

Table II. A. 1(1997) Number of private-sector establishments by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 135, 778	3, 750, 584	774, 556	480, 377	390, 600	739, 661	4, 798, 696	1, 337, 083
New England:								
Maine	32, 293	19, 907	5, 334	1, 862	2, 124	3, 066	26, 642	5, 652
Massachusetts	146, 244	89, 334	18, 089	11, 231	10, 109	17, 481	113, 517	32, 727
Connecticut	78, 722	49, 334	9, 520	6, 155	4, 269	9, 443	62, 787	15, 934
Rhode Island	25, 878	17, 324	2, 929	1, 978	1, 054	2, 592	21, 211	4, 667
Middle Atlantic:								
New York	414, 209	288, 097	45, 592	24, 090	23, 528	32, 902	348, 208	66, 001
New Jersey	211, 148	147, 531	20, 450	14, 518	12, 641	16, 007	175, 960	35, 187
Pennsylvania	263, 414	155, 057	35, 101	22, 959	15, 101	35, 197	201, 247	62, 167
East North Central:								
Ohio	243, 316	138, 944	31, 672	23, 240	13, 726	35, 734	183, 815	59, 501
Indiana	130, 050	72, 169	17, 043	12, 908	10, 498	17, 431	96, 093	33, 957
Illinois	272, 073	161, 952	37, 601	21, 063	17, 645	33, 812	212, 593	59, 479
Michigan	205, 748	119, 293	30, 708	18, 732	11, 858	25, 157	160, 740	45, 007
Wisconsin	133, 897	78, 092	19, 177	9, 860	9, 871	16, 897	103, 012	30, 886
West North Central:								
Minnesota	121, 763	74, 832	16, 746	11, 293	6, 373	12, 520	97, 499	24, 265
Iowa	87, 789	58, 451	9, 065	7, 007	4, 577	8, 689	70, 618	17, 170
Missouri	126, 634	74, 902	17, 351	9, 261	8, 226	16, 894	97, 729	28, 905
Kansas	73, 022	45, 057	9, 002	5, 081	5, 895	7, 985	57, 638	15, 384
South Atlantic:								
Maryland	110, 124	63, 506	16, 300	9, 694	6, 980	13, 644	85, 124	25, 000
District of Columbia	17, 760	9, 331	2, 196	1, 826	1, 741	2, 667	12, 653	5, 107
Virginia	161, 491	100, 175	18, 270	10, 172	10, 839	22, 034	124, 590	36, 900
North Carolina	181, 886	106, 145	20, 278	13, 581	12, 162	29, 721	134, 442	47, 445
South Carolina	83, 315	50, 589	9, 409	6, 180	5, 538	11, 600	63, 595	19, 720
Georgia	156, 810	89, 243	19, 867	10, 912	11, 445	25, 343	115, 712	41, 098
Florida	347, 950	214, 611	40, 361	18, 413	25, 319	49, 246	266, 760	81, 190
East South Central:								
Kentucky	78, 569	45, 644	11, 233	6, 699	5, 245	9, 747	60, 911	17, 658
Tennessee	112, 472	62, 386	13, 436	10, 758	7, 841	18, 051	80, 957	31, 515
Alabama	88, 841	52, 896	11, 555	7, 011	6, 902	10, 477	68, 098	20, 743
Mississippi	52, 766	32, 268	6, 359	4, 649	3, 195	6, 295	41, 351	11, 416
West South Central:								
Arkansas	57, 728	36, 320	7, 290	4, 514	3, 497	6, 107	46, 145	11, 583
Louisiana	89, 389	54, 651	10, 876	8, 055	5, 354	10, 453	70, 348	19, 041
Oklahoma	74, 833	46, 076	9, 393	4, 786	5, 943	8, 636	58, 491	16, 342
Texas	415, 982	242, 346	54, 569	33, 980	26, 154	58, 932	314, 540	101, 442
Mountain:								
Colorado	110, 068	71, 161	12, 934	8, 708	4, 968	12, 297	88, 806	21, 262
Arizona	91, 912	51, 501	13, 030	8, 068	6, 419	12, 894	68, 963	22, 949
Utah	42, 916	24, 470	6, 115	3, 799	2, 606	5, 925	32, 844	10, 072
Nevada	36, 407	19, 100	5, 558	2, 983	2, 985	5, 781	26, 553	9, 854
Pacific:								
Washington	143, 716	90, 256	19, 609	11, 216	8, 322	14, 312	117, 085	26, 631
Oregon	80, 900	51, 262	11, 112	5, 934	4, 712	7, 881	66, 040	14, 860
California	667, 545	405, 162	86, 758	60, 819	41, 178	73, 629	526, 765	140, 779
Alaska	15, 247	9, 745	2, 024	1, 095	969	1, 413	12, 378	2, 869
Hawaii	25, 559	14, 065	3, 883	2, 350	2, 206	3, 056	19, 354	6, 205
States not shown separately	325, 394	217, 397	36, 764	22, 937	20, 583	27, 712	266, 883	58, 510

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1(1997) Standard error for number of private-sector establishments by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,167	21,660	13,325	12,068	9,642	16,190	20,496	17,575
New England:								
Maine	1,767	571	1,653	242	171	476	1,538	446
Massachusetts	5,263	5,084	2,292	1,348	1,283	3,131	5,149	2,677
Connecticut	2,868	1,601	760	679	686	1,395	1,811	1,399
Rhode Island	2,801	2,470	447	123	69	365	2,521	396
Middle Atlantic:								
New York	6,518	6,282	3,494	2,243	2,482	4,526	5,776	5,331
New Jersey	9,917	8,323	2,221	2,201	2,327	3,046	8,374	2,803
Pennsylvania	7,935	5,134	2,577	1,877	2,265	2,887	4,872	3,636
East North Central:								
Ohio	5,190	5,398	2,769	1,836	1,791	2,656	5,874	3,795
Indiana	3,910	2,332	1,304	684	884	1,474	3,036	1,666
Illinois	6,151	6,648	2,933	2,480	1,907	3,954	5,939	4,014
Michigan	4,721	4,927	2,390	2,658	1,309	2,998	4,428	4,116
Wisconsin	2,523	3,051	1,201	858	1,613	2,565	3,012	2,521
West North Central:								
Minnesota	5,801	3,276	1,147	931	1,129	2,063	3,773	2,514
Iowa	2,658	2,802	727	815	526	1,743	2,511	1,582
Missouri	5,229	4,440	2,419	1,141	850	3,218	5,003	2,918
Kansas	2,813	2,332	891	690	725	1,244	2,799	1,536
South Atlantic:								
Maryland	2,784	2,062	1,823	557	1,339	2,389	2,924	2,426
District of Columbia	662	404	209	166	211	331	549	356
Virginia	5,672	6,832	1,355	660	793	3,285	6,579	3,160
North Carolina	5,323	7,514	1,543	1,911	1,444	6,273	6,695	6,548
South Carolina	4,168	2,482	1,382	669	736	2,145	2,550	2,579
Georgia	6,516	4,387	2,511	1,554	2,187	3,098	5,104	3,502
Florida	15,927	9,177	3,286	1,986	2,771	4,868	11,022	7,129
East South Central:								
Kentucky	2,833	1,977	807	1,007	637	750	1,993	1,283
Tennessee	4,379	4,219	924	1,952	959	1,763	3,815	1,704
Alabama	2,982	3,357	1,251	939	614	1,035	3,401	1,192
Mississippi	1,875	2,241	385	445	265	489	1,876	555
West South Central:								
Arkansas	1,070	854	568	495	466	510	1,122	800
Louisiana	3,292	2,912	676	821	1,146	1,198	3,718	1,556
Oklahoma	3,212	2,886	559	648	824	1,166	3,190	1,242
Texas	9,724	7,208	5,119	2,641	3,155	7,134	5,986	6,990
Mountain:								
Colorado	4,337	3,444	1,475	1,409	867	1,861	3,716	2,512
Arizona	4,044	3,712	1,518	926	721	1,898	3,827	2,119
Utah	2,060	1,443	608	341	329	797	1,624	911
Nevada	1,371	619	762	289	387	846	828	994
Pacific:								
Washington	5,550	4,419	1,517	1,854	1,583	1,224	5,069	2,324
Oregon	3,763	1,877	865	850	367	1,852	2,204	1,970
California	14,098	9,672	4,180	3,970	4,099	6,994	10,169	8,287
Alaska	246	387	186	113	139	119	276	198
Hawaii	758	472	293	272	210	406	522	453
States not shown separately	5,930	4,256	3,683	2,543	1,071	3,833	5,327	4,646

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

Table II. A. 1. a(1997) Percent of number of private-sector establishments by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 135, 778	61. 1%	12. 6%	7. 8%	6. 4%	12. 1%	78. 2%	21. 8%
New England:								
Maine	32, 293	61. 6%	16. 5%	5. 8%	6. 6%	9. 5%	82. 5%	17. 5%
Massachusetts	146, 244	61. 1%	12. 4%	7. 7%	6. 9%	12. 0%	77. 6%	22. 4%
Connecticut	78, 722	62. 7%	12. 1%	7. 8%	5. 4%	12. 0%	79. 8%	20. 2%
Rhode Island	25, 878	66. 9%	11. 3%	7. 6%	4. 1%	10. 0%	82. 0%	18. 0%
Middle Atlantic:								
New York	414, 209	69. 6%	11. 0%	5. 8%	5. 7%	7. 9%	84. 1%	15. 9%
New Jersey	211, 148	69. 9%	9. 7%	6. 9%	6. 0%	7. 6%	83. 3%	16. 7%
Pennsylvania	263, 414	58. 9%	13. 3%	8. 7%	5. 7%	13. 4%	76. 4%	23. 6%
East North Central:								
Ohio	243, 316	57. 1%	13. 0%	9. 6%	5. 6%	14. 7%	75. 5%	24. 5%
Indiana	130, 050	55. 5%	13. 1%	9. 9%	8. 1%	13. 4%	73. 9%	26. 1%
Illinois	272, 073	59. 5%	13. 8%	7. 7%	6. 5%	12. 4%	78. 1%	21. 9%
Michigan	205, 748	58. 0%	14. 9%	9. 1%	5. 8%	12. 2%	78. 1%	21. 9%
Wisconsin	133, 897	58. 3%	14. 3%	7. 4%	7. 4%	12. 6%	76. 9%	23. 1%
West North Central:								
Minnesota	121, 763	61. 5%	13. 8%	9. 3%	5. 2%	10. 3%	80. 1%	19. 9%
Iowa	87, 789	66. 6%	10. 3%	8. 0%	5. 2%	9. 9%	80. 4%	19. 6%
Missouri	126, 634	59. 1%	13. 7%	7. 3%	6. 5%	13. 3%	77. 2%	22. 8%
Kansas	73, 022	61. 7%	12. 3%	7. 0%	8. 1%	10. 9%	78. 9%	21. 1%
South Atlantic:								
Maryland	110, 124	57. 7%	14. 8%	8. 8%	6. 3%	12. 4%	77. 3%	22. 7%
District of Columbia	17, 760	52. 5%	12. 4%	10. 3%	9. 8%	15. 0%	71. 2%	28. 8%
Virginia	161, 491	62. 0%	11. 3%	6. 3%	6. 7%	13. 6%	77. 2%	22. 8%
North Carolina	181, 886	58. 4%	11. 1%	7. 5%	6. 7%	16. 3%	73. 9%	26. 1%
South Carolina	83, 315	60. 7%	11. 3%	7. 4%	6. 6%	13. 9%	76. 3%	23. 7%
Georgia	156, 810	56. 9%	12. 7%	7. 0%	7. 3%	16. 2%	73. 8%	26. 2%
Florida	347, 950	61. 7%	11. 6%	5. 3%	7. 3%	14. 2%	76. 7%	23. 3%
East South Central:								
Kentucky	78, 569	58. 1%	14. 3%	8. 5%	6. 7%	12. 4%	77. 5%	22. 5%
Tennessee	112, 472	55. 5%	11. 9%	9. 6%	7. 0%	16. 0%	72. 0%	28. 0%
Alabama	88, 841	59. 5%	13. 0%	7. 9%	7. 8%	11. 8%	76. 7%	23. 3%
Mississippi	52, 766	61. 2%	12. 1%	8. 8%	6. 1%	11. 9%	78. 4%	21. 6%
West South Central:								
Arkansas	57, 728	62. 9%	12. 6%	7. 8%	6. 1%	10. 6%	79. 9%	20. 1%
Louisiana	89, 389	61. 1%	12. 2%	9. 0%	6. 0%	11. 7%	78. 7%	21. 3%
Oklahoma	74, 833	61. 6%	12. 6%	6. 4%	7. 9%	11. 5%	78. 2%	21. 8%
Texas	415, 982	58. 3%	13. 1%	8. 2%	6. 3%	14. 2%	75. 6%	24. 4%
Mountain:								
Colorado	110, 068	64. 7%	11. 8%	7. 9%	4. 5%	11. 2%	80. 7%	19. 3%
Arizona	91, 912	56. 0%	14. 2%	8. 8%	7. 0%	14. 0%	75. 0%	25. 0%
Utah	42, 916	57. 0%	14. 2%	8. 9%	6. 1%	13. 8%	76. 5%	23. 5%
Nevada	36, 407	52. 5%	15. 3%	8. 2%	8. 2%	15. 9%	72. 9%	27. 1%
Pacific:								
Washington	143, 716	62. 8%	13. 6%	7. 8%	5. 8%	10. 0%	81. 5%	18. 5%
Oregon	80, 900	63. 4%	13. 7%	7. 3%	5. 8%	9. 7%	81. 6%	18. 4%
California	667, 545	60. 7%	13. 0%	9. 1%	6. 2%	11. 0%	78. 9%	21. 1%
Alaska	15, 247	63. 9%	13. 3%	7. 2%	6. 4%	9. 3%	81. 2%	18. 8%
Hawaii	25, 559	55. 0%	15. 2%	9. 2%	8. 6%	12. 0%	75. 7%	24. 3%
States not shown separately	325, 394	66. 8%	11. 3%	7. 0%	6. 3%	8. 5%	82. 0%	18. 0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
Percents may not add to 100% because of rounding.

Table II. A. 1. a(1997) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,167	0.26%	0.23%	0.20%	0.15%	0.26%	0.27%	0.27%
New England:								
Maine	1,767	3.01%	3.22%	0.81%	0.58%	1.41%	1.13%	1.13%
Massachusetts	5,263	1.93%	1.53%	0.98%	0.97%	2.03%	1.79%	1.79%
Connecticut	2,868	1.13%	1.14%	0.77%	0.82%	1.48%	1.22%	1.22%
Rhode Island	2,801	2.07%	1.61%	0.84%	0.35%	0.96%	1.17%	1.17%
Middle Atlantic:								
New York	6,518	1.53%	0.75%	0.52%	0.51%	1.07%	1.18%	1.18%
New Jersey	9,917	2.22%	1.15%	1.15%	1.17%	1.25%	1.02%	1.02%
Pennsylvania	7,935	0.97%	1.11%	0.64%	0.82%	0.90%	0.82%	0.82%
East North Central:								
Ohio	5,190	1.95%	1.13%	0.66%	0.76%	1.08%	1.60%	1.60%
Indiana	3,910	1.17%	0.81%	0.56%	0.61%	0.92%	0.89%	0.89%
Illinois	6,151	1.59%	1.25%	0.87%	0.79%	1.36%	1.37%	1.37%
Michigan	4,721	2.54%	1.00%	1.19%	0.58%	1.38%	1.80%	1.80%
Wisconsin	2,523	1.74%	1.07%	0.66%	1.17%	1.88%	1.83%	1.83%
West North Central:								
Minnesota	5,801	1.21%	1.09%	0.49%	0.89%	1.25%	1.33%	1.33%
Iowa	2,658	2.09%	0.91%	0.98%	0.63%	1.85%	1.61%	1.61%
Missouri	5,229	1.74%	1.87%	0.86%	0.84%	2.32%	2.02%	2.02%
Kansas	2,813	2.38%	0.89%	1.05%	1.09%	1.54%	2.07%	2.07%
South Atlantic:								
Maryland	2,784	1.77%	1.51%	0.51%	1.23%	1.89%	1.99%	1.99%
District of Columbia	662	1.62%	0.98%	1.03%	1.13%	1.64%	1.69%	1.69%
Virginia	5,672	2.68%	1.08%	0.40%	0.66%	2.12%	2.17%	2.17%
North Carolina	5,323	3.56%	1.11%	1.03%	0.84%	3.13%	3.21%	3.21%
South Carolina	4,168	1.88%	1.71%	0.58%	0.92%	1.80%	1.93%	1.93%
Georgia	6,516	1.72%	1.43%	1.19%	1.20%	1.75%	1.72%	1.72%
Florida	15,927	0.91%	0.97%	0.53%	0.51%	1.08%	1.36%	1.36%
East South Central:								
Kentucky	2,833	1.65%	1.06%	1.21%	0.70%	0.69%	1.05%	1.05%
Tennessee	4,379	2.09%	1.00%	1.52%	0.98%	1.53%	1.38%	1.38%
Alabama	2,982	2.21%	1.37%	1.07%	0.81%	1.30%	1.74%	1.74%
Mississippi	1,875	2.06%	0.99%	0.94%	0.52%	0.99%	1.17%	1.17%
West South Central:								
Arkansas	1,070	1.19%	0.90%	0.83%	0.82%	0.78%	1.30%	1.30%
Louisiana	3,292	1.27%	0.59%	0.99%	1.32%	1.34%	1.79%	1.79%
Oklahoma	3,212	1.70%	0.86%	0.75%	1.11%	1.65%	1.68%	1.68%
Texas	9,724	1.65%	1.17%	0.74%	0.74%	1.43%	1.27%	1.27%
Mountain:								
Colorado	4,337	2.45%	1.25%	1.20%	0.81%	1.46%	2.02%	2.02%
Arizona	4,044	2.40%	1.54%	0.97%	0.84%	2.05%	2.11%	2.11%
Utah	2,060	2.09%	1.29%	0.84%	0.71%	1.55%	1.65%	1.65%
Nevada	1,371	1.80%	1.89%	0.84%	1.03%	1.69%	1.90%	1.90%
Pacific:								
Washington	5,550	2.08%	1.09%	1.15%	1.06%	0.70%	1.41%	1.41%
Oregon	3,763	2.04%	1.10%	0.98%	0.41%	1.82%	1.68%	1.68%
California	14,098	1.25%	0.57%	0.60%	0.57%	0.93%	1.00%	1.00%
Alaska	246	2.22%	1.30%	0.74%	0.93%	0.74%	1.27%	1.27%
Hawaii	758	1.77%	0.86%	1.14%	0.72%	1.43%	1.40%	1.40%
States not shown separately	5,930	1.05%	1.07%	0.88%	0.29%	1.08%	1.28%	1.28%

