2,371                 | 2,509                 | 2,078                    |
| Mountain           | 1,485                           | 1,444             | 1,771                   | 1,929             | 1,792                 | 649                   | 954                      |
| Pacific            | 993                             | 923               | 697                     | 1,529             | 1,263                 | 1,337                 | 633                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

. Data suppressed due to high standard errors or no reported values in cell.

**Table III.E.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 43.16                           | 0.00              | 142.96                  | 93.15             | 154.60                | 40.14                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 45.67                           | 0.00              | 139.09                  | 235.84            | 169.32                | 0.00 **               | .                        |
| Middle Atlantic    | 39.00                           | 0.00              | 58.40                   | 105.77 *          | 124.44 *              | 0.00                  | 0.00                     |
| East North Central | 83.00                           | 0.00              | 260.63 *                | 217.43            | 146.29                | 0.00                  | 0.00                     |
| West North Central | 113.69                          | 0.00              | 310.19                  | 266.81            | 416.25                | 0.00                  | .                        |
| South Atlantic     | 91.78                           | 0.00              | 121.67                  | 351.27            | 230.66                | 111.95                | 0.00                     |
| East South Central | 34.12                           | 0.00              | 226.54                  | 130.09            | 86.01                 | 74.85                 | 0.00                     |
| West South Central | 27.57                           | 0.00              | 192.34                  | 267.26            | 253.84                | 12.24                 | 0.00                     |
| Mountain           | 77.07                           | 0.00              | 275.63                  | 244.65            | 309.77                | 43.99                 | 0.00                     |
| Pacific            | 34.17                           | 0.00              | 191.47                  | 207.25            | 160.41                | 90.62                 | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

. Data suppressed due to high standard errors or no reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.3(2003) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.9%                           | 19.1%             | 16.5%                   | 20.7%             | 24.0%                 | 23.5%                 | 16.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 14.0%                           | 14.8%             | 13.8%                   | 15.3%             | 11.5%                 | 10.2% **              | .                        |
| Middle Atlantic    | 4.8%                            | 7.3%              | 2.5% *                  | 3.8% *            | 5.8% *                | 7.9%                  | 3.9%                     |
| East North Central | 11.5%                           | 15.7%             | 8.7% *                  | 11.9%             | 9.1%                  | 14.6%                 | 10.4%                    |
| West North Central | 30.4%                           | 22.0%             | 37.8%                   | 37.9%             | 35.7%                 | 23.2%                 | .                        |
| South Atlantic     | 28.1%                           | 20.8%             | 26.6%                   | 26.1%             | 39.2%                 | 26.2%                 | 25.8%                    |
| East South Central | 30.8%                           | 39.2%             | 24.6%                   | 32.6%             | 23.0%                 | 28.7%                 | 28.0%                    |
| West South Central | 32.8%                           | 23.4%             | 41.7%                   | 48.0%             | 37.3%                 | 39.0%                 | 32.9%                    |
| Mountain           | 22.3%                           | 21.8%             | 22.9%                   | 27.5%             | 27.5%                 | 10.9%                 | 15.2%                    |
| Pacific            | 14.6%                           | 15.8%             | 8.5% *                  | 20.1%             | 15.8%                 | 18.7%                 | 9.9%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

. Data suppressed due to high standard errors or no reported values in cell.