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

Table II. A. 1. b(1997) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	52.4%	20.1%	35.0%	46.1%	22.6%	65.4%	6.2%	22.7%	4.2%
New England:									
Maine	48.7%	25.3%	34.5%	38.9%	26.6%	56.2%	4.3%	19.1%	1.7%
Massachusetts	64.8%	12.5%	24.5%	46.6%	22.1%	64.5%	7.0%	23.1%	2.8%
Connecticut	56.8%	13.1%	32.9%	35.1%	25.4%	57.3%	8.1%	21.2%	5.5%
Rhode Island	54.0%	11.9%	22.6%	40.9%	23.1%	64.0%	8.7%	17.6%	3.0%
Middle Atlantic:									
New York	49.1%	15.1%	29.7%	38.0%	20.2%	65.4%	5.7%	16.5%	7.1%
New Jersey	52.8%	13.8%	25.8%	38.1%	20.3%	67.5%	6.8%	16.2%	6.3%
Pennsylvania	58.0%	21.6%	40.2%	37.1%	24.5%	61.3%	7.6%	23.8%	4.6%
East North Central:									
Ohio	55.7%	24.5%	35.3%	45.5%	24.9%	61.0%	6.5%	26.6%	4.8%
Indiana	55.3%	21.6%	28.6%	47.1%	22.5%	64.1%	8.4%	26.9%	4.6%
Illinois	51.9%	18.3%	26.7%	44.5%	22.1%	64.8%	6.7%	22.2%	6.5%
Michigan	60.4%	20.0%	27.0%	44.4%	23.1%	59.0%	8.0%	22.5%	6.6%
Wisconsin	58.1%	20.7%	40.1%	40.7%	23.0%	59.2%	7.5%	22.8%	5.9%
West North Central:									
Minnesota	52.6%	17.9%	32.0%	43.7%	23.1%	56.9%	7.6%	21.1%	5.9%
Iowa	47.0%	26.8%	51.7%	53.8%	23.0%	59.1%	5.2%	21.1%	3.0%
Missouri	51.8%	20.3%	32.7%	44.8%	22.1%	68.9%	6.1%	24.0%	6.2%
Kansas	54.9%	27.3%	42.7%	53.0%	19.7%	59.5%	6.5%	24.4%	2.4%
South Atlantic:									
Maryland	59.2%	15.8%	27.1%	38.5%	18.1%	65.8%	3.0%	23.1%	3.9%
District of Columbia	73.7%	7.5%	32.2%	44.8%	17.2%	75.5%	1.9%	31.7%	7.3%
Virginia	50.1%	22.8%	31.5%	49.1%	21.6%	68.7%	4.3%	22.5%	1.8%
North Carolina	55.2%	23.0%	33.1%	43.5%	23.1%	67.0%	6.8%	27.2%	1.2%
South Carolina	53.6%	22.4%	34.8%	44.3%	28.2%	67.3%	5.5%	24.4%	2.6%
Georgia	50.5%	22.1%	23.4%	53.0%	28.3%	68.2%	5.3%	27.3%	1.8%
Florida	53.6%	20.4%	23.1%	51.7%	24.5%	72.7%	4.0%	23.4%	2.3%
East South Central:									
Kentucky	51.9%	26.1%	36.2%	50.4%	24.7%	69.0%	5.8%	23.9%	3.8%
Tennessee	50.8%	24.4%	44.0%	48.5%	25.5%	69.7%	9.1%	27.3%	3.3%
Alabama	53.9%	25.8%	36.5%	50.9%	28.1%	66.1%	6.0%	24.5%	3.4%
Mississippi	45.3%	28.4%	42.4%	50.5%	24.1%	68.0%	5.8%	23.3%	3.6%
West South Central:									
Arkansas	44.2%	28.8%	36.7%	50.4%	25.7%	68.1%	6.3%	22.0%	4.3%
Louisiana	46.8%	27.2%	30.5%	46.2%	26.8%	68.3%	3.2%	22.5%	4.1%
Oklahoma	49.4%	26.5%	35.2%	49.9%	21.9%	68.9%	7.8%	22.9%	4.1%
Texas	46.6%	24.2%	41.9%	52.9%	20.4%	72.7%	6.0%	26.3%	3.0%
Mountain:									
Colorado	52.7%	14.8%	28.2%	54.2%	20.6%	63.3%	4.0%	20.4%	2.2%
Arizona	53.2%	18.8%	28.6%	44.7%	21.4%	69.4%	6.6%	26.0%	2.6%
Utah	52.1%	17.6%	31.7%	48.8%	19.9%	63.2%	7.0%	23.3%	4.5%
Nevada	57.5%	18.3%	28.5%	55.3%	24.3%	67.2%	2.6%	28.2%	4.3%
Pacific:									
Washington	49.1%	12.0%	42.2%	43.6%	18.8%	62.9%	5.4%	21.5%	5.2%
Oregon	54.6%	14.2%	38.7%	50.0%	21.7%	64.6%	7.4%	19.2%	3.9%
California	51.1%	18.1%	46.6%	45.3%	20.9%	65.8%	7.6%	21.3%	5.0%
Alaska	42.2%	9.1%	43.8%	51.9%	22.3%	63.5%	3.4%	22.2%	5.0%
Hawaii	83.3%	16.4%	22.0%	39.8%	26.5%	64.8%	3.2%	28.1%	6.8%
States not shown separately	45.3%	24.7%	47.6%	54.5%	23.4%	58.8%	3.5%	20.4%	1.9%

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

Table II.A.1.b(1997) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.23%	0.17%	0.31%	0.56%	0.15%	0.28%	0.10%	0.27%	0.26%
New England:									
Maine	2.74%	4.06%	2.71%	4.19%	1.73%	2.10%	0.82%	1.51%	0.61%
Massachusetts	2.01%	1.63%	2.13%	3.05%	2.05%	3.33%	0.72%	2.22%	0.83%
Connecticut	2.83%	2.52%	2.04%	1.92%	1.40%	2.64%	0.97%	1.73%	1.24%
Rhode Island	3.45%	1.43%	1.97%	4.33%	1.86%	2.64%	0.83%	1.17%	0.77%
Middle Atlantic:									
New York	1.38%	0.65%	1.26%	2.06%	0.91%	1.40%	0.68%	0.93%	1.47%
New Jersey	2.23%	3.39%	1.44%	1.82%	1.76%	2.75%	0.82%	0.94%	1.51%
Pennsylvania	1.79%	1.81%	1.41%	2.41%	1.64%	1.62%	0.68%	1.23%	1.31%
East North Central:									
Ohio	2.54%	1.91%	2.43%	3.28%	1.66%	2.96%	0.82%	1.56%	0.88%
Indiana	1.01%	1.08%	2.22%	3.08%	1.13%	2.12%	1.03%	1.07%	1.01%
Illinois	1.91%	1.67%	2.24%	2.59%	1.33%	1.74%	0.66%	1.10%	0.94%
Michigan	2.34%	2.17%	2.74%	2.08%	1.87%	2.67%	0.61%	2.34%	1.19%
Wisconsin	2.63%	2.23%	3.53%	3.53%	1.16%	3.08%	0.64%	2.11%	1.13%
West North Central:									
Minnesota	2.65%	1.06%	2.97%	2.88%	1.90%	2.44%	1.27%	1.65%	1.21%
Iowa	1.88%	2.23%	3.27%	3.50%	1.59%	1.72%	0.78%	2.00%	0.53%
Missouri	2.95%	2.20%	2.72%	2.40%	1.81%	2.82%	1.15%	2.03%	0.78%
Kansas	1.87%	2.83%	2.61%	5.51%	1.26%	2.28%	2.26%	1.88%	1.03%
South Atlantic:									
Maryland	2.43%	2.07%	2.14%	3.38%	1.70%	1.76%	0.87%	1.99%	1.27%
District of Columbia	2.42%	1.28%	1.87%	4.54%	1.25%	2.67%	0.70%	1.48%	1.27%
Virginia	2.83%	3.80%	2.68%	3.38%	1.42%	2.88%	0.68%	2.36%	0.63%
North Carolina	3.26%	2.78%	2.78%	2.65%	2.13%	2.96%	0.58%	3.57%	0.40%
South Carolina	1.67%	1.89%	1.99%	3.88%	2.49%	2.02%	0.55%	2.01%	1.21%
Georgia	2.48%	2.98%	1.66%	3.39%	3.01%	1.56%	0.70%	1.73%	0.42%
Florida	2.44%	1.79%	1.27%	2.77%	1.74%	1.85%	0.64%	1.42%	0.80%
East South Central:									
Kentucky	2.04%	2.34%	2.26%	2.43%	1.48%	1.91%	0.77%	1.58%	0.56%
Tennessee	2.47%	2.27%	3.11%	3.00%	2.62%	2.24%	1.46%	1.76%	1.29%
Alabama	4.29%	2.65%	3.46%	2.45%	2.72%	2.78%	0.84%	1.44%	1.07%
Mississippi	1.78%	2.36%	3.02%	2.65%	1.43%	2.14%	0.53%	1.48%	0.97%
West South Central:									
Arkansas	1.57%	1.53%	1.48%	3.33%	1.21%	2.11%	0.54%	1.16%	1.13%
Louisiana	2.20%	2.85%	3.26%	2.99%	1.88%	1.72%	0.74%	1.03%	1.52%
Oklahoma	3.07%	1.27%	3.08%	3.58%	2.19%	2.60%	2.01%	1.67%	0.86%
Texas	1.73%	1.47%	1.89%	3.26%	1.39%	2.05%	0.67%	1.69%	0.57%
Mountain:									
Colorado	2.69%	1.77%	2.35%	4.04%	2.57%	3.66%	0.51%	2.13%	0.61%
Arizona	3.09%	2.11%	2.20%	1.97%	2.21%	1.95%	1.07%	2.14%	0.90%
Utah	2.57%	2.76%	3.50%	4.08%	1.29%	2.66%	1.11%	1.79%	0.93%
Nevada	1.93%	1.71%	1.50%	3.80%	1.44%	2.73%	0.58%	2.12%	1.30%
Pacific:									
Washington	1.48%	1.47%	2.58%	2.87%	1.50%	1.86%	0.59%	1.43%	1.17%
Oregon	1.87%	2.11%	2.58%	3.32%	2.52%	2.39%	1.09%	1.80%	0.70%
California	1.05%	0.96%	1.67%	1.63%	1.11%	1.21%	0.57%	1.25%	0.61%
Alaska	2.05%	0.59%	1.73%	2.78%	1.15%	2.64%	0.72%	1.34%	1.17%
Hawaii	1.34%	1.54%	2.24%	3.60%	2.39%	1.61%	0.99%	2.38%	1.13%
States not shown separately	1.61%	1.55%	2.25%	2.30%	1.69%	2.21%	0.52%	1.44%	0.41%

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

Table II.A.2(1997) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1997  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.4%	32.9%	63.5%	82.7%	93.8%	98.2%	40.4%	95.6%
New England:								
Maine	48.7%	32.8%	47.6%	85.1%	95.5%	99.7%	38.4%	97.4%
Massachusetts	64.8%	50.5%	74.9%	81.4%	100.0%	96.2%	55.9%	95.6%
Connecticut	56.8%	39.2%	69.6%	85.0%	95.4%	100.0%	46.9%	95.8%
Rhode Island	54.0%	37.3%	76.7%	85.8%	99.1%	97.5%	44.9%	95.3%
Middle Atlantic:								
New York	49.1%	33.7%	70.8%	81.4%	93.5%	97.8%	40.5%	94.3%
New Jersey	52.8%	38.1%	72.5%	88.0%	91.6%	100.0%	44.5%	93.9%
Pennsylvania	58.0%	38.1%	76.3%	88.0%	94.4%	92.6%	47.0%	93.6%
East North Central:								
Ohio	55.7%	34.8%	60.8%	89.2%	90.6%	97.6%	43.2%	94.5%
Indiana	55.3%	30.1%	60.4%	94.6%	99.6%	99.0%	39.8%	99.1%
Illinois	51.9%	29.3%	69.1%	84.6%	96.0%	97.8%	39.4%	96.7%
Michigan	60.4%	42.3%	67.6%	90.3%	91.9%	100.0%	50.4%	95.9%
Wisconsin	58.1%	36.7%	75.1%	84.1%	95.9%	100.0%	46.0%	98.1%
West North Central:								
Minnesota	52.6%	32.4%	73.1%	83.5%	92.0%	98.6%	41.7%	96.5%
Iowa	47.0%	27.6%	65.4%	88.4%	96.4%	98.5%	35.0%	96.1%
Missouri	51.8%	30.3%	62.2%	85.8%	93.6%	97.2%	38.7%	96.1%
Kansas	54.9%	36.2%	71.3%	82.2%	92.9%	96.2%	44.4%	94.0%
South Atlantic:								
Maryland	59.2%	39.6%	65.0%	92.6%	99.3%	99.1%	47.6%	98.5%
District of Columbia	73.7%	58.8%	83.8%	85.7%	97.5%	93.8%	65.2%	94.8%
Virginia	50.1%	29.6%	63.2%	93.0%	90.5%	92.8%	37.7%	91.9%
North Carolina	55.2%	31.0%	75.7%	76.9%	98.4%	100.0%	39.7%	99.0%
South Carolina	53.6%	33.3%	60.8%	81.5%	99.1%	99.8%	40.0%	97.6%
Georgia	50.5%	26.8%	51.9%	76.0%	100.0%	100.0%	33.3%	99.2%
Florida	53.6%	36.0%	59.3%	78.0%	86.2%	100.0%	41.0%	95.0%
East South Central:								
Kentucky	51.9%	28.6%	62.6%	85.6%	100.0%	100.0%	38.9%	97.0%
Tennessee	50.8%	24.4%	55.9%	83.6%	94.5%	100.0%	33.1%	96.4%
Alabama	53.9%	31.3%	74.7%	92.7%	88.8%	96.2%	41.9%	93.4%
Mississippi	45.3%	24.6%	56.2%	72.0%	92.5%	96.2%	32.0%	93.5%
West South Central:								
Arkansas	44.2%	24.8%	53.2%	71.1%	96.3%	99.1%	31.7%	94.1%
Louisiana	46.8%	25.9%	60.8%	74.0%	86.9%	100.0%	34.2%	93.3%
Oklahoma	49.4%	28.9%	60.2%	87.7%	88.6%	99.1%	36.9%	94.4%
Texas	46.6%	25.7%	43.0%	78.3%	91.7%	97.6%	31.0%	95.0%
Mountain:								
Colorado	52.7%	35.9%	68.2%	82.8%	93.9%	95.7%	42.8%	94.2%
Arizona	53.2%	31.3%	50.0%	87.7%	100.0%	99.2%	38.4%	97.5%
Utah	52.1%	31.7%	55.4%	78.3%	91.1%	99.1%	39.0%	94.9%
Nevada	57.5%	34.7%	68.0%	79.4%	86.9%	96.2%	44.2%	93.2%
Pacific:								
Washington	49.1%	30.3%	61.7%	77.7%	98.5%	100.0%	37.9%	98.7%
Oregon	54.6%	37.6%	68.7%	91.5%	83.0%	100.0%	45.6%	94.3%
California	51.1%	32.6%	59.9%	73.8%	95.1%	98.8%	39.3%	95.0%
Alaska	42.2%	21.1%	56.9%	82.0%	94.0%	100.0%	29.6%	96.7%
Hawaii	83.3%	72.2%	97.0%	97.7%	96.6%	96.4%	78.9%	97.0%
States not shown separately	45.3%	27.6%	60.1%	81.5%	92.8%	99.1%	34.3%	95.5%

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

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

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.33%	1.00%	0.64%	0.69%	0.39%	0.30%	0.24%
New England:								
Maine	2.74%	3.16%	7.99%	3.75%	2.75%	0.63%	3.15%	0.84%
Massachusetts	2.01%	3.16%	9.38%	6.03%	0.00%	1.96%	2.55%	1.92%
Connecticut	2.83%	2.97%	5.31%	4.82%	7.77%	0.00%	2.87%	2.25%
Rhode Island	3.45%	3.58%	6.62%	6.71%	0.67%	2.27%	3.78%	2.21%
Middle Atlantic:								
New York	1.38%	1.36%	5.28%	4.69%	3.23%	0.85%	1.61%	1.44%
New Jersey	2.23%	2.67%	7.96%	5.90%	3.30%	0.00%	1.97%	3.14%
Pennsylvania	1.79%	1.92%	4.34%	3.44%	3.48%	6.15%	2.05%	3.04%
East North Central:								
Ohio	2.54%	2.72%	6.40%	4.62%	6.34%	2.05%	2.66%	1.60%
Indiana	1.01%	1.66%	6.17%	2.39%	0.39%	0.64%	1.28%	0.46%
Illinois	1.91%	2.77%	3.94%	5.27%	3.73%	1.28%	2.27%	1.15%
Michigan	2.34%	3.38%	5.73%	3.34%	4.87%	0.00%	2.76%	1.35%
Wisconsin	2.63%	3.64%	3.68%	5.65%	2.90%	0.00%	2.78%	1.50%
West North Central:								
Minnesota	2.65%	3.92%	6.58%	5.14%	4.64%	1.07%	3.56%	2.38%
Iowa	1.88%	2.30%	5.09%	4.06%	2.37%	1.75%	1.96%	1.09%
Missouri	2.95%	4.10%	9.58%	4.05%	6.69%	2.40%	3.62%	1.50%
Kansas	1.87%	2.64%	5.99%	4.48%	2.89%	2.22%	2.42%	2.36%
South Atlantic:								
Maryland	2.43%	2.63%	6.67%	4.25%	0.41%	1.29%	1.83%	2.22%
District of Columbia	2.42%	4.27%	3.77%	4.70%	1.96%	4.76%	3.47%	1.85%
Virginia	2.83%	3.63%	6.50%	2.86%	2.76%	3.60%	3.03%	2.79%
North Carolina	3.26%	3.54%	5.60%	5.63%	1.08%	0.00%	2.98%	0.39%
South Carolina	1.67%	1.39%	4.07%	6.59%	0.75%	0.08%	1.40%	1.28%
Georgia	2.48%	1.85%	8.63%	5.78%	0.00%	0.04%	2.15%	0.56%
Florida	2.44%	2.58%	6.51%	5.16%	7.01%	0.00%	2.57%	2.84%
East South Central:								
Kentucky	2.04%	2.90%	6.04%	10.09%	0.00%	0.00%	2.41%	2.05%
Tennessee	2.47%	4.35%	3.23%	6.67%	4.90%	0.00%	3.36%	1.58%
Alabama	4.29%	5.19%	7.61%	4.77%	5.86%	3.30%	4.80%	2.57%
Mississippi	1.78%	2.38%	5.90%	7.12%	4.45%	2.52%	2.26%	3.20%
West South Central:								
Arkansas	1.57%	1.34%	5.85%	8.59%	1.96%	1.06%	1.99%	1.57%
Louisiana	2.20%	2.95%	6.39%	5.18%	3.82%	0.00%	2.35%	1.25%
Oklahoma	3.07%	3.74%	5.48%	3.16%	7.83%	1.02%	3.41%	3.88%
Texas	1.73%	2.03%	5.23%	6.16%	3.47%	1.04%	1.98%	1.06%
Mountain:								
Colorado	2.69%	4.43%	2.43%	5.09%	3.32%	3.18%	3.56%	1.88%
Arizona	3.09%	4.08%	7.38%	3.66%	0.00%	1.21%	3.73%	0.96%
Utah	2.57%	3.72%	4.76%	4.87%	5.75%	0.64%	3.35%	1.38%
Nevada	1.93%	3.29%	5.76%	5.42%	6.34%	3.78%	2.74%	2.98%
Pacific:								
Washington	1.48%	2.20%	5.26%	5.38%	4.40%	0.00%	1.48%	0.89%
Oregon	1.87%	2.67%	4.13%	6.38%	4.62%	0.00%	1.91%	1.41%
California	1.05%	1.08%	2.90%	3.47%	1.27%	0.48%	1.16%	0.68%
Alaska	2.05%	1.97%	3.13%	7.62%	3.27%	0.00%	1.97%	1.22%
Hawaii	1.34%	2.79%	1.62%	1.54%	2.55%	3.51%	1.92%	1.72%
States not shown separately	1.61%	1.80%	3.81%	4.10%	2.88%	0.66%	1.79%	1.11%

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

Table II. A. 2. a(1997) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1997: (40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
New England:						
Maine	29.2%	14.9%	19.5%	* 74.1%	14.7%	56.1%
Massachusetts	28.9%	18.1%	27.9%	68.9%	17.6%	52.0%
Connecticut	24.2%	10.9%	* 16.6%	* 68.6%	10.4%	50.7%
Rhode Island	29.9%	17.5%	24.6%	78.0%	18.3%	54.6%
Middle Atlantic:						
New York	28.4%	21.1%	17.9%	* 62.2%	21.7%	43.7%
New Jersey	23.1%	9.4%	50.9%	70.7%	8.3%	* 58.3%
Pennsylvania	30.9%	15.8%	29.3%	75.3%	16.2%	54.8%
East North Central:						
Ohio	37.6%	14.5%	46.5%	88.2%	14.4%	70.4%
Indiana	37.8%	15.0%	62.4%	79.0%	11.7%	67.6%
Illinois	33.6%	13.4%	39.0%	79.2%	12.8%	63.8%
Michigan	27.3%	13.4%	24.8%	73.1%	12.5%	55.0%
Wisconsin	27.4%	13.4%	16.9%	* 67.4%	12.4%	50.9%
West North Central:						
Minnesota	34.1%	17.5%	44.8%	86.3%	17.6%	62.9%
Iowa	33.4%	14.0%	50.9%	85.4%	12.2%	65.0%
Missouri	31.6%	10.8%	41.9%	76.2%	11.1%	59.6%
Kansas	34.4%	16.8%	54.4%	78.6%	16.2%	66.7%
South Atlantic:						
Maryland	25.0%	9.0%	45.0%	64.6%	8.9%	51.5%
District of Columbia	32.0%	21.0%	34.7%	64.0%	21.8%	49.4%
Virginia	30.2%	16.2%	14.2%	* 66.5%	16.6%	49.0%
North Carolina	38.6%	10.9%	39.1%	90.2%	11.0%	70.0%
South Carolina	37.0%	17.6%	38.0%	77.8%	17.7%	62.5%
Georgia	39.6%	10.0%	55.0%	79.5%	10.1%	67.5%
Florida	28.8%	11.3%	18.8%	* 72.1%	11.6%	53.3%
East South Central:						
Kentucky	31.4%	8.6%	30.7%	* 83.9%	7.9%	64.0%
Tennessee	41.2%	15.4%	* 33.6%	83.9%	14.5%	* 64.8%
Alabama	30.4%	17.5%	13.6%	* 74.7%	16.8%	* 50.3%
Mississippi	35.6%	15.5%	40.7%	77.1%	14.5%	61.8%
West South Central:						
Arkansas	35.5%	15.2%	* 19.6%	* 90.1%	15.8%	* 62.1%
Louisiana	34.3%	11.2%	38.1%	* 87.2%	10.2%	* 66.9%
Oklahoma	27.6%	9.3%	16.8%	* 73.5%	9.0%	53.6%
Texas	39.5%	13.9%	60.4%	77.9%	11.2%	68.2%
Mountain:						
Colorado	27.4%	8.5%	* 26.9%	* 90.7%	7.3%	* 65.7%
Arizona	31.6%	16.4%	14.9%	* 70.2%	15.5%	50.6%
Utah	30.9%	13.7%	25.0%	* 69.8%	13.4%	54.3%
Nevada	35.4%	15.5%	26.8%	* 80.8%	14.7%	62.0%
Pacific:						
Washington	33.8%	18.7%	21.8%	85.4%	17.9%	60.7%
Oregon	22.2%	10.7%	15.2%	* 66.2%	10.6%	47.2%
California	30.4%	16.6%	26.4%	70.6%	17.2%	50.8%
Alaska	36.6%	17.3%	26.7%	87.5%	18.0%	61.2%
Hawaii	30.3%	25.9%	7.3%	* 59.9%	27.1%	38.6%
States not separately shown	31.4%	17.8%	29.6%	* 76.5%	17.4%	54.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