**Table III.E.3(2003) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.66%                           | 0.00%             | 1.97%                   | 1.16%             | 2.37%                 | 0.43%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.43%                           | 0.00%             | 1.39%                   | 2.09%             | 2.23%                 | 0.00% **              | .                        |
| Middle Atlantic    | 0.51%                           | 0.00%             | 0.79% *                 | 1.26% *           | 1.96% *               | 0.00%                 | 0.00%                    |
| East North Central | 1.07%                           | 0.00%             | 3.29% *                 | 2.87%             | 1.86%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.28%                           | 0.00%             | 3.64%                   | 2.53%             | 5.44%                 | 0.00%                 | .                        |
| South Atlantic     | 1.48%                           | 0.00%             | 2.27%                   | 4.97%             | 4.13%                 | 1.15%                 | 0.00%                    |
| East South Central | 0.81%                           | 0.00%             | 4.18%                   | 2.84%             | 0.95%                 | 2.65%                 | 0.00%                    |
| West South Central | 0.54%                           | 0.00%             | 2.86%                   | 4.22%             | 4.56%                 | 0.04%                 | 0.00%                    |
| Mountain           | 0.99%                           | 0.00%             | 3.94%                   | 3.11%             | 4.58%                 | 0.86%                 | 0.00%                    |
| Pacific            | 0.48%                           | 0.00%             | 2.62% *                 | 2.91%             | 1.64%                 | 1.12%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

. Data suppressed due to high standard errors or no reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.1(2003) Percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 42.1%                           | 36.3%             | 61.9%                   | 53.3%             | 42.4%                 | 32.6%                 | 30.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11.9%                           | 12.5%             | 21.3%                   | 8.0%              | 14.8% *               | 1.0%                  | 7.4%                     |
| Middle Atlantic    | 30.7%                           | 5.2%              | 27.9%                   | 38.5%             | 25.7%                 | 24.4%                 | 54.8%                    |
| East North Central | 51.3%                           | 37.7%             | 62.8%                   | 62.2%             | 62.0%                 | 26.7%                 | 34.5%                    |
| West North Central | 62.6%                           | 64.7%             | 81.1%                   | 60.4%             | 52.5%                 | 29.1%                 | 37.7%                    |
| South Atlantic     | 47.1%                           | 66.3%             | 73.4%                   | 53.8%             | 43.0%                 | 39.3%                 | 21.1%                    |
| East South Central | 60.2%                           | 59.5%             | 74.5%                   | 69.5%             | 66.7%                 | 58.3%                 | 17.1%                    |
| West South Central | 48.2%                           | 31.0%             | 74.2%                   | 75.6%             | 48.8%                 | 46.5%                 | 34.4%                    |
| Mountain           | 43.9%                           | 38.2%             | 61.7%                   | 70.8%             | 48.5%                 | 25.2%                 | 8.2%                     |
| Pacific            | 26.4%                           | 19.5%             | 56.1%                   | 43.5%             | 28.7%                 | 16.3%                 | 15.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.F.1(2003) Standard error for percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 0.73%                           | 0.00%             | 1.72%                   | 1.27%             | 2.81%                 | 2.06%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.23%                           | 0.00%             | 4.30%                   | 1.50%             | 5.25% *               | 0.00%                 | 0.00%                    |
| Middle Atlantic    | 1.80%                           | 0.00%             | 4.83%                   | 5.21%             | 7.68%                 | 0.00%                 | 0.00%                    |
| East North Central | 2.06%                           | 0.00%             | 6.46%                   | 6.34%             | 8.92%                 | 0.00%                 | 0.00%                    |
| West North Central | 2.44%                           | 0.00%             | 2.94%                   | 9.51%             | 10.14%                | 0.00%                 | 0.00%                    |
| South Atlantic     | 2.00%                           | 0.00%             | 9.21%                   | 4.24%             | 5.97%                 | 4.75%                 | 0.00%                    |
| East South Central | 3.62%                           | 0.00%             | 6.39%                   | 7.21%             | 10.17%                | 6.65%                 | 0.00%                    |
| West South Central | 1.64%                           | 0.00%             | 3.40%                   | 4.88%             | 7.48%                 | 0.01%                 | 0.00%                    |
| Mountain           | 1.35%                           | 0.00%             | 6.77%                   | 5.28%             | 7.97%                 | 1.85%                 | 0.00%                    |
| Pacific            | 1.55%                           | 0.00%             | 5.74%                   | 3.76%             | 5.68%                 | 0.86%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.2(2003) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 359                             | 336               | 427                     | 376               | 362                   | 340                   | 281                      |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 332                             | 441               | 285                     | 324               | 190                   | 200                   | 51                       |
| Middle Atlantic    | 213                             | 277               | 245                     | 209               | 195                   | 98                    | 210                      |