Table II. A. 2. a(1997) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1997: (40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.26%	1.16%	0.95%	0.23%	0.57%
New England:						
Maine	2.34%	3.13%	8.03%	* 8.37%	3.01%	5.01%
Massachusetts	2.93%	1.94%	8.13%	6.88%	2.34%	5.17%
Connecticut	2.97%	3.39%	* 5.68%	* 7.15%	3.10%	5.66%
Rhode Island	2.02%	1.51%	7.12%	6.81%	1.85%	6.52%
Middle Atlantic:						
New York	1.98%	2.87%	6.14%	* 3.28%	3.25%	3.33%
New Jersey	1.98%	2.62%	11.21%	8.27%	2.55%	* 5.67%
Pennsylvania	2.72%	1.72%	6.29%	5.32%	2.00%	4.54%
East North Central:						
Ohio	1.80%	2.96%	11.81%	2.34%	3.15%	4.34%
Indiana	2.81%	1.41%	11.59%	5.99%	2.30%	5.09%
Illinois	2.67%	1.93%	8.63%	4.25%	2.21%	3.40%
Michigan	2.49%	2.07%	4.90%	5.81%	1.89%	4.31%
Wisconsin	2.88%	3.10%	6.18%	* 6.79%	2.87%	5.98%
West North Central:						
Minnesota	2.46%	1.65%	7.94%	5.03%	1.70%	4.75%
Iowa	2.87%	3.40%	9.47%	5.29%	3.51%	4.94%
Missouri	2.14%	1.99%	10.16%	5.28%	2.04%	5.01%
Kansas	3.02%	2.22%	10.49%	6.10%	2.50%	6.42%
South Atlantic:						
Maryland	2.95%	2.01%	12.61%	6.51%	2.06%	5.00%
District of Columbia	2.88%	3.65%	7.90%	5.90%	3.96%	4.66%
Virginia	4.25%	1.92%	6.26%	* 8.10%	1.98%	6.83%
North Carolina	4.32%	2.15%	9.61%	4.39%	2.45%	5.39%
South Carolina	2.90%	3.21%	8.82%	5.47%	3.54%	5.03%
Georgia	2.92%	1.94%	10.10%	4.93%	2.07%	4.84%
Florida	2.76%	2.29%	7.41%	* 6.27%	2.69%	5.07%
East South Central:						
Kentucky	1.67%	1.34%	10.54%	* 5.26%	1.53%	3.32%
Tennessee	5.16%	4.81%	* 8.41%	4.84%	4.94%	* 5.68%
Alabama	3.41%	4.71%	4.76%	* 4.28%	5.85%	* 4.43%
Mississippi	2.39%	1.64%	9.90%	5.02%	1.34%	4.86%
West South Central:						
Arkansas	3.12%	4.72%	* 6.41%	* 2.16%	5.16%	* 2.76%
Louisiana	3.73%	3.08%	11.71%	* 3.16%	3.09%	* 5.27%
Oklahoma	2.86%	2.51%	5.59%	* 4.76%	2.54%	4.07%
Texas	2.88%	2.18%	6.69%	3.36%	1.86%	3.23%
Mountain:						
Colorado	4.59%	3.62%	* 11.53%	* 6.82%	3.24%	* 6.54%
Arizona	3.25%	2.55%	8.49%	* 4.62%	2.75%	4.63%
Utah	2.61%	2.82%	8.10%	* 8.45%	3.05%	7.46%
Nevada	3.34%	2.50%	9.48%	* 4.94%	3.32%	4.26%
Pacific:						
Washington	2.61%	3.08%	5.64%	5.26%	3.09%	4.74%
Oregon	4.11%	2.91%	5.28%	* 9.84%	3.12%	7.05%
California	1.85%	1.30%	4.31%	4.49%	1.57%	4.17%
Alaska	3.29%	3.00%	6.86%	4.52%	3.31%	4.42%
Hawaii	2.67%	2.45%	5.73%	* 6.29%	2.37%	5.32%
States not separately shown	2.43%	1.73%	9.18%	* 3.75%	2.12%	3.51%

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

Table II.A.2.b(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.2%	75.9%	57.0%	47.1%	32.6%	16.8%	68.3%	25.2%
New England:								
Maine	50.4%	78.8%	38.9%	45.8%	38.0%	10.1% *	65.8%	22.0%
Massachusetts	47.0%	69.9%	54.3%	22.7%	16.6% *	11.5% *	62.9%	14.9%
Connecticut	45.6%	69.6%	53.4%	31.2%	19.3% *	10.3%	60.9%	16.0%
Rhode Island	60.4%	82.4%	74.5%	44.1%	33.1%	13.9% *	77.9%	22.9%
Middle Atlantic:								
New York	58.7%	78.3%	53.2%	53.7%	44.0%	17.9%	70.6%	31.7%
New Jersey	56.1%	73.4%	61.9%	42.8%	24.9% *	23.2%	68.6%	26.6%
Pennsylvania	56.5%	81.1%	63.2%	51.8%	44.2%	14.6% *	73.3%	29.1%
East North Central:								
Ohio	41.7%	70.5%	56.6%	27.6%	23.2%	8.6%	60.9%	14.6%
Indiana	44.8%	70.7%	58.1%	46.1%	40.4%	5.9% *	63.1%	24.0%
Illinois	49.8%	74.8%	63.8%	55.3%	21.8%	14.1% *	69.4%	21.1%
Michigan	62.8%	90.7%	61.6%	61.0%	31.9%	22.7%	79.9%	30.8%
Wisconsin	43.8%	65.6%	53.9%	27.1% *	23.4% *	17.6% *	58.4%	20.9%
West North Central:								
Minnesota	48.0%	72.1%	49.0%	40.3%	34.8%	12.2% *	61.8%	24.0%
Iowa	46.6%	72.3%	52.4%	39.1%	22.6% *	11.7% *	65.3%	18.5%
Missouri	50.8%	83.1%	61.7%	46.8%	24.6%	13.1% *	72.4%	21.3%
Kansas	53.1%	75.7%	60.7%	36.5%	19.1% *	31.7%	68.9%	25.1%
South Atlantic:								
Maryland	44.5%	66.2%	40.6%	36.9%	25.1%	22.5%	55.8%	25.9%
District of Columbia	55.7%	80.7%	70.3%	50.8%	29.2%	11.0% *	75.8%	21.4%
Virginia	44.8%	72.4%	52.7%	30.4%	35.0%	11.8% *	63.0%	19.7%
North Carolina	49.7%	75.1%	66.9%	51.7%	40.2%	16.0%	71.3%	25.2%
South Carolina	57.3%	71.4%	75.1%	47.5%	45.1%	37.7%	69.4%	41.2%
Georgia	36.8%	58.3%	46.8%	46.4%	43.1%	6.6% *	55.3%	19.4%
Florida	44.6%	73.7%	34.7%	47.7%	22.8% *	12.6%	63.3%	18.1%
East South Central:								
Kentucky	46.1%	72.9%	50.9%	44.9%	25.0%	19.0%	62.6%	23.4%
Tennessee	39.5%	70.2%	59.5%	41.6%	21.3% *	11.8% *	63.4%	18.4%
Alabama	49.4%	64.7%	55.7%	49.1%	32.5%	29.2%	60.5%	33.1%
Mississippi	54.8%	79.3%	67.4%	57.7%	47.2%	17.2%	74.1%	30.9%
West South Central:								
Arkansas	53.0%	85.6%	62.7%	49.9%	18.2% *	19.4% *	74.3%	24.5%
Louisiana	50.9%	79.4%	58.5%	43.9%	23.9% *	23.7%	69.0%	26.5%
Oklahoma	51.2%	86.9%	48.8%	41.9%	31.2%	14.3% *	71.6%	22.8%
Texas	44.9%	70.8%	57.7%	48.0%	30.1%	16.4%	65.6%	24.0%
Mountain:								
Colorado	56.3%	80.9%	58.4%	54.8%	24.9%	14.9% *	73.8%	23.3%
Arizona	46.2%	75.5%	39.9%	45.2%	31.3% *	20.7%	61.7%	27.9%
Utah	44.3%	63.5%	63.2%	32.8%	16.9% *	25.1%	60.3%	22.9%
Nevada	56.8%	88.2%	61.2%	55.8%	52.7%	18.9% *	77.0%	31.0%
Pacific:								
Washington	61.1%	80.5%	69.6%	62.7%	44.5%	25.4%	75.2%	37.3%
Oregon	66.1%	83.0%	76.9%	61.0%	45.9%	28.0% *	79.4%	37.6%
California	59.4%	84.7%	62.8%	55.8%	42.2%	22.6%	76.7%	32.8%
Alaska	59.2%	73.5%	61.8%	65.9%	67.6%	26.7%	70.2%	44.8%
Hawaii	73.6%	88.3%	80.4%	79.4%	48.4%	27.7%	85.6%	43.0%
States not shown separately	48.1%	69.5%	43.4%	48.1%	32.3%	16.0% *	62.6%	24.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. b(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.70%	0.99%	1.61%	1.09%	0.73%	0.42%	0.59%
New England:								
Maine	2.95%	4.95%	8.19%	6.65%	8.57%	5.26% *	3.04%	4.56%
Massachusetts	2.42%	5.28%	9.94%	5.70%	6.23% *	6.41% *	3.48%	3.08%
Connecticut	3.16%	7.00%	7.32%	5.18%	10.68% *	2.89%	5.03%	2.08%
Rhode Island	3.35%	4.03%	7.59%	9.38%	7.28%	5.97% *	4.18%	4.48%
Middle Atlantic:								
New York	2.30%	3.33%	6.10%	6.80%	5.74%	4.07%	2.60%	4.81%
New Jersey	4.64%	6.54%	6.74%	8.95%	11.38% *	5.04%	5.72%	6.49%
Pennsylvania	2.60%	2.16%	5.38%	4.78%	9.23%	6.09% *	2.49%	4.36%
East North Central:								
Ohio	2.60%	4.20%	9.10%	6.77%	5.16%	2.57%	2.86%	1.88%
Indiana	2.86%	5.83%	11.30%	6.97%	9.99%	1.99% *	5.10%	3.82%
Illinois	3.10%	4.89%	7.27%	5.27%	5.19%	5.08% *	4.08%	2.90%
Michigan	4.21%	3.35%	7.87%	6.50%	6.41%	5.26%	3.93%	5.00%
Wisconsin	4.44%	4.49%	8.86%	11.57% *	7.48% *	8.59% *	4.68%	5.58%
West North Central:								
Minnesota	3.39%	7.06%	6.15%	6.88%	9.22%	4.74% *	3.77%	3.60%
Iowa	4.11%	6.81%	5.60%	3.54%	7.29% *	4.07% *	4.17%	3.14%
Missouri	4.14%	5.27%	9.98%	5.90%	6.91%	4.61% *	3.56%	4.34%
Kansas	3.92%	6.56%	7.41%	7.74%	6.62% *	7.55%	4.92%	4.35%
South Atlantic:								
Maryland	2.86%	5.84%	8.55%	6.96%	7.11%	5.29%	5.41%	3.88%
District of Columbia	3.54%	3.74%	4.74%	6.91%	7.38%	5.68% *	3.57%	4.12%
Virginia	3.94%	6.16%	10.47%	7.73%	8.46%	3.69% *	4.32%	3.94%
North Carolina	2.29%	7.57%	7.08%	10.96%	8.56%	4.58%	3.70%	2.59%
South Carolina	3.27%	5.60%	8.34%	9.25%	10.69%	8.06%	3.39%	6.89%
Georgia	3.14%	6.98%	10.89%	8.93%	8.98%	4.17% *	6.01%	4.33%
Florida	1.94%	5.65%	8.82%	6.62%	9.95% *	2.58%	5.39%	3.67%
East South Central:								
Kentucky	3.39%	7.15%	7.27%	7.56%	7.10%	3.01%	4.31%	4.06%
Tennessee	3.57%	7.85%	8.29%	8.04%	9.41% *	4.49% *	3.31%	4.37%
Alabama	2.89%	4.82%	6.59%	8.18%	9.66%	4.97%	3.44%	5.76%
Mississippi	2.85%	5.10%	9.73%	11.85%	8.58%	4.97%	4.26%	2.93%
West South Central:								
Arkansas	3.14%	4.38%	13.16%	12.55%	7.18% *	8.42% *	3.83%	4.91%
Louisiana	4.12%	6.43%	7.19%	6.76%	8.49% *	6.41%	4.69%	5.47%
Oklahoma	3.37%	3.71%	10.59%	7.48%	8.79%	4.58% *	4.50%	4.45%
Texas	1.68%	5.50%	9.07%	4.18%	5.51%	2.64%	4.80%	3.06%
Mountain:								
Colorado	3.50%	5.07%	9.71%	9.55%	5.42%	5.65% *	3.22%	3.37%
Arizona	2.79%	5.83%	6.19%	7.94%	9.53% *	4.62%	4.75%	3.77%
Utah	3.49%	7.36%	8.37%	6.98%	5.66% *	5.56%	4.42%	4.30%
Nevada	3.65%	3.38%	8.75%	10.43%	8.84%	5.75% *	3.96%	3.88%
Pacific:								
Washington	4.11%	5.24%	7.68%	7.86%	10.31%	5.77%	4.70%	3.36%
Oregon	3.26%	2.97%	7.35%	8.02%	6.95%	8.41% *	3.15%	6.01%
California	1.43%	1.78%	3.27%	5.56%	3.86%	4.92%	1.50%	1.99%
Alaska	2.73%	5.37%	6.03%	10.04%	6.69%	7.55%	2.65%	3.97%
Hawaii	2.33%	1.90%	5.43%	5.50%	7.58%	4.87%	2.17%	4.93%
States not shown separately	2.10%	5.29%	10.03%	5.67%	6.19%	7.62% *	4.36%	4.09%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. b. (1) (1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.5%	23.4%	16.5%	15.7%	12.8%	7.4%	20.8%	10.1%
New England:								
Maine	12.1%						16.2%	4.7% *
Massachusetts	27.6%						37.7%	7.1% *
Connecticut	22.3%						28.9%	9.6% *
Rhode Island	25.1%						32.4%	9.4% *
Middle Atlantic:								
New York	22.1%						23.4%	19.0%
New Jersey	16.8%						22.2%	3.9%
Pennsylvania	20.1%						23.9%	13.8%
East North Central:								
Ohio	11.4%						17.1%	3.4% *
Indiana	6.0%						8.7%	3.0% *
Illinois	8.0%						8.8%	7.0% *
Michigan	14.7%						13.6%	16.8% *
Wisconsin	10.7%						13.8%	5.8% *
West North Central:								
Minnesota	12.7%						18.0%	3.6% *
Iowa	8.3% *						12.6%	1.9% *
Missouri	9.5%						10.9% *	7.6% *
Kansas	11.7%						12.5%	10.2% *
South Atlantic:								
Maryland	16.2%						15.8%	16.8%
District of Columbia	18.7%						24.3%	9.1%
Virginia	12.8%						19.0%	4.3% *
North Carolina	8.2%						10.2%	5.9% *
South Carolina	10.2%						8.7%	12.3% *
Georgia	6.8%						7.5% *	6.1% *
Florida	18.9%						26.7%	7.7%
East South Central:								
Kentucky	8.4%						10.9%	5.0% *
Tennessee	10.1% *						15.1% *	5.6% *
Alabama	11.3%						12.6%	9.4% *
Mississippi	5.5% *						5.0% *	6.1% *
West South Central:								
Arkansas	14.0%						17.4%	9.6% *
Louisiana	11.2%						11.6%	10.7% *
Oklahoma	8.5%						11.0%	5.1% *
Texas	7.6%						10.5%	4.6% *
Mountain:								
Colorado	29.2%						36.2%	15.9%
Arizona	19.6%						24.6%	13.7%
Utah	15.8%						19.9%	10.4% *
Nevada	15.4%						18.7%	11.1% *
Pacific:								
Washington	18.0%						23.2%	9.3%
Oregon	31.5%						38.8%	15.6%
California	33.4%						39.1%	24.6%
Alaska	4.1% *						1.5% *	7.6% *
Hawaii	35.0%						36.3%	31.5%
States not shown separately	10.8%						14.5%	4.8% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. b. (1) (1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.03%	0.88%	1.35%	0.62%	0.82%	0.64%	0.36%
New England:								
Maine	2.03%						2.36%	2.53% *
Massachusetts	2.47%						3.93%	2.80% *
Connecticut	2.87%						4.23%	2.24%
Rhode Island	1.94%						1.88%	3.28% *
Middle Atlantic:								
New York	1.51%						2.72%	2.60%
New Jersey	2.75%						3.82%	1.04%
Pennsylvania	2.58%						2.65%	3.37%
East North Central:								
Ohio	2.01%						3.01%	1.33% *
Indiana	1.35%						1.80%	1.92% *
Illinois	0.96%						2.12%	2.22% *
Michigan	2.76%						3.96%	4.33%
Wisconsin	2.49%						3.18%	4.87% *
West North Central:								
Minnesota	2.70%						3.78%	1.28% *
Iowa	2.87% *						3.76%	2.14% *
Missouri	2.14%						3.43% *	2.91% *
Kansas	1.97%						2.21%	3.99% *
South Atlantic:								
Maryland	2.25%						3.54%	2.69%
District of Columbia	2.33%						3.12%	2.61%
Virginia	2.65%						5.06%	1.73% *
North Carolina	1.61%						2.38%	1.80% *
South Carolina	2.23%						2.01%	3.01%
Georgia	1.80%						2.82% *	2.74% *
Florida	1.74%						3.24%	1.58%
East South Central:								
Kentucky	1.98%						2.59%	1.56% *
Tennessee	3.05% *						5.06% *	3.05% *
Alabama	1.55%						2.82%	3.79% *
Mississippi	1.89% *						3.07% *	2.62% *
West South Central:								
Arkansas	2.87%						4.17%	4.39% *
Louisiana	2.15%						2.41%	3.79% *
Oklahoma	1.95%						2.24%	2.93% *
Texas	1.46%						2.04%	1.63% *
Mountain:								
Colorado	3.93%						4.70%	3.34%
Arizona	1.34%						2.51%	3.58%
Utah	2.62%						3.12%	3.66% *
Nevada	2.92%						4.42%	4.26% *
Pacific:								
Washington	3.30%						5.15%	1.72%
Oregon	2.86%						3.90%	3.29%
California	2.35%						3.40%	1.75%
Alaska	2.15% *						1.65% *	4.03% *
Hawaii	2.34%						3.21%	6.21%
States not shown separately	1.83%						2.85%	1.47% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.6%	37.1%	32.8%	27.2%	18.7%	12.7%	35.3%	16.1%
New England:								
Maine	19.6%						23.9%	11.7% *
Massachusetts	14.6%						18.2%	7.5% *
Connecticut	16.7%						22.5%	5.5% *
Rhode Island	25.0%						30.7%	12.9%
Middle Atlantic:								
New York	32.3%						38.0%	19.3%
New Jersey	32.9%						38.6%	19.6%
Pennsylvania	23.5%						28.4%	15.5%
East North Central:								
Ohio	24.0%						35.4%	8.0%
Indiana	24.5%						37.1%	10.1%
Illinois	30.4%						40.6%	15.6%
Michigan	33.1%						38.6%	22.7%
Wisconsin	22.6%						27.6%	14.7% *
West North Central:								
Minnesota	21.6%						25.1%	15.7%
Iowa	26.8%						38.4%	9.4%
Missouri	36.0%						50.7%	16.2%
Kansas	29.5%						35.6%	18.8%
South Atlantic:								
Maryland	26.2%						32.4%	16.0%
District of Columbia	34.7%						47.9%	12.3% *
Virginia	26.7%						35.7%	14.2%
North Carolina	34.1%						44.8%	21.9%
South Carolina	33.6%						36.9%	29.2%
Georgia	24.8%						37.8%	12.5%
Florida	24.3%						32.9%	12.1% *
East South Central:								
Kentucky	25.2%						33.6%	13.6%
Tennessee	28.7%						42.1%	16.9%
Alabama	29.5%						33.5%	23.8%
Mississippi	33.5%						46.5%	17.3%
West South Central:								
Arkansas	26.3%						31.9%	18.9%
Louisiana	32.4%						43.5%	17.3%
Oklahoma	35.0%						48.7%	15.9%
Texas	28.5%						38.8%	18.0%
Mountain:								
Colorado	25.7%						32.8%	12.3% *
Arizona	21.3%						28.5%	12.8%
Utah	23.8%						29.2%	16.5%
Nevada	37.8%						50.7%	21.3%
Pacific:								
Washington	38.3%						44.3%	28.0%
Oregon	28.5%						33.1%	18.6%
California	27.9%						35.7%	15.9%
Alaska	25.0%						23.3%	27.3%
Hawaii	39.5%						46.1%	22.9%
States not shown separately	22.2%						25.6%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.b.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.99%	0.78%	1.45%	0.87%	0.63%	0.62%	0.51%
New England:								
Maine	1.98%						4.09%	3.75% *
Massachusetts	1.47%						2.29%	2.61% *
Connecticut	2.19%						3.13%	1.83% *
Rhode Island	3.29%						4.67%	2.57%
Middle Atlantic:								
New York	2.15%						2.28%	4.27%
New Jersey	4.07%						5.06%	5.37%
Pennsylvania	2.09%						3.09%	2.41%
East North Central:								
Ohio	2.21%						3.12%	1.81%
Indiana	1.79%						3.74%	2.19%
Illinois	2.92%						3.67%	3.04%
Michigan	3.55%						3.96%	4.11%
Wisconsin	3.35%						3.55%	4.69% *
West North Central:								
Minnesota	2.55%						3.00%	4.05%
Iowa	2.90%						3.08%	1.87%
Missouri	3.66%						4.07%	3.40%
Kansas	3.64%						5.05%	3.54%
South Atlantic:								
Maryland	2.54%						4.83%	3.29%
District of Columbia	3.42%						3.71%	4.22% *
Virginia	4.99%						5.82%	3.70%
North Carolina	2.10%						2.18%	2.79%
South Carolina	4.15%						4.70%	5.24%
Georgia	3.22%						5.79%	2.06%
Florida	2.06%						4.83%	4.03% *
East South Central:								
Kentucky	3.23%						4.74%	2.31%
Tennessee	4.19%						5.01%	4.09%
Alabama	3.11%						3.74%	5.96%
Mississippi	3.86%						7.56%	3.52%
West South Central:								
Arkansas	2.58%						2.91%	4.99%
Louisiana	3.34%						4.58%	4.60%
Oklahoma	4.08%						5.86%	3.90%
Texas	2.00%						4.26%	2.19%
Mountain:								
Colorado	4.33%						5.77%	3.85% *
Arizona	2.60%						4.34%	2.93%
Utah	2.94%						4.51%	4.48%
Nevada	2.14%						1.78%	4.48%
Pacific:								
Washington	2.48%						3.88%	3.01%
Oregon	2.25%						2.99%	4.09%
California	2.38%						2.79%	3.02%
Alaska	1.92%						4.08%	3.50%
Hawaii	3.08%						2.97%	4.41%
States not shown separately	1.89%						3.00%	3.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. b. (3) (1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees	
United States	12.9%	19.5%	12.3%	9.8%	7.5%	6.4%	16.6%	7.1%	
New England:									
Maine	21.0%						27.2%	9.6%	
Massachusetts	8.8%						11.2%	4.1% *	
Connecticut	11.8%						16.4%	3.1% *	
Rhode Island	20.8%						26.4%	8.8% *	
Middle Atlantic:									
New York	13.2%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.						15.3%	8.5%
New Jersey	12.3%						13.8%	8.8% *	
Pennsylvania	21.1%						26.9%	11.7% *	
East North Central:									
Ohio	9.5%						11.9%	6.1%	
Indiana	15.2%						18.0%	11.9%	
Illinois	16.5%						24.0%	5.6% *	
Michigan	26.7%						35.0%	11.3%	
Wisconsin	13.7%						17.8%	7.4% *	
West North Central:									
Minnesota	14.5%						18.8%	7.0% *	
Iowa	13.7%						17.7%	7.7% *	
Missouri	12.4%						16.7%	6.5% *	
Kansas	18.7%						24.4%	8.6% *	
South Atlantic:									
Maryland	8.3%						11.1%	3.7% *	
District of Columbia	8.9%						10.6%	6.1% *	
Virginia	10.0%						12.3%	6.8% *	
North Carolina	11.3%						17.4%	4.3%	
South Carolina	20.6%						26.8%	12.4% *	
Georgia	8.2%						12.1%	4.5% *	
Florida	6.0%						6.5% *	5.3% *	
East South Central:									
Kentucky	16.1%						21.0%	9.4%	
Tennessee	6.0%						11.3%	1.3% *	
Alabama	12.7%						16.0%	7.9% *	
Mississippi	18.9%						23.3%	13.4%	
West South Central:									
Arkansas	20.9%						27.1%	12.6%	
Louisiana	15.0%						19.2%	9.3% *	
Oklahoma	12.2%						16.3%	6.4% *	
Texas	13.2%						18.8%	7.6%	
Mountain:									
Colorado	8.1%						7.7%	9.0%	
Arizona	10.7%						12.0%	9.2% *	
Utah	11.1%						14.2%	7.0% *	
Nevada	9.3%						11.6%	6.4%	
Pacific:									
Washington	11.9%						14.6%	7.5% *	
Oregon	10.3%						11.3%	7.9% *	
California	6.8%						8.4%	4.2%	
Alaska	34.7%						45.4%	20.7%	
Hawaii	16.6%						19.4%	9.8% *	
States not shown separately	19.2%						25.8%	8.3%	

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. b. (3) (1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.80%	0.72%	0.72%	0.75%	0.46%	0.44%	0.41%
New England:								
Maine	2.31%						3.54%	2.61%
Massachusetts	1.75%						2.44%	1.43% *
Connecticut	1.27%						1.76%	1.33% *
Rhode Island	2.45%						3.42%	3.88% *
Middle Atlantic:								
New York	2.41%						3.11%	2.16%
New Jersey	1.28%						2.11%	4.96% *
Pennsylvania	1.57%						1.74%	3.87% *
East North Central:								
Ohio	1.66%						2.26%	1.74%
Indiana	1.62%						2.99%	2.90%
Illinois	2.63%						4.48%	2.20% *
Michigan	2.55%						4.08%	3.00%
Wisconsin	2.29%						2.43%	3.60% *
West North Central:								
Minnesota	2.29%						3.35%	2.25% *
Iowa	3.63%						5.07%	2.33% *
Missouri	2.40%						3.50%	3.48% *
Kansas	3.17%						4.53%	3.27% *
South Atlantic:								
Maryland	1.70%						2.99%	1.33% *
District of Columbia	1.49%						1.56%	2.78% *
Virginia	2.39%						3.07%	3.19% *
North Carolina	2.01%						4.00%	1.19%
South Carolina	2.37%						3.80%	3.74% *
Georgia	1.93%						3.12%	1.94% *
Florida	1.36%						2.39% *	1.91% *
East South Central:								
Kentucky	2.19%						3.38%	2.27%
Tennessee	1.27%						2.52%	1.12% *
Alabama	2.49%						2.83%	3.02% *
Mississippi	3.17%						4.14%	2.88%
West South Central:								
Arkansas	3.42%						4.50%	3.34%
Louisiana	2.70%						4.21%	3.15% *
Oklahoma	2.00%						4.35%	2.26% *
Texas	1.74%						3.10%	2.02%
Mountain:								
Colorado	1.73%						2.07%	1.71%
Arizona	2.87%						3.30%	3.48% *
Utah	2.30%						3.45%	2.79% *
Nevada	1.76%						2.95%	1.80%
Pacific:								
Washington	1.97%						3.18%	2.67% *
Oregon	2.04%						2.88%	3.29% *
California	0.81%						0.84%	1.12%
Alaska	4.08%						5.02%	4.37%
Hawaii	2.26%						2.43%	3.56% *
States not shown separately	2.13%						3.90%	2.31%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
New England:								
Maine	19.8%	34.4%	15.8% *	8.4% *	6.3% *	7.2% *	26.8%	6.9% *
Massachusetts	32.8%	53.2%	30.7%	7.5% *	8.9% *	8.0% *	44.9%	8.4% *
Connecticut	30.8%	47.8%	41.4%	16.7% *	8.0% *	6.3% *	43.0%	7.4% *
Rhode Island	39.3%	54.6%	44.4%	27.4%	18.4% *	12.2% *	50.2%	15.9% *
Middle Atlantic:								
New York	38.3%	53.3%	32.0%	32.0%	27.7%	10.2%	47.0%	18.5%
New Jersey	40.3%	55.9%	34.7% *	35.2%	3.2% *	21.9%	50.2%	17.0%
Pennsylvania	35.1%	54.2%	34.9%	28.0%	19.4%	11.8% *	46.5%	16.6%
East North Central:								
Ohio	31.8%	57.9%	40.8%	15.8% *	15.8%	6.0% *	47.7%	9.4%
Indiana	27.5%	52.1%	38.1%	20.1%	13.4% *	4.1% *	42.2%	10.9%
Illinois	27.3%	42.2%	35.4%	27.2%	7.4% *	9.9% *	37.9%	11.9%
Michigan	44.9%	64.2%	40.4%	47.4%	18.3%	19.8%	56.2%	23.7%
Wisconsin	34.4%	51.3%	40.4%	24.0% *	18.4% *	14.9% *	45.3%	17.5%
West North Central:								
Minnesota	30.1%	52.4%	33.7%	11.9% *	14.2% *	4.5% *	42.5%	8.6%
Iowa	30.7%	57.2%	26.6%	13.2% *	13.1% *	5.3% *	45.9%	7.9%
Missouri	32.7%	66.1%	26.6%	22.7%	4.2% *	8.8% *	48.7%	11.0% *
Kansas	37.0%	56.2%	47.0%	14.2% *	5.0% *	23.2% *	49.8%	14.5% *
South Atlantic:								
Maryland	24.5%	45.8%	19.3%	16.6%	8.1% *	2.8% *	35.4%	6.6%
District of Columbia	33.2%	55.4%	32.1%	16.5%	13.7% *	9.2% *	46.0%	11.6%
Virginia	22.7%	42.5%	25.0%	11.2% *	7.4% *	5.5% *	34.9%	5.9% *
North Carolina	16.1%	30.9%	17.4% *	12.1% *	6.7% *	4.1% *	25.3%	5.5% *
South Carolina	23.5%	45.6%	22.3% *	4.0% *	6.8% *	8.4% *	35.8%	7.3% *
Georgia	15.6%	37.9%	15.9% *	8.2% *	1.8% *	3.0% *	29.2%	2.7% *
Florida	20.6%	37.7%	18.2%	11.6% *	2.1% *	5.7% *	31.8%	4.7%
East South Central:								
Kentucky	25.8%	42.3%	30.9%	15.6% *	6.1% *	16.9%	34.7%	13.6%
Tennessee	18.8%	48.9%	15.0% *	14.3%	7.0% *	2.2% *	34.6%	4.9% *
Alabama	24.8%	35.9%	34.5%	23.8%	4.0% *	11.8% *	34.4%	10.8%
Mississippi	20.3%	33.0%	31.9%	20.9% *	2.9% *	4.9% *	32.0%	5.8% *
West South Central:								
Arkansas	26.9%	45.4%	25.7%	19.3%	4.3% *	16.6% *	36.0%	14.6%
Louisiana	21.2%	36.1%	19.5% *	10.9% *	3.3% *	15.7% *	27.8%	12.2% *
Oklahoma	30.0%	58.8%	27.2%	16.8% *	13.1% *	4.0% *	46.5%	7.0% *
Texas	19.8%	36.9%	24.4% *	11.9% *	6.6% *	8.6%	30.8%	8.8%
Mountain:								
Colorado	25.7%	37.5%	27.9%	22.6%	10.4% *	6.4% *	33.5%	11.0%
Arizona	23.2%	47.1%	13.1% *	7.7% *	11.9% *	12.5% *	32.7%	11.9%
Utah	30.6%	51.9%	38.3%	18.5% *	6.0% *	13.9%	43.5%	13.2%
Nevada	28.4%	56.7%	28.7%	12.1% *	18.5% *	5.9% *	42.6%	10.1%
Pacific:								
Washington	33.4%	50.5%	36.1%	23.9%	12.3% *	16.4% *	44.3%	15.1%
Oregon	32.3%	51.6%	19.4%	18.1%	6.4% *	20.1% *	40.1%	15.5% *
California	28.6%	47.4%	29.5%	17.9%	11.6% *	9.5% *	40.2%	10.7%
Alaska	30.3%	51.9%	27.4% *	30.4%	18.5% *	8.6% *	41.8%	15.1%
Hawaii	38.2%	49.8%	41.1%	29.8%	25.8%	10.2% *	46.9%	16.2%
States not shown separately	25.9%	45.1%	19.5% *	19.8%	8.8% *	5.1% *	37.6%	6.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
New England:								
Maine	3.18%	6.24%	6.18% *	2.84% *	3.96% *	5.55% *	4.91%	2.42% *
Massachusetts	2.92%	6.89%	6.20%	3.25% *	4.30% *	6.08% *	4.24%	2.63% *
Connecticut	2.59%	5.39%	8.38%	5.15% *	3.12% *	2.64% *	3.40%	2.22% *
Rhode Island	3.01%	3.55%	8.22%	6.10%	7.02% *	5.28% *	4.10%	4.84% *
Middle Atlantic:								
New York	2.02%	4.36%	3.87%	5.60%	6.56%	2.53%	2.44%	3.14%
New Jersey	4.43%	5.51%	12.06% *	10.09%	3.58% *	5.48%	5.12%	4.68%
Pennsylvania	1.42%	3.24%	3.13%	5.58%	5.34%	5.77% *	2.41%	3.96%
East North Central:								
Ohio	2.13%	3.95%	6.73%	5.80% *	4.16%	2.09% *	2.62%	2.17%
Indiana	2.58%	5.02%	9.44%	5.37%	5.25% *	1.52% *	4.49%	2.35%
Illinois	3.08%	6.28%	6.91%	7.00%	3.55% *	5.01% *	4.50%	2.30%
Michigan	3.64%	6.30%	9.66%	5.64%	5.14%	4.85%	4.56%	4.62%
Wisconsin	4.41%	5.18%	8.89%	12.49% *	7.93% *	7.13% *	4.95%	4.83%
West North Central:								
Minnesota	4.24%	9.76%	6.47%	4.61% *	8.06% *	2.44% *	6.00%	2.25%
Iowa	3.63%	5.70%	6.42%	4.16% *	6.96% *	4.23% *	4.03%	2.20%
Missouri	3.36%	4.78%	5.77%	6.33%	4.05% *	5.17% *	3.75%	4.09% *
Kansas	4.23%	7.23%	8.54%	6.51% *	5.52% *	7.16% *	5.45%	4.58% *
South Atlantic:								
Maryland	2.60%	5.08%	5.47%	3.83%	5.74% *	1.39% *	3.68%	1.55%
District of Columbia	2.49%	4.86%	8.49%	4.77%	4.95% *	5.79% *	3.51%	2.63%
Virginia	3.93%	7.13%	6.91%	4.03% *	6.37% *	3.01% *	5.42%	2.15% *
North Carolina	2.51%	5.84%	6.64% *	5.66% *	3.16% *	1.65% *	5.01%	1.68% *
South Carolina	3.05%	6.53%	10.56% *	1.89% *	5.16% *	4.51% *	4.08%	3.00% *
Georgia	2.84%	8.27%	7.26% *	6.99% *	1.08% *	3.38% *	7.18%	1.98% *
Florida	2.37%	5.51%	5.18%	7.21% *	1.18% *	2.07% *	4.38%	1.21%
East South Central:								
Kentucky	3.36%	5.60%	9.14%	6.50% *	2.44% *	3.58%	4.85%	2.49%
Tennessee	3.80%	9.33%	5.69% *	3.83%	3.98% *	2.07% *	5.65%	1.97% *
Alabama	2.99%	2.92%	9.51%	5.73%	2.24% *	4.42% *	3.07%	3.10%
Mississippi	3.61%	8.20%	7.57%	6.61% *	1.44% *	4.79% *	4.94%	3.58% *
West South Central:								
Arkansas	3.62%	5.38%	7.42%	4.95%	4.25% *	8.42% *	4.76%	4.25% *
Louisiana	3.41%	6.45%	6.01% *	4.65% *	2.22% *	6.07% *	4.14%	4.25% *
Oklahoma	3.31%	9.51%	5.91%	6.53% *	5.29% *	2.54% *	6.58%	2.14% *
Texas	1.76%	3.84%	8.77% *	3.63% *	2.26% *	2.35%	2.87%	1.55%
Mountain:								
Colorado	4.06%	8.53%	4.98%	5.69%	4.26% *	3.50% *	5.64%	2.95%
Arizona	3.00%	4.27%	6.25% *	3.19% *	7.42% *	4.21% *	3.34%	3.15%
Utah	2.17%	5.36%	6.69%	6.33% *	2.45% *	3.81%	3.40%	2.92%
Nevada	2.43%	4.60%	6.51%	4.48% *	8.57% *	2.32% *	3.35%	2.65%
Pacific:								
Washington	3.28%	5.92%	6.91%	6.08%	5.61% *	5.53% *	3.37%	3.65%
Oregon	3.87%	5.65%	4.98%	4.58%	2.10% *	8.81% *	4.04%	5.73% *
California	1.17%	4.74%	4.73%	5.29%	2.97%	2.87% *	2.24%	2.27%
Alaska	2.89%	5.54%	8.86% *	7.96%	8.07% *	4.96% *	4.37%	3.35%
Hawaii	1.72%	2.98%	6.46%	5.35%	6.18%	4.01% *	2.13%	3.55%
States not shown separately	1.72%	4.45%	5.90% *	4.82%	3.02% *	1.98% *	2.96%	1.84%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. c. (1) (1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.7%	14.1%	8.4%	5.9%	3.9%	3.6%	11.8%	3.9%
New England:								
Maine	3.2% *						4.7% *	0.4% *
Massachusetts	20.6%						28.5%	4.5% *
Connecticut	13.9%						19.0%	4.0% *
Rhode Island	13.0%						17.0%	4.2% *
Middle Atlantic:								
New York	14.5%						15.8%	11.8%
New Jersey	13.3%						17.8%	2.5% *
Pennsylvania	11.4%						13.3%	8.1% *
East North Central:								
Ohio	8.4%						13.2%	1.6% *
Indiana	2.6%						3.7% *	1.4% *
Illinois	3.2%						3.8% *	2.4% *
Michigan	11.2%						10.7% *	12.3% *
Wisconsin	6.9%						8.4%	4.5% *
West North Central:								
Minnesota	7.6%						10.2%	3.0% *
Iowa	6.0% *						10.0% *	0.2% *
Missouri	4.7% *						6.5% *	2.2% *
Kansas	8.8%						8.9%	8.7% *
South Atlantic:								
Maryland	7.5%						9.4%	4.3% *
District of Columbia	10.2%						13.9%	4.0% *
Virginia	7.1%						11.3%	1.3% *
North Carolina	3.4% *						5.4% *	1.1% *
South Carolina	4.6% *						4.3% *	5.0% *
Georgia	2.3% *						4.2% *	0.5% *
Florida	7.4%						10.9%	2.4% *
East South Central:								
Kentucky	6.1%						8.2%	3.2% *
Tennessee	3.0% *						6.3% *	0.1% *
Alabama	5.2% *						6.5% *	3.3% *
Mississippi	3.7% *						4.5% *	2.8% *
West South Central:								
Arkansas	5.7% *						6.1% *	5.2% *
Louisiana	5.8%						3.8% *	8.6% *
Oklahoma	3.7%						6.2%	0.3% *
Texas	3.7%						5.9% *	1.5% *
Mountain:								
Colorado	13.6%						18.7%	4.0% *
Arizona	10.3%						16.4%	3.0% *
Utah	9.0%						12.3%	4.7% *
Nevada	4.5%						7.6%	0.5% *
Pacific:								
Washington	8.8%						12.8%	2.1% *
Oregon	13.0%						17.6%	3.0% *
California	13.4%						17.8%	6.5% *
Alaska	0.6% *						0.8% *	0.4% *
Hawaii	16.1%						18.7%	9.5% *
States not shown separately	5.9%						8.9%	1.1% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. c. (1) (1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.70%	0.42%	0.73%	0.49%	0.58%	0.41%	0.38%
New England:								
Maine	1.36% *						2.07% *	0.46% *
Massachusetts	2.34%						3.23%	2.15% *
Connecticut	3.22%						4.25%	2.28% *
Rhode Island	2.05%						2.97%	3.16% *
Middle Atlantic:								
New York	1.52%						2.32%	2.50%
New Jersey	2.09%						2.77%	1.07% *
Pennsylvania	1.63%						1.61%	2.99% *
East North Central:								
Ohio	1.48%						2.54%	0.73% *
Indiana	0.74%						1.24% *	0.67% *
Illinois	0.91%						1.55% *	0.93% *
Michigan	2.40%						3.20% *	3.87% *
Wisconsin	1.70%						1.83%	3.52% *
West North Central:								
Minnesota	1.81%						2.78%	1.23% *
Iowa	2.41% *						3.45% *	0.25% *
Missouri	1.97% *						3.45% *	1.43% *
Kansas	2.27%						2.24%	3.78% *
South Atlantic:								
Maryland	1.77%						2.00%	1.97% *
District of Columbia	2.06%						2.66%	1.30% *
Virginia	1.33%						2.43%	0.51% *
North Carolina	1.42% *						2.30% *	0.61% *
South Carolina	1.65% *						1.60% *	2.34% *
Georgia	0.89% *						2.06% *	0.72% *
Florida	1.57%						2.87%	1.39% *
East South Central:								
Kentucky	1.35%						2.00%	1.24% *
Tennessee	1.48% *						3.24% *	0.10% *
Alabama	1.78% *						2.25% *	2.87% *
Mississippi	2.01% *						3.02% *	2.42% *
West South Central:								
Arkansas	2.11% *						2.46% *	2.93% *
Louisiana	1.41%						2.32% *	4.03% *
Oklahoma	0.76%						1.34%	0.36% *
Texas	0.80%						1.88% *	1.19% *
Mountain:								
Colorado	2.92%						4.09%	1.91% *
Arizona	1.77%						2.06%	1.77% *
Utah	1.99%						3.18%	1.94% *
Nevada	1.20%						1.94%	0.21% *
Pacific:								
Washington	2.35%						3.78%	1.00% *
Oregon	2.39%						3.03%	2.08% *
California	2.07%						3.17%	1.52% *
Alaska	0.44% *						0.84% *	0.32% *
Hawaii	1.88%						2.82%	3.35% *
States not shown separately	1.24%						2.06%	0.55% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.7%	23.6%	16.0%	10.6%	5.5%	5.4%	20.4%	6.0%
New England:								
Maine	8.4%						10.3%	4.7% *
Massachusetts	9.8%						12.7%	3.9% *
Connecticut	11.0%						15.1%	3.1% *
Rhode Island	19.0%						23.6%	9.0%
Middle Atlantic:								
New York	20.3%						25.0%	9.6%
New Jersey	23.2%						30.1%	7.0% *
Pennsylvania	12.2%						15.9%	6.2%
East North Central:								
Ohio	17.9%						26.8%	5.4% *
Indiana	14.2%						24.0%	3.2% *
Illinois	15.5%						22.2%	5.8%
Michigan	23.5%						26.1%	18.7%
Wisconsin	15.9%						21.2%	7.5% *
West North Central:								
Minnesota	12.9%						17.6%	4.9% *
Iowa	17.0%						26.6%	2.6% *
Missouri	21.3%						33.1%	5.2% *
Kansas	19.0%						24.6%	9.1% *
South Atlantic:								
Maryland	14.1%						20.6%	3.4% *
District of Columbia	20.4%						29.7%	4.4% *
Virginia	10.9%						15.9%	4.1% *
North Carolina	10.4%						14.9%	5.3% *