| East North Central | 259                             | 270               | 284                     | 249               | 225                   | 158                   | 271                      |
| West North Central | 401                             | 275               | 515                     | 418               | 344                   | 309                   | 234                      |
| South Atlantic     | 322                             | 279               | 402                     | 360               | 366                   | 315                   | 270                      |
| East South Central | 322                             | 311               | 372                     | 373               | 287                   | 271                   | 293                      |
| West South Central | 494                             | 386               | 531                     | 536               | 519                   | 467                   | 494                      |
| Mountain           | 473                             | 585               | 521                     | 395               | 478                   | 226                   | 179                      |
| Pacific            | 377                             | 508               | 366                     | 351               | 291                   | 296                   | 365                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.F.2(2003) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 8.40                            | 0.00              | 22.19                   | 25.17             | 23.65                 | 15.54                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 24.01                           | 0.00              | 40.35                   | 83.26             | 35.36                 | 0.00                  | 0.00                     |
| Middle Atlantic    | 7.00                            | 0.00              | 29.84                   | 22.42             | 36.75                 | 0.00                  | 0.00                     |
| East North Central | 16.62                           | 0.00              | 51.68                   | 64.26             | 30.84                 | 0.00                  | 0.00                     |
| West North Central | 17.70                           | 0.00              | 31.26                   | 40.12             | 63.32                 | 0.00                  | 0.00                     |
| South Atlantic     | 8.38                            | 0.00              | 60.97                   | 17.17             | 14.57                 | 21.56                 | 0.00                     |
| East South Central | 8.39                            | 0.00              | 28.11                   | 20.19             | 28.53                 | 38.83                 | 0.00                     |
| West South Central | 22.57                           | 0.00              | 51.30                   | 56.86             | 46.49                 | 0.53                  | 0.00                     |
| Mountain           | 35.00                           | 0.00              | 45.60                   | 29.26             | 98.17                 | 0.00                  | 0.00                     |
| Pacific            | 18.35                           | 0.00              | 40.67                   | 60.85             | 53.73                 | 0.62                  | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.3(2003) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 738                             | 700               | 846                     | 761               | 737                   | 681                   | 636                      |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 612                             | 510               | 549                     | 803               | 671                   | 600                   | 101                      |
| Middle Atlantic    | 492                             | 249               | 422                     | 524               | 479                   | 253                   | 526                      |
| East North Central | 513                             | 488               | 627                     | 417               | 492                   | 291                   | 611                      |
| West North Central | 802                             | 580               | 1,118                   | 844               | 685                   | 641                   | 457                      |
| South Atlantic     | 752                             | 586               | 1,024                   | 841               | 882                   | 720                   | 717                      |
| East South Central | 674                             | 620               | 777                     | 753               | 624                   | 606                   | 786                      |
| West South Central | 1,354                           | 1,200             | 1,343                   | 1,554             | 1,397                 | 1,076                 | 1,416                    |
| Mountain           | 1,001                           | 1,389             | 1,137                   | 782               | 906                   | 535                   | 506                      |
| Pacific            | 731                             | 771               | 720                     | 905               | 682                   | 594                   | 497                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.F.3(2003) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 11.59                           | 0.00              | 45.27                   | 31.65             | 42.01                 | 17.44                 | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 51.20                           | 0.00              | 123.40                  | 150.40            | 144.63                | 0.00                  | 0.00                     |
| Middle Atlantic    | 22.17                           | 0.00              | 57.88                   | 74.94             | 119.97                | 0.00                  | 0.00                     |
| East North Central | 23.63                           | 0.00              | 72.84                   | 55.69             | 76.29                 | 0.00                  | 0.00                     |
| West North Central | 25.73                           | 0.00              | 90.32                   | 67.23             | 129.97                | 0.00                  | 0.00                     |