South Carolina	12.9%						18.2%	5.8% *
Georgia	10.4%						19.1%	2.1% *
Florida	11.9%						18.2%	3.0% *
East South Central:								
Kentucky	13.1%						17.1%	7.6%
Tennessee	12.6%						22.8%	3.6% *
Alabama	12.7%						16.1%	7.8% *
Mississippi	11.9%						18.6%	3.5% *
West South Central:								
Arkansas	13.1%						14.8%	10.8% *
Louisiana	13.0%						16.3%	8.6% *
Oklahoma	20.5%						32.4%	3.8% *
Texas	11.6%						17.6%	5.7% *
Mountain:								
Colorado	8.8%						10.7% *	5.2% *
Arizona	7.2% *						11.4% *	2.3% *
Utah	16.5%						22.2%	8.9%
Nevada	19.4%						30.0%	5.9% *
Pacific:								
Washington	19.7%						24.3%	12.0%
Oregon	14.2%						17.8%	6.4% *
California	14.1%						19.4%	5.9% *
Alaska	12.3%						16.2%	7.0%
Hawaii	19.7%						23.5%	9.9%
States not shown separately	10.5%						14.6%	4.0% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.c.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.66%	0.84%	0.86%	0.40%	0.60%	0.31%	0.37%
New England:								
Maine	1.59%						2.90%	1.93% *
Massachusetts	1.15%						1.88%	1.24% *
Connecticut	1.97%						2.59%	1.21% *
Rhode Island	3.20%						4.43%	2.30%
Middle Atlantic:								
New York	2.06%						2.91%	1.95% *
New Jersey	3.21%						4.16%	2.73% *
Pennsylvania	1.13%						1.56%	1.73%
East North Central:								
Ohio	1.82%						2.35%	1.73% *
Indiana	1.91%						3.54%	1.04% *
Illinois	1.90%						2.75%	1.44%
Michigan	2.45%						2.73%	3.75%
Wisconsin	2.99%						3.13%	2.96% *
West North Central:								
Minnesota	1.95%						3.26%	2.10% *
Iowa	2.98%						3.75%	1.73% *
Missouri	3.45%						4.85%	1.82% *
Kansas	2.60%						5.30%	3.97% *
South Atlantic:								
Maryland	2.05%						3.30%	1.06% *
District of Columbia	2.10%						2.70%	1.51% *
Virginia	2.77%						4.14%	1.84% *
North Carolina	1.77%						2.48%	1.67% *
South Carolina	2.20%						2.77%	2.48% *
Georgia	2.02%						4.53%	1.28% *
Florida	1.65%						2.46%	1.24% *
East South Central:								
Kentucky	2.39%						2.95%	2.08%
Tennessee	3.60%						5.48%	1.21% *
Alabama	2.76%						3.02%	3.39% *
Mississippi	3.39%						5.16%	2.67% *
West South Central:								
Arkansas	3.15%						3.55%	4.59% *
Louisiana	2.60%						3.31%	2.94% *
Oklahoma	3.25%						5.04%	1.49% *
Texas	1.90%						2.42%	1.78% *
Mountain:								
Colorado	2.32%						3.33% *	2.26% *
Arizona	2.37% *						3.65% *	1.04% *
Utah	1.88%						2.74%	2.41%
Nevada	2.10%						3.07%	2.73% *
Pacific:								
Washington	2.37%						2.65%	2.73%
Oregon	1.55%						1.30%	3.67% *
California	1.62%						2.37%	2.15% *
Alaska	1.54%						2.99%	1.15%
Hawaii	1.87%						2.55%	1.80%
States not shown separately	1.55%						2.13%	1.46% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. c. (3) (1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.9%	12.7%	6.7%	4.9%	3.2%	4.5%	10.3%	4.1%
New England:								
Maine	9.0%						12.9%	1.8% *
Massachusetts	6.4%						8.3% *	2.5% *
Connecticut	8.0%						11.8%	0.7% *
Rhode Island	15.1%						18.9%	7.0% *
Middle Atlantic:								
New York	8.4%						9.3%	6.3%
New Jersey	5.2% *						4.1% *	7.9% *
Pennsylvania	14.3%						18.8%	7.2% *
East North Central:								
Ohio	7.6%						10.0%	4.3% *
Indiana	11.3%						15.2%	6.8% *
Illinois	9.6%						13.3%	4.2% *
Michigan	19.4%						24.7%	9.5% *
Wisconsin	12.5%						16.1%	6.9% *
West North Central:								
Minnesota	10.5%						14.7%	3.0% *
Iowa	9.7%						12.4%	5.7% *
Missouri	8.4%						10.3%	5.8% *
Kansas	13.3%						17.1%	6.6% *
South Atlantic:								
Maryland	5.1%						7.5%	1.0% *
District of Columbia	4.9% *						4.9% *	4.7% *
Virginia	6.2%						9.4%	1.8% *
North Carolina	4.0% *						5.7% *	2.1% *
South Carolina	8.5%						14.4%	0.6% *
Georgia	4.5% *						8.0% *	1.2% *
Florida	3.6%						4.6%	2.2% *
East South Central:								
Kentucky	9.0%						10.8%	6.7%
Tennessee	4.6%						8.2%	1.3% *
Alabama	8.9%						12.9%	3.0% *
Mississippi	6.4%						9.6%	2.5% *
West South Central:								
Arkansas	13.1%						15.7%	9.7% *
Louisiana	7.2%						8.6% *	5.5% *
Oklahoma	7.6%						11.0% *	2.8% *
Texas	6.4%						7.9%	4.9% *
Mountain:								
Colorado	6.0%						5.3% *	7.2%
Arizona	5.9% *						4.9% *	7.1% *
Utah	8.6%						10.7%	5.8% *
Nevada	5.7%						6.9% *	4.1% *
Pacific:								
Washington	8.6%						11.4%	4.0% *
Oregon	6.7%						6.8%	6.5% *
California	3.1%						4.4%	1.2% *
Alaska	17.4%						24.8%	7.8% *
Hawaii	9.8%						11.8%	4.7% *
States not shown separately	10.1%						14.6%	2.8% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2. c. (3) (1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.90%	0.60%	0.44%	0.42%	0.28%	0.59%	0.22%
New England:								
Maine	1.72%						2.67%	1.17% *
Massachusetts	1.83%						2.64% *	0.97% *
Connecticut	1.50%						2.25%	0.48% *
Rhode Island	2.51%						3.30%	3.81% *
Middle Atlantic:								
New York	1.80%						2.32%	1.56%
New Jersey	1.77% *						1.97% *	4.54% *
Pennsylvania	1.09%						1.69%	2.97% *
East North Central:								
Ohio	1.11%						1.63%	1.41% *
Indiana	1.71%						2.13%	2.17% *
Illinois	2.51%						3.94%	2.13% *
Michigan	3.25%						5.05%	2.94% *
Wisconsin	2.33%						2.36%	3.40% *
West North Central:								
Minnesota	2.48%						3.36%	1.40% *
Iowa	2.21%						3.05%	1.97% *
Missouri	2.09%						2.66%	3.43% *
Kansas	3.39%						4.59%	3.26% *
South Atlantic:								
Maryland	1.30%						1.67%	0.52% *
District of Columbia	1.51% *						2.01% *	2.94% *
Virginia	1.52%						2.00%	1.26% *
North Carolina	1.42% *						3.05% *	0.82% *
South Carolina	1.69%						2.75%	0.88% *
Georgia	1.54% *						2.87% *	1.54% *
Florida	0.83%						1.36%	1.24% *
East South Central:								
Kentucky	1.79%						3.08%	1.69%
Tennessee	0.99%						1.71%	1.12% *
Alabama	2.05%						2.52%	1.83% *
Mississippi	1.76%						2.46%	1.36% *
West South Central:								
Arkansas	2.63%						2.67%	3.50% *
Louisiana	1.58%						2.59% *	2.10% *
Oklahoma	1.79%						4.78% *	1.54% *
Texas	1.37%						1.93%	1.63% *
Mountain:								
Colorado	1.60%						1.76% *	1.94%
Arizona	1.96% *						1.65% *	2.96% *
Utah	2.04%						2.92%	2.97% *
Nevada	1.60%						2.58% *	1.68% *
Pacific:								
Washington	1.22%						1.66%	2.00% *
Oregon	1.63%						1.79%	3.30% *
California	0.80%						0.93%	0.75% *
Alaska	2.98%						4.52%	2.97% *
Hawaii	2.13%						2.33%	2.73% *
States not shown separately	1.39%						2.46%	1.36% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. A. 2.d(1997) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	10.3%	14.1%	21.5%	37.0%	67.1%	12.4%	51.9%
New England:								
Maine	23.7%	5.7% *	7.5% *	30.1%	44.7%	58.1%	9.0%	50.9%
Massachusetts	28.2%	8.8%	9.4% *	34.8%	79.3%	60.8%	10.7%	63.5%
Connecticut	27.0%	13.8%	11.2% *	34.3%	37.2% *	56.6%	16.6%	46.9%
Rhode Island	35.8%	19.3%	35.6%	36.9%	41.2%	75.3%	23.7%	61.7%
Middle Atlantic:								
New York	32.7%	14.0%	26.1%	30.8%	54.6%	81.8%	18.2%	65.6%
New Jersey	24.4%	12.1%	11.7% *	18.1%	48.3%	67.4%	12.5%	52.7%
Pennsylvania	34.4%	15.8%	22.3%	27.3%	51.5%	75.0%	18.6%	60.1%
East North Central:								
Ohio	27.2%	9.6% *	5.5% *	10.7% *	21.4%	75.6%	8.7%	53.4%
Indiana	22.2%	8.4% *	5.0% *	6.7% *	10.4% *	67.8%	7.3%	39.1%
Illinois	29.1%	8.0% *	13.5% *	25.2%	37.3%	69.6%	11.4%	54.9%
Michigan	26.2%	6.1% *	12.7% *	27.8%	41.3%	70.0%	10.3%	56.1%
Wisconsin	22.7%	4.6% *	4.7% *	7.8% *	23.0% *	75.7%	5.0% *	50.3%
West North Central:								
Minnesota	19.7%	3.9% *	5.2% *	9.1% *	23.2% *	71.3%	4.3% *	46.4%
Iowa	18.9%	9.7%	0.0%	15.5%	22.5%	49.8%	9.1%	33.6%
Missouri	26.2%	7.5% *	13.6% *	21.0%	32.6%	60.0%	10.4%	47.8%
Kansas	20.1%	5.8% *	9.7% *	25.8% *	18.7%	57.1%	9.2% *	39.4%
South Atlantic:								
Maryland	33.1%	9.5%	17.5% *	30.5%	50.1%	82.3%	12.9%	66.5%
District of Columbia	31.5%	9.2%	24.4%	27.9%	39.3%	82.3%	14.7%	60.1%
Virginia	27.6%	6.3% *	9.8% *	19.8% *	41.0%	65.8%	9.0% *	53.5%
North Carolina	26.1%	1.1% *	3.6% *	6.7% *	31.2%	70.4%	2.3% *	53.3%
South Carolina	24.1%	10.3%	14.7% *	17.6% *	22.3% *	52.4%	12.5%	39.3%
Georgia	30.6%	11.9%	11.3% *	28.3% *	25.1%	59.3%	13.4%	46.8%
Florida	33.8%	9.6%	24.7%	29.6%	51.8%	69.5%	14.4%	61.4%
East South Central:								
Kentucky	18.8%	7.0% *	9.5% *	7.8% *	16.2% *	49.2%	7.9%	33.9%
Tennessee	28.0%	14.0% *	7.2% *	20.4%	11.1% *	59.1%	13.1%	41.1%
Alabama	17.8%	4.4% *	8.4% *	6.4% *	7.9% *	61.2%	5.7% *	35.6%
Mississippi	17.1%	9.4%	5.9% *	5.7% *	4.8% *	46.2%	7.9%	28.5%
West South Central:								
Arkansas	19.3%	2.4% *	6.9% *	7.7% *	17.2% *	59.8%	3.9% *	40.1%
Louisiana	26.6%	14.1% *	10.3% *	7.1% *	22.8% *	66.7%	12.2%	46.2%
Oklahoma	25.4%	8.9% *	22.2%	25.4%	19.3% *	57.1%	13.9%	41.6%
Texas	29.0%	7.8%	13.0% *	22.0%	32.5%	60.3%	10.2%	48.1%
Mountain:								
Colorado	24.8%	3.8% *	20.0% *	25.8% *	71.1%	54.8%	8.9%	54.8%
Arizona	34.8%	12.9% *	12.4% *	27.6%	33.9%	78.4%	13.5%	60.1%
Utah	32.0%	9.4% *	4.2% *	33.3%	40.3%	74.0%	10.8%	60.5%
Nevada	29.0%	12.9%	3.7% *	15.9%	26.6%	72.0%	9.7%	53.7%
Pacific:								
Washington	31.4%	18.1% *	18.5%	17.9% *	48.9%	65.8%	17.7%	54.4%
Oregon	17.7%	10.4% *	6.7% *	10.2% *	36.2%	42.2%	9.4%	35.5%
California	35.6%	13.8%	23.5%	27.9%	48.4%	81.4%	18.3%	62.3%
Alaska	12.4% *	2.0% *	4.2% *	7.3% *	14.2% *	36.2%	3.7% *	23.8%
Hawaii	38.3%	15.4%	30.8%	67.3%	78.4%	75.5%	23.3%	76.4%
States not shown separately	17.6%	13.6%	3.0% *	14.5%	19.7% *	38.9%	11.4%	27.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.A.2.d(1997) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.50%	1.02%	0.83%	1.31%	0.98%	0.38%	0.74%
New England:								
Maine	3.08%	2.48% *	6.18% *	6.81%	4.22%	8.98%	2.61%	5.58%
Massachusetts	4.24%	2.37%	3.48% *	7.68%	8.13%	9.03%	2.12%	7.65%
Connecticut	1.93%	3.12%	3.69% *	5.62%	11.82% *	7.90%	1.32%	6.54%
Rhode Island	3.47%	5.04%	5.08%	6.08%	8.84%	5.42%	3.61%	5.26%
Middle Atlantic:								
New York	1.96%	2.48%	6.11%	4.48%	9.08%	3.34%	2.37%	3.84%
New Jersey	2.03%	3.37%	4.51% *	4.88%	9.27%	6.42%	2.24%	6.26%
Pennsylvania	2.91%	2.64%	4.80%	4.68%	8.44%	7.49%	2.04%	4.90%
East North Central:								
Ohio	2.17%	3.82% *	10.13% *	3.25% *	5.40%	3.87%	2.42%	2.21%
Indiana	2.30%	3.16% *	3.18% *	3.58% *	4.66% *	5.22%	1.74%	3.53%
Illinois	2.85%	3.75% *	4.63% *	5.34%	8.44%	6.03%	3.17%	6.16%
Michigan	2.20%	2.54% *	4.60% *	3.80%	8.44%	4.39%	1.89%	2.84%
Wisconsin	2.43%	1.95% *	2.53% *	5.18% *	7.25% *	8.82%	1.57% *	7.17%
West North Central:								
Minnesota	3.25%	2.16% *	2.18% *	2.81% *	9.99% *	8.05%	1.76% *	5.12%
Iowa	2.05%	2.41%	0.00%	3.86%	5.34%	7.61%	1.81%	4.92%
Missouri	3.51%	2.59% *	5.88% *	5.45%	6.44%	8.24%	2.02%	5.74%
Kansas	2.50%	2.49% *	4.45% *	8.71% *	4.49%	6.93%	3.14% *	2.60%
South Atlantic:								
Maryland	3.49%	2.79%	7.95% *	6.53%	10.10%	4.90%	2.74%	5.85%
District of Columbia	2.55%	2.31%	4.89%	7.00%	10.26%	4.73%	1.55%	4.22%
Virginia	1.98%	3.51% *	4.35% *	6.19% *	8.80%	3.71%	3.04% *	3.77%
North Carolina	4.92%	1.35% *	1.75% *	2.89% *	7.19%	8.02%	1.44% *	6.30%
South Carolina	2.62%	2.11%	11.44% *	7.19% *	8.23% *	5.54%	2.62%	3.77%
Georgia	2.74%	3.33%	5.34% *	10.43% *	6.90%	4.66%	2.21%	4.29%
Florida	3.12%	2.63%	7.10%	5.07%	7.61%	7.77%	1.48%	4.98%
East South Central:								
Kentucky	2.21%	3.44% *	3.67% *	5.15% *	8.51% *	4.73%	2.01%	3.44%
Tennessee	3.48%	4.80% *	4.22% *	5.76%	6.13% *	7.62%	3.15%	4.84%
Alabama	2.80%	1.81% *	4.01% *	2.79% *	3.30% *	7.54%	1.73% *	4.79%
Mississippi	1.87%	2.61%	3.24% *	1.85% *	3.38% *	7.47%	1.44%	3.62%
West South Central:								
Arkansas	3.01%	1.42% *	2.81% *	3.52% *	5.58% *	7.28%	1.26% *	5.22%
Louisiana	3.16%	5.19% *	5.17% *	2.71% *	6.97% *	6.74%	3.52%	3.76%
Oklahoma	2.11%	3.98% *	4.21%	6.09%	9.96% *	7.46%	2.28%	5.52%
Texas	0.97%	1.92%	4.89% *	3.37%	5.60%	3.66%	2.31%	2.41%
Mountain:								
Colorado	3.14%	2.10% *	6.05% *	9.97% *	9.68%	8.05%	1.95%	7.75%
Arizona	3.99%	6.20% *	4.68% *	6.25%	5.79%	2.61%	4.00%	4.93%
Utah	3.15%	3.25% *	4.24% *	8.23%	8.05%	7.29%	1.89%	5.34%
Nevada	2.98%	3.75%	3.32% *	4.42%	5.99%	8.59%	2.33%	5.83%
Pacific:								
Washington	4.60%	6.88% *	4.34%	5.86% *	10.24%	7.01%	4.62%	5.82%
Oregon	2.32%	3.33% *	4.39% *	3.55% *	8.04%	8.19%	2.13%	4.52%
California	1.87%	1.88%	5.45%	2.78%	5.26%	3.61%	1.83%	3.24%
Alaska	3.79% *	1.34% *	3.73% *	4.39% *	4.91% *	10.74%	1.76% *	6.64%
Hawaii	2.65%	4.33%	3.64%	6.57%	5.10%	7.18%	2.76%	3.08%
States not shown separately	1.99%	2.55%	1.95% *	3.51%	6.30% *	8.92%	1.77%	3.66%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

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

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

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

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

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

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

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

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

Table II. B. 1(1997) Number of private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	106,658,324	15,707,054	10,639,454	15,427,789	20,843,149	44,040,878	33,833,828	72,824,496
New England:								
Maine	443,882	92,233	67,345	60,490	97,901	125,913	196,851	247,031
Massachusetts	2,734,819	385,653	264,860	379,894	648,948	1,055,464	844,968	1,889,852
Connecticut	1,515,179	427,438	123,174	183,638	251,982	528,947	660,226	854,953
Rhode Island	399,548	70,088	40,003	68,070	53,111	168,276	140,698	258,850
Middle Atlantic:								
New York	7,262,137	1,366,508	570,246	816,874	1,660,220	2,848,290	2,398,785	4,863,352
New Jersey	3,413,451	521,960	252,873	563,227	624,978	1,450,413	1,041,893	2,371,558
Pennsylvania	4,892,495	594,050	599,909	867,614	794,879	2,036,043	1,513,002	3,379,493
East North Central:								
Ohio	4,557,469	569,021	410,457	813,543	860,345	1,904,103	1,346,678	3,210,792
Indiana	2,439,102	279,493	210,512	402,997	479,690	1,066,410	657,283	1,781,819
Illinois	5,342,451	561,594	586,487	783,947	1,291,258	2,119,165	1,552,425	3,790,026
Michigan	3,844,521	454,461	411,484	586,010	783,290	1,609,276	1,175,164	2,669,357
Wisconsin	2,376,864	311,295	310,189	380,451	504,742	870,186	777,431	1,599,433
West North Central:								
Minnesota	2,219,111	292,524	267,564	375,762	379,416	903,845	706,992	1,512,119
Iowa	1,244,876	204,192	116,660	188,099	212,897	523,028	399,754	845,123
Missouri	2,244,054	271,873	247,001	287,648	359,833	1,077,699	657,412	1,586,642
Kansas	1,026,677	203,890	108,130	148,151	264,756	301,749	396,743	629,934
South Atlantic:								
Maryland	1,842,084	230,405	254,503	285,927	301,255	769,993	628,838	1,213,245
District of Columbia	404,642	83,222	31,295	54,131	98,307	137,688	140,561	264,081
Virginia	2,646,961	326,461	249,341	382,228	469,426	1,219,505	779,494	1,867,467
North Carolina	3,142,910	439,931	261,606	377,032	505,347	1,558,995	866,288	2,276,622
South Carolina	1,467,483	212,130	150,892	186,960	297,457	620,043	482,626	984,857
Georgia	2,977,386	490,870	235,914	368,596	548,336	1,333,669	900,084	2,077,302
Florida	5,613,781	816,802	526,936	530,545	1,328,321	2,411,177	1,627,309	3,986,473
East South Central:								
Kentucky	1,424,171	182,934	121,581	234,526	251,984	633,146	409,179	1,014,992
Tennessee	2,185,868	264,061	166,827	331,247	403,704	1,020,028	574,272	1,611,595
Alabama	1,666,543	198,419	153,177	247,468	342,290	725,187	471,665	1,194,878
Mississippi	855,963	132,975	84,408	186,750	148,866	302,964	334,633	521,330
West South Central:								
Arkansas	900,716	113,832	79,133	107,363	168,618	431,770	248,490	652,226
Louisiana	1,440,218	229,356	302,465	233,796	201,771	472,830	640,160	800,058
Oklahoma	1,058,746	150,727	121,000	198,461	227,770	360,788	342,810	715,936
Texas	7,567,564	1,094,141	694,126	919,644	1,474,044	3,385,608	2,280,226	5,287,338
Mountain:								
Colorado	1,631,346	265,726	184,814	255,462	327,176	598,168	562,917	1,068,429
Arizona	1,618,417	178,547	173,004 *	255,892	235,448	775,526	472,947	1,145,470
Utah	822,869	134,498	73,233	125,856	143,059	346,224	263,706	559,163
Nevada	759,384	87,150	89,197	92,633	118,625	371,780	230,049	529,335
Pacific:								
Washington	1,992,206	367,444	255,822	305,418	362,842	700,680	795,397	1,196,809
Oregon	1,291,131	250,303	145,867	206,556	185,222	503,183	488,401	802,730
California	12,376,145	1,676,311	1,083,957	1,932,653	2,492,998	5,190,226	3,707,776	8,668,370
Alaska	180,787	50,529	20,770	24,706	36,097	48,686	84,096	96,691
Hawaii	422,873	56,495	49,000	61,904	101,861	153,614	138,659	284,214
States not shown separately	4,411,494	1,067,511	543,693	615,618	804,078	1,380,593	1,896,940	2,514,553

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 1(1997) Standard error for number of private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 347, 132	430, 845	286, 198	470, 930	611, 329	1, 174, 467	623, 700	1, 085, 063
New England:								
Maine	49, 028	7, 491	12, 225	6, 594	10, 215	37, 681	10, 296	41, 850
Massachusetts	279, 506	39, 918	42, 934	39, 725	133, 169	252, 035	40, 511	268, 025
Connecticut	208, 996	198, 332	13, 454	20, 567	34, 195	67, 644	192, 483	62, 355
Rhode Island	47, 143	8, 864	7, 432	3, 842	7, 327	44, 900	10, 722	43, 911
Middle Atlantic:								
New York	502, 266	150, 267	34, 916	109, 676	173, 879	278, 446	210, 562	348, 423
New Jersey	217, 460	26, 270	33, 202	75, 234	79, 080	243, 582	45, 370	200, 711
Pennsylvania	302, 611	30, 996	68, 402	103, 820	123, 983	280, 126	78, 762	293, 492
East North Central:								
Ohio	298, 892	44, 251	37, 037	139, 396	93, 438	218, 455	96, 550	276, 387
Indiana	145, 198	21, 323	22, 706	40, 806	66, 512	145, 961	34, 997	163, 558
Illinois	438, 788	28, 785	98, 331	124, 888	120, 240	362, 677	151, 734	421, 390
Michigan	160, 272	27, 479	22, 400	63, 895	113, 704	150, 765	61, 977	134, 211
Wisconsin	188, 173	34, 368	47, 998	44, 641	131, 759	128, 963	61, 403	177, 915
West North Central:								
Minnesota	147, 414	25, 767	29, 329	36, 835	48, 069	120, 573	36, 878	130, 572
Iowa	92, 301	17, 956	14, 292	23, 674	32, 352	101, 411	21, 957	101, 757
Missouri	193, 554	20, 065	33, 243	41, 016	51, 722	188, 138	30, 768	191, 654
Kansas	114, 904	48, 383	12, 774	12, 704	54, 083	62, 265	47, 078	72, 581
South Atlantic:								
Maryland	195, 870	10, 505	35, 393	19, 312	59, 862	178, 230	42, 233	198, 729
District of Columbia	57, 604	24, 956	4, 384	4, 145	21, 824	32, 221	25, 212	42, 406
Virginia	178, 476	20, 857	29, 444	43, 174	44, 813	151, 717	31, 330	167, 402
North Carolina	318, 268	56, 108	25, 336	43, 267	52, 828	327, 943	71, 272	334, 813
South Carolina	107, 894	11, 395	29, 744	28, 818	44, 661	65, 306	35, 401	90, 628
Georgia	143, 057	155, 981	44, 170	41, 349	72, 806	147, 166	166, 207	135, 989
Florida	436, 191	46, 146	47, 205	39, 076	132, 754	325, 543	93, 458	370, 038
East South Central:								
Kentucky	137, 537	24, 575	9, 347	46, 327	32, 326	153, 822	33, 780	147, 759
Tennessee	116, 902	24, 096	13, 930	61, 628	76, 636	95, 300	42, 285	116, 794
Alabama	119, 564	17, 427	19, 095	36, 732	53, 923	107, 133	34, 250	107, 188
Mississippi	57, 678	20, 978	6, 820	49, 374	21, 014	45, 363	50, 396	56, 791
West South Central:								
Arkansas	53, 090	4, 610	7, 971	14, 599	28, 022	74, 443	13, 260	56, 937
Louisiana	158, 369	19, 346	142, 865	22, 610	24, 027	89, 224	138, 761	95, 377
Oklahoma	68, 617	12, 392	14, 664	50, 464	40, 519	45, 951	26, 482	62, 702
Texas	464, 667	152, 614	61, 265	109, 549	174, 223	417, 962	161, 977	412, 579
Mountain:								
Colorado	223, 339	32, 987	24, 749	33, 525	132, 415	110, 197	50, 554	204, 903
Arizona	199, 634	8, 871	39, 462 *	22, 118	35, 415	196, 244	41, 761	203, 912
Utah	92, 923	36, 497	8, 291	12, 376	23, 487	80, 623	39, 509	84, 027
Nevada	44, 600	4, 314	21, 309	12, 072	17, 199	29, 914	21, 692	47, 386
Pacific:								
Washington	119, 838	64, 978	28, 117	51, 167	61, 684	118, 927	68, 651	96, 258
Oregon	147, 101	29, 302	14, 720	33, 845	22, 510	98, 976	35, 237	127, 119
California	659, 422	56, 966	53, 159	145, 724	213, 678	612, 582	127, 109	684, 690
Alaska	9, 600	8, 032	2, 573	2, 782	3, 627	9, 017	7, 904	8, 965
Hawaii	24, 963	4, 350	3, 215	8, 653	14, 182	21, 476	8, 278	19, 494
States not shown separately	277, 332	138, 834	54, 299	84, 376	116, 762	208, 406	152, 195	270, 452

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 1. a(1997) Percent of number of private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	106,658,324	14.7%	10.0%	14.5%	19.5%	41.3%	31.7%	68.3%
New England:								
Maine	443,882	20.8%	15.2%	13.6%	22.1%	28.4%	44.3%	55.7%
Massachusetts	2,734,819	14.1%	9.7%	13.9%	23.7%	38.6%	30.9%	69.1%
Connecticut	1,515,179	28.2%	8.1%	12.1%	16.6%	34.9%	43.6%	56.4%
Rhode Island	399,548	17.5%	10.0%	17.0%	13.3%	42.1%	35.2%	64.8%
Middle Atlantic:								
New York	7,262,137	18.8%	7.9%	11.2%	22.9%	39.2%	33.0%	67.0%
New Jersey	3,413,451	15.3%	7.4%	16.5%	18.3%	42.5%	30.5%	69.5%
Pennsylvania	4,892,495	12.1%	12.3%	17.7%	16.2%	41.6%	30.9%	69.1%
East North Central:								
Ohio	4,557,469	12.5%	9.0%	17.9%	18.9%	41.8%	29.5%	70.5%
Indiana	2,439,102	11.5%	8.6%	16.5%	19.7%	43.7%	26.9%	73.1%
Illinois	5,342,451	10.5%	11.0%	14.7%	24.2%	39.7%	29.1%	70.9%
Michigan	3,844,521	11.8%	10.7%	15.2%	20.4%	41.9%	30.6%	69.4%
Wisconsin	2,376,864	13.1%	13.1%	16.0%	21.2%	36.6%	32.7%	67.3%
West North Central:								
Minnesota	2,219,111	13.2%	12.1%	16.9%	17.1%	40.7%	31.9%	68.1%
Iowa	1,244,876	16.4%	9.4%	15.1%	17.1%	42.0%	32.1%	67.9%
Missouri	2,244,054	12.1%	11.0%	12.8%	16.0%	48.0%	29.3%	70.7%
Kansas	1,026,677	19.9%	10.5%	14.4%	25.8%	29.4%	38.6%	61.4%
South Atlantic:								
Maryland	1,842,084	12.5%	13.8%	15.5%	16.4%	41.8%	34.1%	65.9%
District of Columbia	404,642	20.6%	7.7%	13.4%	24.3%	34.0%	34.7%	65.3%
Virginia	2,646,961	12.3%	9.4%	14.4%	17.7%	46.1%	29.4%	70.6%
North Carolina	3,142,910	14.0%	8.3%	12.0%	16.1%	49.6%	27.6%	72.4%
South Carolina	1,467,483	14.5%	10.3%	12.7%	20.3%	42.3%	32.9%	67.1%
Georgia	2,977,386	16.5%	7.9%	12.4%	18.4%	44.8%	30.2%	69.8%
Florida	5,613,781	14.5%	9.4%	9.5%	23.7%	43.0%	29.0%	71.0%
East South Central:								
Kentucky	1,424,171	12.8%	8.5%	16.5%	17.7%	44.5%	28.7%	71.3%
Tennessee	2,185,868	12.1%	7.6%	15.2%	18.5%	46.7%	26.3%	73.7%
Alabama	1,666,543	11.9%	9.2%	14.8%	20.5%	43.5%	28.3%	71.7%
Mississippi	855,963	15.5%	9.9%	21.8%	17.4%	35.4%	39.1%	60.9%
West South Central:								
Arkansas	900,716	12.6%	8.8%	11.9%	18.7%	47.9%	27.6%	72.4%
Louisiana	1,440,218	15.9%	21.0%	16.2%	14.0%	32.8%	44.4%	55.6%
Oklahoma	1,058,746	14.2%	11.4%	18.7%	21.5%	34.1%	32.4%	67.6%
Texas	7,567,564	14.5%	9.2%	12.2%	19.5%	44.7%	30.1%	69.9%
Mountain:								
Colorado	1,631,346	16.3%	11.3%	15.7%	20.1%	36.7%	34.5%	65.5%
Arizona	1,618,417	11.0%	10.7% *	15.8%	14.5%	47.9%	29.2%	70.8%
Utah	822,869	16.3%	8.9%	15.3%	17.4%	42.1%	32.0%	68.0%
Nevada	759,384	11.5%	11.7%	12.2%	15.6%	49.0%	30.3%	69.7%
Pacific:								
Washington	1,992,206	18.4%	12.8%	15.3%	18.2%	35.2%	39.9%	60.1%
Oregon	1,291,131	19.4%	11.3%	16.0%	14.3%	39.0%	37.8%	62.2%
California	12,376,145	13.5%	8.8%	15.6%	20.1%	41.9%	30.0%	70.0%
Alaska	180,787	27.9%	11.5%	13.7%	20.0%	26.9%	46.5%	53.5%
Hawaii	422,873	13.4%	11.6%	14.6%	24.1%	36.3%	32.8%	67.2%
States not shown separately	4,411,494	24.2%	12.3%	14.0%	18.2%	31.3%	43.0%	57.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
Percents may not add to 100% because of rounding.

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

Table II. B. 1. a(1997) Standard error for percent of number of private-sector employees by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,347,132	0.36%	0.29%	0.34%	0.54%	0.99%	0.47%	0.47%
New England:								
Maine	49,028	2.85%	2.45%	1.56%	2.17%	4.75%	3.32%	3.32%
Massachusetts	279,506	2.48%	1.47%	2.47%	3.65%	5.77%	3.26%	3.26%
Connecticut	208,996	5.43%	1.43%	1.76%	2.60%	4.27%	4.23%	4.23%
Rhode Island	47,143	2.77%	1.18%	1.95%	1.98%	5.16%	3.65%	3.65%
Middle Atlantic:								
New York	502,266	1.42%	0.78%	1.18%	1.81%	2.91%	1.49%	1.49%
New Jersey	217,460	1.41%	1.04%	2.17%	2.62%	4.76%	1.78%	1.78%
Pennsylvania	302,611	0.52%	1.75%	2.66%	1.94%	3.95%	2.34%	2.34%
East North Central:								
Ohio	298,892	1.31%	1.23%	2.07%	1.92%	3.22%	2.28%	2.28%
Indiana	145,198	1.15%	1.22%	1.87%	2.32%	3.76%	2.68%	2.68%
Illinois	438,788	1.05%	1.52%	2.02%	2.80%	4.14%	2.47%	2.47%
Michigan	160,272	1.12%	0.78%	1.36%	2.93%	2.53%	1.37%	1.37%
Wisconsin	188,173	2.04%	1.42%	2.29%	3.78%	3.76%	2.94%	2.94%
West North Central:								
Minnesota	147,414	1.25%	1.27%	2.06%	1.85%	3.01%	2.04%	2.04%
Iowa	92,301	2.02%	1.46%	2.37%	2.49%	4.53%	2.97%	2.97%
Missouri	193,554	0.67%	2.35%	2.54%	2.52%	5.41%	3.37%	3.37%
Kansas	114,904	2.19%	1.37%	1.26%	3.98%	4.02%	1.88%	1.88%
South Atlantic:								
Maryland	195,870	1.52%	2.27%	1.17%	2.46%	4.65%	3.45%	3.45%
District of Columbia	57,604	3.12%	1.83%	2.19%	3.85%	4.22%	3.19%	3.19%
Virginia	178,476	1.12%	1.31%	2.00%	1.56%	2.94%	1.91%	1.91%
North Carolina	318,268	2.63%	1.42%	1.04%	2.35%	5.16%	3.80%	3.80%
South Carolina	107,894	1.44%	2.06%	1.53%	2.58%	2.25%	1.97%	1.97%
Georgia	143,057	4.04%	1.46%	1.49%	2.43%	4.54%	4.11%	4.11%
Florida	436,191	1.11%	0.87%	0.88%	2.86%	3.94%	2.15%	2.15%
East South Central:								
Kentucky	137,537	2.20%	0.73%	3.41%	2.49%	5.43%	3.54%	3.54%
Tennessee	116,902	1.60%	0.71%	2.47%	2.83%	3.33%	2.26%	2.26%
Alabama	119,564	0.91%	1.39%	1.91%	2.68%	3.77%	1.90%	1.90%
Mississippi	57,678	2.12%	1.25%	4.87%	1.76%	4.29%	4.50%	4.50%
West South Central:								
Arkansas	53,090	0.92%	1.05%	1.56%	3.53%	5.80%	2.18%	2.18%
Louisiana	158,369	1.82%	5.29%	2.20%	2.26%	4.91%	4.63%	4.63%
Oklahoma	68,617	1.47%	0.81%	4.16%	2.79%	3.93%	2.28%	2.28%
Texas	464,667	1.55%	1.13%	1.26%	2.36%	3.36%	2.31%	2.31%
Mountain:								
Colorado	223,339	2.15%	1.82%	2.68%	4.24%	3.98%	3.64%	3.64%
Arizona	199,634	1.19%	3.31% *	1.91%	2.51%	4.96%	4.46%	4.46%
Utah	92,923	3.22%	1.23%	1.46%	2.95%	4.86%	3.71%	3.71%
Nevada	44,600	0.89%	2.47%	1.77%	1.61%	1.95%	3.11%	3.11%
Pacific:								
Washington	119,838	2.50%	1.38%	2.40%	3.93%	4.88%	2.85%	2.85%
Oregon	147,101	1.27%	1.97%	2.66%	0.94%	3.84%	3.26%	3.26%
California	659,422	0.75%	0.93%	1.29%	1.55%	2.88%	2.03%	2.03%
Alaska	9,600	3.88%	1.76%	1.81%	2.26%	4.04%	3.61%	3.61%
Hawaii	24,963	1.23%	0.90%	1.56%	3.50%	3.60%	1.37%	1.37%
States not shown separately	277,332	2.40%	2.06%	1.70%	2.16%	3.68%	3.54%	3.54%