| South Atlantic     | 35.90                           | 0.00              | 170.03                  | 66.33             | 79.72                 | 38.63                 | 0.00                     |
| East South Central | 29.30                           | 0.00              | 94.85                   | 122.81            | 78.67                 | 70.94                 | 0.00                     |
| West South Central | 62.59                           | 0.00              | 126.95                  | 161.56            | 170.42                | 10.64                 | 0.00                     |
| Mountain           | 34.29                           | 0.00              | 102.27                  | 95.82             | 146.25                | 0.00                  | 0.00                     |
| Pacific            | 53.53                           | 0.00              | 96.52                   | 203.96            | 84.35                 | 2.30                  | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.4(2003) Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 74.2%                           | 81.6%             | 62.2%                   | 65.0%             | 69.2%                 | 81.2%                 | 83.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 88.5%                           | 90.4%             | 87.7%                   | 88.7%             | 82.5%                 | 100.0%                | 92.8%                    |
| Middle Atlantic    | 78.9%                           | 94.3%             | 73.3%                   | 61.1%             | 74.0%                 | 81.7%                 | 81.8%                    |
| East North Central | 53.7%                           | 64.3%             | 49.0%                   | 45.5%             | 52.9%                 | 62.4%                 | 52.2%                    |
| West North Central | 68.1%                           | 83.8%             | 51.6%                   | 66.0%             | 69.9%                 | 82.1%                 | 49.8%                    |
| South Atlantic     | 82.8%                           | 89.0%             | 46.7%                   | 74.9%             | 79.0%                 | 82.2%                 | 94.1%                    |
| East South Central | 64.0%                           | 63.2%             | 81.7%                   | 64.1%             | 52.0%                 | 48.1%                 | 86.7%                    |
| West South Central | 80.1%                           | 90.6%             | 68.1%                   | 75.9%             | 65.0%                 | 91.3%                 | 86.0%                    |
| Mountain           | 77.4%                           | 73.5%             | 64.4%                   | 64.5%             | 79.0%                 | 100.0%                | 98.6%                    |
| Pacific            | 75.0%                           | 77.9%             | 88.3%                   | 69.4%             | 64.5%                 | 73.1%                 | 82.9%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.F.4(2003) Standard error for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 0.92%                           | 0.00%             | 3.51%                   | 2.85%             | 2.21%                 | 1.75%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.92%                           | 0.00%             | 3.15%                   | 1.60%             | 4.16%                 | 0.00%                 | 0.00%                    |
| Middle Atlantic    | 1.77%                           | 0.00%             | 4.03%                   | 5.30%             | 8.17%                 | 0.00%                 | 0.00%                    |
| East North Central | 2.57%                           | 0.00%             | 8.23%                   | 7.19%             | 7.51%                 | 0.00%                 | 0.00%                    |
| West North Central | 3.24%                           | 0.00%             | 3.81%                   | 8.47%             | 12.46%                | 0.00%                 | 0.00%                    |
| South Atlantic     | 2.15%                           | 0.00%             | 13.81%                  | 5.02%             | 5.15%                 | 3.81%                 | 0.00%                    |
| East South Central | 2.94%                           | 0.00%             | 5.73%                   | 4.57%             | 8.75%                 | 5.80%                 | 0.00%                    |
| West South Central | 1.84%                           | 0.00%             | 5.19%                   | 8.28%             | 5.55%                 | 0.38%                 | 0.00%                    |
| Mountain           | 1.59%                           | 0.00%             | 4.79%                   | 7.86%             | 5.93%                 | 0.00%                 | 0.00%                    |
| Pacific            | 1.59%                           | 0.00%             | 4.02%                   | 5.73%             | 4.14%                 | 1.69%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.5(2003) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 14                              | 14                | 15                      | 15                | 15                    | 14                    | 13                       |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11                              | 11                | 13                      | 11                | 9                     | 7                     | 10                       |
| Middle Atlantic    | 11                              | 10                | 10                      | 10                | 10                    | 10                    | 14                       |
| East North Central | 12                              | 12                | 14                      | 15                | 12                    | 9                     | 9                        |
| West North Central | 16                              | 14                | 15                      | 17                | 16                    | 18                    | 15                       |
| South Atlantic     | 15                              | 15                | 17                      | 17                | 16                    | 15                    | 14                       |
| East South Central | 17                              | 16                | 19                      | 18                | 19                    | 17                    | 14                       |
| West South Central | 19                              | 19                | 21                      | 22                | 19                    | 20                    | 17                       |