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

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

Table II.B.2(1997) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1997  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.7%	47.3%	70.4%	86.5%	96.9%	97.6%	62.3%	96.6%
New England:								
Maine	80.4%	40.8%	67.9%	85.2%	98.2%	100.0%	57.8%	98.4%
Massachusetts	89.1%	64.9%	77.2%	89.0%	100.0%	94.2%	73.4%	96.1%
Connecticut	87.2%	63.4%	79.2%	93.6%	99.9%	100.0%	71.2%	99.5%
Rhode Island	88.5%	56.0%	80.9%	90.8%	98.2%	99.8%	70.1%	98.5%
Middle Atlantic:								
New York	86.9%	56.4%	78.2%	81.8%	95.7%	99.6%	66.6%	96.9%
New Jersey	89.0%	52.4%	72.1%	92.9%	97.6%	100.0%	67.6%	98.5%
Pennsylvania	88.7%	46.0%	86.5%	88.9%	96.7%	98.6%	70.0%	97.1%
East North Central:								
Ohio	87.4%	40.3%	66.5%	95.0%	96.8%	98.5%	62.7%	97.8%
Indiana	89.2%	37.6%	69.9%	94.9%	99.1%	99.9%	61.8%	99.3%
Illinois	88.2%	38.2%	74.5%	88.6%	98.0%	99.1%	64.1%	98.0%
Michigan	90.0%	49.6%	73.1%	94.4%	98.6%	100.0%	70.5%	98.6%
Wisconsin	88.5%	43.9%	82.6%	88.7%	99.7%	100.0%	66.5%	99.2%
West North Central:								
Minnesota	87.2%	49.1%	77.9%	88.9%	96.8%	97.5%	66.3%	97.0%
Iowa	85.5%	40.4%	73.6%	87.3%	98.5%	99.9%	59.7%	97.8%
Missouri	86.9%	38.1%	78.2%	87.5%	94.8%	98.4%	61.7%	97.3%
Kansas	86.5%	59.6%	74.6%	84.3%	98.3%	99.7%	68.6%	97.8%
South Atlantic:								
Maryland	89.7%	54.1%	74.3%	95.2%	98.7%	100.0%	71.1%	99.4%
District of Columbia	94.2%	86.9%	89.9%	88.5%	99.5%	98.0%	87.0%	98.1%
Virginia	84.1%	42.2%	70.2%	91.7%	92.5%	92.6%	64.6%	92.3%
North Carolina	86.1%	36.0%	82.4%	77.3%	95.1%	100.0%	54.4%	98.1%
South Carolina	86.4%	45.8%	69.4%	83.6%	98.2%	99.5%	62.3%	98.2%
Georgia	88.0%	57.3%	67.3%	84.6%	100.0%	99.1%	63.6%	98.6%
Florida	85.0%	45.8%	64.7%	81.6%	91.2%	100.0%	57.0%	96.4%
East South Central:								
Kentucky	89.0%	44.2%	69.1%	93.0%	100.0%	100.0%	64.2%	99.1%
Tennessee	86.2%	33.3%	58.5%	87.0%	96.8%	100.0%	53.5%	97.9%
Alabama	89.1%	39.9%	76.9%	93.0%	98.2%	99.6%	66.2%	98.2%
Mississippi	81.7%	40.3%	63.4%	78.6%	96.3%	99.6%	58.3%	96.7%
West South Central:								
Arkansas	81.9%	32.2%	54.3%	65.5%	92.9%	99.9%	46.6%	95.4%
Louisiana	80.0%	33.7%	82.7%	75.3%	87.2%	100.0%	63.7%	93.1%
Oklahoma	84.4%	36.4%	66.2%	91.0%	96.2%	99.6%	56.7%	97.7%
Texas	84.1%	43.3%	51.1%	80.5%	96.8%	99.4%	52.4%	97.7%
Mountain:								
Colorado	84.5%	41.4%	70.3%	86.5%	98.2%	99.7%	57.9%	98.5%
Arizona	84.9%	42.5%	53.8%	84.4%	100.0%	97.2%	57.5%	96.2%
Utah	86.2%	56.6%	61.2%	83.7%	98.3%	98.9%	62.8%	97.3%
Nevada	88.2%	50.2%	78.1%	85.1%	92.6%	98.9%	66.7%	97.6%
Pacific:								
Washington	83.4%	50.9%	64.1%	82.9%	98.2%	100.0%	59.4%	99.4%
Oregon	85.2%	51.8%	74.6%	93.1%	89.6%	100.0%	65.4%	97.3%
California	79.8%	43.2%	63.2%	78.9%	98.1%	86.6%	57.0%	89.5%
Alaska	76.8%	37.0%	65.9%	89.1%	99.3%	100.0%	50.9%	99.4%
Hawaii	96.7%	83.2%	96.6%	99.5%	99.1%	99.1%	91.7%	99.2%
States not shown separately	81.1%	51.4%	60.1%	90.2%	96.8%	99.2%	58.9%	97.9%

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

Table II. B.2(1997) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.19%	1.13%	0.60%	0.57%	1.43%	0.79%	0.85%
New England:								
Maine	1.92%	5.50%	7.25%	3.77%	1.20%	0.38%	4.03%	0.74%
Massachusetts	1.67%	4.13%	10.10%	3.26%	0.00%	2.72%	2.66%	1.96%
Connecticut	1.55%	6.40%	3.48%	3.72%	0.29%	0.00%	3.02%	0.28%
Rhode Island	1.55%	3.29%	6.00%	3.66%	2.15%	0.16%	3.87%	0.57%
Middle Atlantic:								
New York	0.85%	4.32%	5.25%	5.19%	1.67%	0.19%	2.67%	0.91%
New Jersey	1.07%	3.99%	8.98%	3.97%	1.88%	0.00%	2.43%	0.67%
Pennsylvania	1.59%	2.65%	3.09%	4.16%	4.28%	1.82%	2.97%	2.05%
East North Central:								
Ohio	1.06%	3.09%	5.78%	2.03%	3.96%	1.06%	2.68%	0.58%
Indiana	1.28%	3.82%	6.31%	2.56%	0.94%	0.12%	3.17%	0.68%
Illinois	0.81%	2.91%	3.67%	4.15%	1.27%	0.38%	3.30%	0.64%
Michigan	1.08%	3.40%	6.12%	2.85%	0.77%	0.00%	3.43%	0.51%
Wisconsin	1.71%	4.53%	4.35%	2.94%	0.30%	0.00%	3.62%	0.36%
West North Central:								
Minnesota	1.36%	5.61%	6.50%	3.78%	2.39%	1.79%	4.32%	1.28%
Iowa	0.95%	3.63%	5.74%	4.73%	1.27%	0.09%	2.91%	0.71%
Missouri	1.31%	4.01%	10.19%	3.32%	3.53%	0.73%	4.08%	0.83%
Kansas	1.97%	6.02%	6.08%	4.39%	1.67%	0.52%	4.00%	1.08%
South Atlantic:								
Maryland	2.04%	2.50%	6.32%	3.29%	0.96%	0.07%	3.09%	0.65%
District of Columbia	1.78%	6.17%	2.92%	4.04%	0.79%	1.26%	3.73%	0.85%
Virginia	2.02%	5.56%	7.32%	3.15%	3.64%	3.50%	3.77%	2.75%
North Carolina	2.79%	5.70%	5.17%	5.10%	4.21%	0.00%	3.54%	0.97%
South Carolina	1.54%	4.04%	6.34%	5.61%	1.46%	0.46%	2.88%	0.99%
Georgia	1.20%	7.55%	10.32%	4.40%	0.00%	0.85%	5.32%	0.60%
Florida	3.20%	3.70%	6.63%	4.64%	8.33%	0.00%	3.15%	4.32%
East South Central:								
Kentucky	1.07%	5.02%	6.02%	10.37%	0.00%	0.00%	3.66%	0.77%
Tennessee	2.06%	5.81%	5.42%	6.95%	7.04%	0.00%	4.64%	1.05%
Alabama	1.41%	5.99%	8.40%	4.87%	2.75%	0.27%	4.44%	0.62%
Mississippi	2.37%	5.75%	5.50%	5.14%	1.77%	0.27%	5.36%	1.18%
West South Central:								
Arkansas	1.57%	1.37%	7.65%	8.38%	5.25%	0.12%	3.22%	1.31%
Louisiana	2.58%	4.83%	10.62%	3.89%	4.61%	0.00%	5.45%	2.18%
Oklahoma	1.91%	4.79%	5.71%	3.13%	5.01%	0.25%	3.64%	1.06%
Texas	1.90%	5.14%	6.92%	4.41%	1.35%	0.58%	4.23%	0.96%
Mountain:								
Colorado	1.90%	5.30%	3.30%	4.43%	1.98%	0.26%	3.60%	0.82%
Arizona	4.03%	5.43%	7.35%	4.71%	0.00%	4.03%	4.26%	3.10%
Utah	1.58%	7.65%	3.00%	7.46%	1.55%	1.31%	4.56%	0.75%
Nevada	1.95%	3.61%	5.86%	7.52%	6.10%	1.08%	4.71%	1.33%
Pacific:								
Washington	1.15%	6.26%	4.63%	4.13%	3.13%	0.00%	2.95%	0.51%
Oregon	1.57%	3.79%	4.93%	2.92%	6.89%	0.00%	1.73%	1.94%
California	3.63%	2.60%	3.13%	2.43%	0.73%	7.64%	1.59%	4.98%
Alaska	1.98%	6.84%	4.94%	6.51%	0.72%	0.00%	5.51%	0.35%
Hawaii	0.51%	2.41%	1.87%	0.42%	0.44%	0.73%	0.95%	0.43%
States not shown separately	2.08%	5.51%	4.80%	2.85%	1.15%	0.68%	4.31%	0.64%

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

Table II. B. 2. a(1997) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.2%	81.0%	81.0%	77.2%	76.9%	80.3%	79.5%	79.1%
New England:								
Maine	77.0%	82.6%	79.4%	88.8%	76.9%	69.7%	82.2%	74.5%
Massachusetts	78.0%	72.8%	72.6%	80.4%	80.3%	78.2%	74.7%	79.2%
Connecticut	81.1%	80.9%	81.8%	88.8%	81.0%	78.7%	82.7%	80.3%
Rhode Island	83.4%	77.5%	78.3%	83.6%	83.8%	85.5%	79.1%	85.0%
Middle Atlantic:								
New York	81.6%	79.3%	89.0%	77.8%	80.4%	82.6%	80.8%	81.8%
New Jersey	81.3%	83.9%	84.5%	75.0%	78.4%	83.9%	80.8%	81.4%
Pennsylvania	78.6%	79.3%	78.1%	80.3%	78.7%	78.0%	78.0%	78.9%
East North Central:								
Ohio	80.1%	83.1%	81.4%	68.2%	79.6%	84.7%	73.3%	81.9%
Indiana	83.0%	82.9%	84.9%	76.9%	81.9%	85.4%	82.1%	83.2%
Illinois	77.5%	85.8%	87.4%	75.5%	74.5%	77.1%	83.1%	76.0%
Michigan	80.4%	83.4%	70.9%	70.6%	79.7%	85.5%	73.7%	82.5%
Wisconsin	78.4%	84.4%	79.0%	72.4%	74.5%	81.8%	77.7%	78.6%
West North Central:								
Minnesota	78.4%	85.7%	77.2%	76.7%	69.2%	81.9%	77.8%	78.5%
Iowa	79.9%	77.8%	77.2%	74.5%	78.5%	82.9%	77.1%	80.7%
Missouri	81.3%	80.2%	74.9%	72.5%	71.4%	87.9%	74.6%	83.1%
Kansas	81.4%	87.3%	78.3%	75.8%	80.0%	83.4%	81.4%	81.4%
South Atlantic:								
Maryland	75.0%	85.1%	72.7%	80.5%	76.5%	71.5%	76.5%	74.5%
District of Columbia	86.4%	94.9%	93.7%	88.5%	77.7%	85.9%	93.7%	83.0%
Virginia	82.3%	87.4%	85.8%	77.1%	80.9%	83.2%	82.9%	82.1%
North Carolina	83.3%	82.8%	86.4%	83.0%	79.8%	84.1%	84.6%	83.0%
South Carolina	83.8%	83.7%	84.7%	80.3%	79.2%	86.7%	83.8%	83.8%
Georgia	78.3%	75.5%	92.5%	81.1%	83.8%	74.2%	83.0%	77.0%
Florida	79.0%	84.1%	86.0%	80.4%	76.1%	78.5%	82.6%	78.2%
East South Central:								
Kentucky	73.8%	80.5%	78.4%	79.0%	83.1%	66.8%	79.5%	72.3%
Tennessee	80.6%	77.7%	89.3%	83.3%	75.9%	81.0%	82.9%	80.1%
Alabama	83.8%	86.4%	87.1%	84.4%	84.8%	82.3%	87.7%	82.8%
Mississippi	82.9%	86.8%	82.4%	87.4%	78.8%	82.1%	87.5%	81.2%
West South Central:								
Arkansas	74.6%	86.0%	83.8%	79.3%	76.9%	71.1%	87.2%	72.3%
Louisiana	71.1%	86.0%	60.5%	71.0%	73.1%	73.6%	68.6%	72.5%
Oklahoma	80.1%	82.1%	85.0%	86.6%	73.3%	79.7%	84.5%	78.9%
Texas	76.9%	84.0%	88.7%	76.9%	70.4%	77.4%	84.6%	75.1%
Mountain:								
Colorado	79.5%	88.2%	74.9%	75.4%	82.1%	79.0%	79.5%	79.5%
Arizona	78.9%	76.7%	72.0%	81.4%	75.3%	80.4%	78.0%	79.2%
Utah	80.9%	93.4%	78.6%	77.0%	69.5%	84.4%	86.2%	79.3%
Nevada	73.4%	79.4%	66.3%	62.6%	72.1%	76.7%	67.2%	75.2%
Pacific:								
Washington	81.8%	87.4%	88.1%	80.3%	72.2%	84.3%	87.0%	79.8%
Oregon	76.0%	76.8%	74.7%	73.1%	77.0%	76.8%	76.9%	75.6%
California	78.1%	81.1%	81.8%	76.9%	76.8%	78.1%	78.0%	78.1%
Alaska	76.5%	87.9%	80.4%	67.5%	72.9%	77.8%	81.2%	74.4%
Hawaii	83.7%	84.2%	83.0%	87.1%	85.8%	80.9%	85.5%	82.9%
States not shown separately	75.2%	66.5%	78.0%	75.5%	66.0%	83.1%	71.6%	76.8%

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

Table II. B. 2. a(1997) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	1.70%	1.21%	1.03%	1.24%	0.81%	1.17%	0.56%
New England:								
Maine	2.44%	2.90%	4.85%	2.60%	4.54%	3.25%	2.65%	2.99%
Massachusetts	2.05%	5.38%	9.84%	3.11%	3.64%	3.33%	4.21%	2.17%
Connecticut	2.74%	5.12%	3.85%	2.06%	4.59%	4.63%	3.29%	2.99%
Rhode Island	1.95%	3.89%	5.63%	2.70%	4.32%	2.71%	2.43%	2.15%
Middle Atlantic:								
New York	1.65%	4.28%	2.73%	2.87%	2.71%	2.74%	2.55%	1.92%
New Jersey	1.91%	5.33%	3.58%	7.38%	6.35%	3.07%	3.71%	2.05%
Pennsylvania	2.13%	3.01%	4.72%	3.72%	5.62%	2.85%	1.69%	3.09%
East North Central:								
Ohio	2.57%	3.86%	3.44%	5.54%	1.74%	3.95%	4.69%	2.68%
Indiana	1.24%	2.71%	4.46%	3.83%	4.56%	2.79%	3.64%	1.84%
Illinois	2.00%	1.97%	2.02%	6.51%	3.88%	4.23%	3.50%	2.62%
Michigan	2.28%	2.71%	4.08%	3.92%	2.32%	3.83%	3.15%	2.55%
Wisconsin	1.46%	3.43%	5.47%	2.12%	4.08%	2.15%	3.05%	1.60%
West North Central:								
Minnesota	2.08%	2.91%	3.16%	2.96%	5.62%	4.65%	2.68%	3.42%
Iowa	1.81%	4.48%	4.83%	2.98%	3.45%	3.04%	2.86%	2.05%
Missouri	1.85%	4.64%	9.63%	6.01%	5.08%	2.58%	5.98%	2.33%
Kansas	2.51%	6.46%	5.31%	6.30%	4.86%	3.47%	3.02%	2.62%
South Atlantic:								
Maryland	4.13%	2.10%	4.69%	4.08%	5.33%	6.27%	2.46%	5.25%
District of Columbia	1.72%	1.44%	2.21%	2.87%	4.56%	3.80%	1.81%	2.25%
Virginia	1.90%	3.23%	6.08%	4.33%	3.40%	2.74%	4.40%	2.66%
North Carolina	1.20%	4.03%	4.61%	2.32%	4.00%	2.39%	1.77%	1.52%
South Carolina	1.91%	2.63%	4.62%	5.02%	3.57%	2.67%	2.63%	1.95%
Georgia	3.05%	5.82%	10.27%	4.45%	6.01%	4.74%	3.97%	3.44%
Florida	2.22%	2.03%	3.91%	3.25%	5.68%	3.69%	1.91%	3.08%
East South Central:								
Kentucky	4.07%	3.58%	4.25%	9.34%	3.05%	6.49%	2.22%	4.49%
Tennessee	2.12%	6.51%	4.03%	3.32%	6.59%	3.74%	2.93%	2.20%
Alabama	2.59%	2.72%	3.13%	3.48%	2.00%	4.77%	1.44%	3.23%
Mississippi	2.01%	2.99%	3.74%	3.30%	4.51%	2.55%	2.95%	2.55%
West South Central:								
Arkansas	3.12%	3.01%	3.66%	10.36%	8.06%	4.88%	2.71%	3.21%
Louisiana	3.13%	2.98%	5.52%	4.36%	5.41%	3.93%	4.90%	2.86%
Oklahoma	3.11%	4.05%	3.05%	3.75%	4.51%	4.69%	2.01%	3.73%
Texas	1.96%	4.84%	3.57%	2.42%	5.22%	3.03%	2.76%	2.09%
Mountain:								
Colorado	3.96%	2.83%	5.90%	6.88%	6.38%	5.73%	2.85%	4.63%
Arizona	1.90%	4.95%	6.34%	3.28%	4.58%	3.46%	3.17%	2.79%
Utah	3.17%	3.29%	4.62%	5.35%	7.12%	3.63%	2.95%	3.50%
Nevada	2.73%	6.66%	6.09%	5.42%	4.91%	3.47%	5.64%	2.96%
Pacific:								
Washington	2.09%	2.39%	2.36%	6.72%	5.17%	4.19%	2.28%	2.72%
Oregon	3.36%	5.91%	3.28%	6.98%	4.65%	5.88%	1.41%	4.49%
California	1.57%	4.06%	4.41%	2.52%	4.61%	2.76%	2.29%	1.56%
Alaska	2.36%	6.28%	5.24%	3.93%	5.68%	3.80%	2.94%	3.16%
Hawaii	1.71%	1.76%	2.60%	3.15%	2.18%	3.91%	1.41%	2.31%
States not shown separately	2.90%	6.90%	2.42%	2.94%	4.98%	3.54%	4.28%	2.72%