| Mountain           | 16                              | 16                | 20                      | 17                | 17                    | 16                    | 15                       |
| Pacific            | 12                              | 12                | 14                      | 13                | 13                    | 11                    | 9                        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.F.5(2003) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 0.08                            | 0.00              | 0.29                    | 0.32              | 0.37                  | 0.13                  | 0.00                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.26                            | 0.00              | 0.44                    | 0.84              | 0.50                  | 0.00                  | 0.00                     |
| Middle Atlantic    | 0.18                            | 0.00              | 0.63                    | 0.65              | 0.84                  | 0.00                  | 0.00                     |
| East North Central | 0.29                            | 0.00              | 0.84                    | 1.53              | 1.59                  | 0.00                  | 0.00                     |
| West North Central | 0.35                            | 0.00              | 1.30                    | 1.32              | 2.00                  | 0.00                  | 0.00                     |
| South Atlantic     | 0.10                            | 0.00              | 0.92                    | 1.09              | 0.46                  | 0.18                  | 0.00                     |
| East South Central | 0.26                            | 0.00              | 0.83                    | 0.58              | 0.84                  | 0.32                  | 0.00                     |
| West South Central | 0.35                            | 0.00              | 0.82                    | 1.23              | 1.36                  | 0.10                  | 0.00                     |
| Mountain           | 0.25                            | 0.00              | 1.05                    | 0.73              | 1.05                  | 0.31                  | 0.00                     |
| Pacific            | 0.11                            | 0.00              | 0.56                    | 0.47              | 0.35                  | 0.44                  | 0.00                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.6(2003) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 17.7%                           | 15.5%             | 18.8%                   | 18.3%             | 19.0%                 | 17.6%                 | 15.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 20.1%                           | 20.0%             | 19.2%                   | 20.9%             | 20.0%                 | 0.0%                  | 20.0%                    |
| Middle Atlantic    | 20.2%                           | 19.8%             | 19.9%                   | 20.6%             | 20.0%                 | 20.0%                 | 20.0%                    |
| East North Central | 15.4%                           | 14.3%             | 16.7%                   | 13.7%             | 16.6%                 | 14.6%                 | 16.9%                    |
| West North Central | 19.9%                           | 20.9%             | 20.3%                   | 20.1%             | 18.7%                 | 20.0%                 | 20.0%                    |
| South Atlantic     | 16.8%                           | 14.4%             | 18.1%                   | 18.3%             | 19.1%                 | 16.6%                 | 10.9%                    |
| East South Central | 18.4%                           | 16.7%             | 18.9%                   | 21.1%             | 18.6%                 | 20.0%                 | 15.0%                    |
| West South Central | 18.5%                           | 10.2%             | 19.0%                   | 18.7%             | 21.1%                 | 18.9%                 | 21.1%                    |
| Mountain           | 21.9%                           | 20.3%             | 23.1%                   | 24.2%             | 20.6%                 | 30.0%                 | 18.2%                    |
| Pacific            | 15.3%                           | 13.7%             | 18.2%                   | 16.7%             | 17.3%                 | 15.9%                 | 12.9%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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 III.F.6(2003) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2003**

| Division           | All State and local governments | State Governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
| United States      | 0.09%                           | 0.00%             | 0.51%                   | 0.35%             | 0.62%                 | 0.38%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.27%                           | 0.00%             | 2.39%                   | 2.24%             | 2.98%                 | 0.00%                 | 0.00%                    |
| Middle Atlantic    | 0.20%                           | 0.00%             | 0.08%                   | 0.36%             | 2.98%                 | 0.00%                 | 0.00%                    |
| East North Central | 0.53%                           | 0.00%             | 2.36%                   | 1.59%             | 2.83%                 | 0.00%                 | 0.00%                    |
| West North Central | 0.73%                           | 0.00%             | 1.44%                   | 0.63%             | 4.10%                 | 0.00%                 | 0.00%                    |
| South Atlantic     | 0.33%                           | 0.00%             | 3.44%                   | 1.40%             | 0.44%                 | 0.63%                 | 0.00%                    |
| East South Central | 0.29%                           | 0.00%             | 2.32%                   | 0.63%             | 1.03%                 | 0.01%                 | 0.00%                    |
| West South Central | 0.87%                           | 0.00%             | 1.23%                   | 2.31%             | 1.90%                 | 0.00%                 | 0.00%                    |
| Mountain           | 0.87%                           | 0.00%             | 1.61%                   | 3.93%             | 3.66%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.36%                           | 0.00%             | 1.15%                   | 2.06%             | 0.92%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Standard errors of zero indicate that all governments in the category are in the survey.