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

Table II. B. 2. a. (1) (1997) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.2%	82.7%	80.6%	81.2%	83.1%	86.6%	81.4%	85.1%
New England:								
Maine	79.9%	84.9%	83.7%	80.6%	77.3%	78.2%	83.2%	78.2%
Massachusetts	81.9%	72.3%	85.7%	80.2%	85.5%	81.7%	78.8%	83.0%
Connecticut	85.7%	90.9%	69.1%	80.9%	89.3%	86.1%	84.1%	86.6%
Rhode Island	78.8%	86.9%	70.8%	71.1%	81.0%	80.6%	76.9%	79.5%
Middle Atlantic:								
New York	83.5%	78.5%	81.9%	82.3%	78.4%	88.2%	79.9%	84.8%
New Jersey	88.4%	82.8%	85.4%	82.8%	85.5%	92.7%	83.3%	89.9%
Pennsylvania	83.8%	83.5%	80.5%	83.9%	85.4%	84.1%	81.9%	84.4%
East North Central:								
Ohio	83.3%	78.2%	81.0%	81.5%	82.0%	85.3%	79.0%	84.3%
Indiana	85.0%	86.3%	72.1%	79.5%	82.7%	89.3%	79.3%	86.2%
Illinois	83.8%	85.6%	83.4%	84.2%	81.2%	85.0%	85.1%	83.4%
Michigan	86.5%	75.6%	81.3%	84.4%	88.5%	88.6%	78.9%	88.7%
Wisconsin	84.5%	74.7%	82.6%	72.8%	85.1%	90.3%	77.2%	86.9%
West North Central:								
Minnesota	82.6%	85.1%	77.5%	76.1%	82.1%	85.8%	80.5%	83.3%
Iowa	79.4%	80.0%	70.5%	68.4%	78.6%	84.0%	72.9%	81.1%
Missouri	82.6%	89.0%	80.1%	74.9%	82.1%	84.0%	80.3%	83.1%
Kansas	82.5%	88.6%	77.1%	81.3%	75.7%	87.3%	84.0%	81.8%
South Atlantic:								
Maryland	79.8%	73.1%	71.0%	70.5%	74.2%	89.3%	71.4%	83.0%
District of Columbia	80.4%	81.3%	80.6%	76.7%	88.5%	75.9%	80.4%	80.4%
Virginia	82.0%	77.8%	72.9%	71.7%	82.7%	86.8%	73.1%	84.7%
North Carolina	84.4%	88.1%	85.3%	85.0%	85.2%	83.6%	86.9%	83.9%
South Carolina	87.1%	85.9%	82.4%	86.4%	88.6%	87.5%	84.4%	87.9%
Georgia	81.3%	69.6%	71.3%	76.8%	81.2%	86.6%	71.9%	84.2%
Florida	82.7%	85.0%	78.7%	85.8%	79.0%	84.2%	83.3%	82.5%
East South Central:								
Kentucky	79.7%	66.4%	71.2%	83.7%	82.4%	80.0%	73.4%	81.4%
Tennessee	82.1%	84.2%	89.0%	74.9%	81.0%	83.7%	82.6%	82.0%
Alabama	78.5%	74.8%	74.5%	73.6%	76.8%	82.0%	71.3%	80.5%
Mississippi	85.8%	89.7%	80.1%	92.5%	85.1%	83.0%	88.9%	84.6%
West South Central:								
Arkansas	81.2%	88.7%	78.9%	85.2%	82.1%	79.6%	84.9%	80.4%
Louisiana	81.5%	81.5%	88.7%	79.1%	71.4%	82.9%	84.6%	79.9%
Oklahoma	84.6%	83.8%	76.1%	87.0%	83.0%	86.4%	79.1%	86.2%
Texas	88.9%	89.3%	85.2%	88.7%	86.1%	90.5%	89.4%	88.8%
Mountain:								
Colorado	85.1%	83.7%	81.1%	76.1%	90.6%	86.2%	82.6%	85.8%
Arizona	82.6%	84.9%	73.7%	80.0%	76.7%	85.8%	79.1%	83.4%
Utah	81.3%	81.6%	77.9%	71.7%	69.6%	88.2%	77.6%	82.5%
Nevada	85.4%	83.1%	79.4%	84.5%	88.4%	86.1%	81.4%	86.5%
Pacific:								
Washington	89.8%	94.1%	83.7%	89.0%	90.9%	89.9%	89.8%	89.8%
Oregon	88.2%	83.3%	84.2%	88.6%	88.7%	90.0%	84.6%	89.7%
California	86.2%	87.0%	83.0%	81.3%	85.3%	88.8%	83.0%	87.1%
Alaska	82.9%	65.0%	80.5%	87.9%	84.1%	88.5%	74.5%	86.9%
Hawaii	85.2%	85.1%	89.1%	85.0%	87.1%	82.7%	85.8%	84.9%
States not shown separately	82.9%	83.1%	78.7%	79.2%	84.4%	84.4%	81.6%	83.4%

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

Table II. B. 2. a. (1) (1997) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.94%	0.91%	0.59%	0.89%	0.46%	0.57%	0.41%
New England:								
Maine	2.35%	2.56%	5.84%	4.60%	3.74%	4.13%	2.59%	2.60%
Massachusetts	1.69%	3.39%	9.84%	2.54%	3.40%	3.65%	2.25%	2.15%
Connecticut	2.57%	5.76%	5.35%	2.89%	4.41%	2.84%	3.45%	2.46%
Rhode Island	1.80%	2.65%	6.75%	3.52%	2.89%	2.80%	3.00%	1.58%
Middle Atlantic:								
New York	1.18%	2.98%	3.14%	4.48%	2.93%	1.91%	2.54%	1.63%
New Jersey	1.40%	3.82%	2.77%	3.28%	3.45%	1.77%	1.93%	1.49%
Pennsylvania	1.47%	2.54%	2.57%	2.75%	2.38%	3.08%	1.54%	2.12%
East North Central:								
Ohio	1.85%	2.73%	2.68%	2.36%	3.62%	3.19%	1.99%	2.51%
Indiana	1.93%	2.76%	5.41%	1.76%	4.37%	1.88%	2.18%	2.21%
Illinois	1.41%	2.87%	3.17%	2.35%	4.25%	1.81%	1.79%	1.46%
Michigan	1.01%	3.33%	3.13%	2.06%	3.08%	1.65%	2.12%	1.13%
Wisconsin	1.27%	4.60%	3.62%	4.70%	3.55%	2.67%	2.83%	1.71%
West North Central:								
Minnesota	0.79%	4.16%	2.82%	2.78%	3.52%	2.15%	2.00%	0.88%
Iowa	2.17%	1.88%	5.36%	3.34%	4.25%	3.36%	2.92%	2.30%
Missouri	2.07%	3.19%	9.34%	4.24%	4.57%	3.10%	3.25%	2.67%
Kansas	1.49%	1.83%	2.97%	3.19%	3.90%	1.83%	1.67%	2.32%
South Atlantic:								
Maryland	1.83%	3.92%	4.86%	3.61%	4.84%	2.57%	2.14%	2.04%
District of Columbia	2.01%	3.02%	4.79%	4.37%	1.46%	5.71%	1.90%	3.30%
Virginia	1.97%	4.16%	5.25%	5.04%	3.25%	2.27%	3.28%	2.00%
North Carolina	1.92%	2.37%	3.46%	4.12%	3.16%	2.93%	2.04%	2.25%
South Carolina	2.44%	3.94%	4.95%	6.39%	5.14%	2.82%	4.15%	2.85%
Georgia	2.21%	4.38%	9.62%	3.45%	3.10%	2.72%	2.77%	2.28%
Florida	1.08%	2.37%	3.46%	2.30%	4.38%	2.16%	1.72%	1.52%
East South Central:								
Kentucky	1.92%	6.91%	4.91%	10.08%	3.47%	3.56%	2.03%	2.26%
Tennessee	1.59%	4.26%	3.17%	5.92%	4.02%	2.48%	2.78%	1.87%
Alabama	1.61%	3.96%	4.62%	3.60%	4.26%	2.80%	2.61%	1.83%
Mississippi	2.46%	3.35%	3.77%	1.88%	2.96%	4.27%	2.54%	2.98%
West South Central:								
Arkansas	2.93%	3.53%	4.62%	9.34%	5.27%	4.71%	1.37%	3.97%
Louisiana	2.25%	4.14%	7.27%	4.51%	7.22%	3.50%	3.84%	2.86%
Oklahoma	1.85%	2.14%	4.40%	4.38%	2.57%	2.81%	2.97%	2.26%
Texas	1.42%	2.28%	2.31%	1.68%	2.79%	2.36%	1.26%	1.64%
Mountain:								
Colorado	2.28%	3.91%	6.40%	2.72%	2.46%	3.51%	3.26%	2.59%
Arizona	2.04%	2.42%	4.47%	2.04%	5.34%	4.38%	1.90%	3.36%
Utah	2.80%	3.54%	3.46%	4.78%	4.65%	3.77%	2.36%	3.44%
Nevada	1.73%	3.43%	5.71%	2.70%	3.37%	2.59%	2.96%	2.00%
Pacific:								
Washington	1.09%	2.67%	5.47%	5.52%	2.27%	4.34%	2.66%	1.12%
Oregon	3.04%	3.20%	2.84%	3.98%	4.77%	5.15%	2.53%	4.22%
California	0.82%	1.74%	2.88%	2.96%	1.35%	1.83%	1.30%	1.02%
Alaska	4.05%	8.54%	4.06%	3.12%	3.17%	3.14%	5.19%	2.66%
Hawaii	1.82%	2.38%	3.04%	3.04%	1.79%	4.45%	1.55%	2.41%
States not shown separately	1.03%	2.71%	3.90%	2.01%	2.45%	2.02%	1.56%	1.40%

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

Table II. B. 2. b(1997) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.7%	67.0%	65.3%	62.7%	63.9%	69.5%	64.8%	67.3%
New England:								
Maine	61.5%	70.1%	66.5%	71.6%	59.4%	54.5%	68.4%	58.2%
Massachusetts	64.0%	52.6%	62.2%	64.5%	68.7%	63.9%	58.9%	65.7%
Connecticut	69.5%	73.6%	56.5%	71.9%	72.4%	67.7%	69.6%	69.5%
Rhode Island	65.7%	67.4%	55.5%	59.4%	67.9%	68.9%	60.8%	67.6%
Middle Atlantic:								
New York	68.1%	62.2%	72.9%	64.0%	63.1%	72.8%	64.5%	69.3%
New Jersey	71.8%	69.5%	72.2%	62.1%	67.0%	77.7%	67.4%	73.2%
Pennsylvania	65.9%	66.2%	62.9%	67.3%	67.3%	65.6%	63.9%	66.6%
East North Central:								
Ohio	66.7%	65.0%	66.0%	55.6%	65.3%	72.3%	57.9%	69.1%
Indiana	70.5%	71.5%	61.2%	61.2%	67.7%	76.2%	65.1%	71.7%
Illinois	64.9%	73.5%	72.9%	63.6%	60.5%	65.5%	70.8%	63.4%
Michigan	69.6%	63.0%	57.7%	59.6%	70.5%	75.7%	58.2%	73.2%
Wisconsin	66.2%	63.0%	65.3%	52.7%	63.4%	73.9%	60.0%	68.3%
West North Central:								
Minnesota	64.7%	72.9%	59.8%	58.4%	56.8%	70.3%	62.7%	65.4%
Iowa	63.4%	62.2%	54.5%	50.9%	61.7%	69.7%	56.2%	65.5%
Missouri	67.1%	71.4%	60.0%	54.3%	58.6%	73.8%	59.9%	69.1%
Kansas	67.1%	77.4%	60.3%	61.7%	60.5%	72.8%	68.4%	66.6%
South Atlantic:								
Maryland	59.9%	62.2%	51.6%	56.7%	56.8%	63.9%	54.6%	61.9%
District of Columbia	69.5%	77.1%	75.5%	67.9%	68.7%	65.2%	75.3%	66.7%
Virginia	67.5%	68.0%	62.6%	55.3%	66.9%	72.2%	60.6%	69.5%
North Carolina	70.4%	73.0%	73.7%	70.5%	67.9%	70.3%	73.6%	69.7%
South Carolina	73.0%	72.0%	69.8%	69.4%	70.2%	75.9%	70.8%	73.7%
Georgia	63.6%	52.5%	66.0%	62.3%	68.1%	64.2%	59.6%	64.8%
Florida	65.4%	71.5%	67.7%	69.0%	60.1%	66.1%	68.9%	64.5%
East South Central:								
Kentucky	58.8%	53.5%	55.8%	66.2%	68.5%	53.4%	58.3%	58.9%
Tennessee	66.1%	65.4%	79.4%	62.4%	61.5%	67.8%	68.5%	65.7%
Alabama	65.8%	64.6%	64.9%	62.2%	65.1%	67.5%	62.5%	66.7%
Mississippi	71.2%	77.8%	66.0%	80.9%	67.1%	68.1%	77.7%	68.6%
West South Central:								
Arkansas	60.6%	76.3%	66.1%	67.6%	63.2%	56.6%	74.0%	58.1%
Louisiana	57.9%	70.1%	53.7%	56.1%	52.2%	61.0%	58.0%	57.9%
Oklahoma	67.8%	68.8%	64.6%	75.3%	60.8%	68.9%	66.8%	68.1%
Texas	68.4%	75.0%	75.6%	68.2%	60.6%	70.0%	75.6%	66.7%
Mountain:								
Colorado	67.6%	73.8%	60.8%	57.4%	74.4%	68.1%	65.6%	68.2%
Arizona	65.2%	65.1%	53.1%	65.1%	57.8%	69.0%	61.7%	66.1%
Utah	65.8%	76.2%	61.2%	55.2%	48.4%	74.4%	66.9%	65.4%
Nevada	62.7%	66.0%	52.7%	52.9%	63.7%	66.0%	54.7%	65.1%
Pacific:								
Washington	73.5%	82.3%	73.8%	71.4%	65.6%	75.8%	78.1%	71.6%
Oregon	67.0%	64.0%	63.0%	64.8%	68.3%	69.1%	65.1%	67.8%
California	67.3%	70.6%	67.9%	62.5%	65.5%	69.4%	64.7%	68.1%
Alaska	63.4%	57.1%	64.7%	59.3%	61.3%	68.8%	60.5%	64.7%
Hawaii	71.3%	71.6%	74.0%	74.0%	74.7%	67.0%	73.4%	70.4%
States not shown separately	62.3%	55.3%	61.4%	59.8%	55.7%	70.1%	58.4%	64.1%

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

Table II. B. 2. b(1997) Standard error for percent of private-sector that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.73%	1.09%	0.87%	1.00%	0.98%	0.86%	0.66%
New England:								
Maine	3.23%	3.87%	5.98%	4.56%	5.40%	3.28%	3.84%	3.27%
Massachusetts	2.23%	4.39%	8.20%	4.30%	3.98%	4.70%	3.96%	2.75%
Connecticut	3.45%	7.23%	4.24%	2.40%	4.99%	5.06%	4.06%	3.69%
Rhode Island	2.32%	4.53%	6.31%	3.66%	3.84%	3.41%	1.98%	2.50%
Middle Atlantic:								
New York	2.11%	4.38%	2.50%	4.72%	3.29%	3.61%	2.62%	2.62%
New Jersey	2.17%	4.67%	4.89%	6.51%	6.41%	3.90%	3.06%	2.48%
Pennsylvania	2.24%	2.77%	3.78%	4.07%	5.25%	3.86%	1.24%	3.06%
East North Central:								
Ohio	2.73%	4.37%	3.57%	5.06%	3.13%	4.83%	4.25%	3.56%
Indiana	2.30%	3.59%	3.67%	2.49%	5.97%	3.79%	3.01%	2.77%
Illinois	1.82%	2.75%	3.82%	5.57%	4.40%	4.23%	3.68%	2.22%
Michigan	2.27%	3.24%	3.93%	3.15%	3.58%	3.83%	2.32%	2.49%
Wisconsin	1.92%	3.92%	5.98%	4.38%	4.78%	3.53%	3.79%	2.30%
West North Central:								
Minnesota	2.09%	4.43%	2.58%	3.05%	5.83%	4.55%	2.61%	3.03%
Iowa	1.84%	4.07%	4.32%	3.89%	4.01%	3.50%	2.73%	2.59%
Missouri	2.69%	4.75%	7.26%	5.13%	4.57%	3.74%	4.04%	2.89%
Kansas	2.54%	5.70%	4.65%	5.77%	4.64%	3.53%	3.04%	3.02%
South Atlantic:								
Maryland	3.71%	2.94%	5.68%	4.84%	6.50%	5.96%	2.67%	4.57%
District of Columbia	2.24%	3.36%	4.56%	4.01%	4.61%	5.02%	2.01%	3.50%
Virginia	2.86%	4.96%	7.00%	4.24%	4.27%	3.58%	3.91%	3.34%
North Carolina	2.16%	3.92%	5.86%	4.13%	5.44%	3.82%	2.14%	2.49%
South Carolina	3.40%	4.20%	4.94%	6.59%	5.26%	3.80%	3.95%	3.48%
Georgia	2.78%	6.42%	9.24%	3.81%	5.06%	4.34%	4.27%	3.02%
Florida	2.41%	3.27%	3.59%	3.75%	6.80%	3.53%	1.87%	3.28%
East South Central:								
Kentucky	3.73%	7.99%	4.19%	8.67%	3.58%	7.05%	1.95%	4.37%
Tennessee	1.96%	5.07%	4.82%	6.05%	5.42%	3.94%	3.84%	2.02%
Alabama	2.93%	3.17%	5.29%	4.09%	3.11%	5.59%	2.28%	3.61%
Mississippi	3.14%	3.61%	4.63%	3.86%	4.92%	4.96%	3.59%	3.77%
West South Central:								
Arkansas	3.94%	3.42%	4.88%	9.06%	8.01%	6.25%	2.58%	4.61%
Louisiana	2.67%	3.59%	5.29%	4.87%	7.70%	3.97%	3.53%	3.20%
Oklahoma	3.59%	4.15%	4.94%	6.03%	4.41%	4.90%	3.18%	4.37%
Texas	2.11%	5.07%	3.20%	2.87%	5.84%	3.78%	2.84%	2.30%
Mountain:								
Colorado	4.31%	3.52%	7.52%	5.93%	6.39%	6.11%	4.20%	4.80%
Arizona	2.34%	3.87%	6.12%	2.56%	5.57%	4.43%	2.55%	3.60%
Utah	4.17%	4.67%	4.97%	5.85%	4.92%	5.57%	3.76%	4.80%
Nevada	2.65%	5.19%	4.04%	4.91%	5.38%	3.72%	3.75%	3.11%
Pacific:								
Washington	2.52%	3.49%	5.40%	8.21%	5.45%	5.95%	3.48%	2.76%
Oregon	4.28%	5.28%	3.95%	6.62%	4.72%	7.11%	2.00%	5.73%
California	1.67%	4.54%	5.43%	1.71%	3.98%	3.32%	2.24%	1.81%
Alaska	3.44%	7.79%	3.33%	4.69%	4.93%	4.56%	3.44%	3.78%
Hawaii	2.53%	1.92%	3.86%	4.23%	2.61%	6.19%	1.46%	3.41%
States not shown separately	2.46%	5.79%	3.02%	2.71%	4.22%	3.10%	3.59%	1.97%

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

**Table II.B.2.b.(1)(1997) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 1997**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.2%	20.9%	14.1%	20.5%	42.3%	62.7%	18.1%	53.1%
New England:								
Connecticut	39.3%	.	.	.	18.8% *	51.3%	36.4%	40.9%
Maine	35.2%	.	.	.	35.8%	44.0%	28.8%	38.7%
Massachusetts	43.9%	.	.	.	51.0%	58.4%	15.4%	52.6%
Rhode Island	35.1%	.	.	.	16.1%	57.8%	14.2%	42.4%
Middle Atlantic:								
New Jersey	44.2%	.	.	.	38.0%	63.9%	12.2%	53.3%
New York	37.6%	.	.	.	23.6%	54.9%	22.4%	42.4%
Pennsylvania	41.5%	.	.	.	27.5% *	67.4%	17.5%	48.9%
East North Central:								
Illinois	40.2%	.	.	.	42.7%	56.3%	11.1% *	48.9%
Indiana	51.9%	.	.	.	75.6%	57.9%	9.0%	60.9%
Michigan	43.7%	.	.	.	53.3%	55.1%	12.5% *	51.4%
Ohio	44.1%	.	.	.	42.1%	59.4%	14.6% *	50.7%
Wisconsin	44.8%	.	.	.	55.2%	56.7%	22.5%	51.2%
West North Central:								
Iowa	49.0%	.	.	.	66.2%	61.4%	9.0% *	58.9%
Kansas	61.8%	.	.	.	57.4%	83.6%	40.5%	71.4%
Minnesota	59.5%	.	.	.	76.7%	82.3%	14.5%	73.2%
Missouri	38.9%	.	.	.	31.9%	54.3%	7.3%	46.1%
South Atlantic:								
District of Columbia	30.3%	.	.	.	33.4%	48.5%	14.1% *	39.1%
Florida	46.2%	.	.	.	22.4% *	72.6%	17.2%	53.7%
Georgia	53.4%	.	.	.	60.6%	72.9%	8.8% *	65.0%
Maryland	32.5%	.	.	.	33.5% *	49.4%	7.3% *	40.8%
North Carolina	51.2%	.	.	.	47.1%	68.1%	14.6%	59.3%
South Carolina	59.9%	.	.	.	61.0%	79.1%	25.6%	70.1%
Virginia	48.0%	.	.	.	23.2% *	74.1%	13.8%	56.7%
East South Central:								
Alabama	50.2%	.	.	.	49.3%	66.2%	17.9% *	58.3%
Kentucky	53.7%	.	.	.	52.9%	74.0%	9.4% *	65.2%
Mississippi	57.5%	.	.	.	58.6%	75.2%	39.3%	65.5%
Tennessee	55.4%	.	.	.	64.5%	69.0%	10.4% *	64.5%
West South Central:								
Arkansas	44.9%	.	.	.	35.5%	62.0%	13.4% *	52.4%
Louisiana	55.9%	.	.	.	46.5%	82.6%	33.2%	68.4%
Oklahoma	53.7%	.	.	.	53.0%	73.5%	11.6%	65.2%
Texas	56.9%	.	.	.	61.4%	70.5%	24.0%	65.6%
Mountain:								
Arizona	32.1%	.	.	.	31.6%	38.8%	13.9% *	36.3%
Colorado	49.5%	.	.	.	45.8%	79.5%	6.4% *	62.4%
Nevada	45.5%	.	.	.	40.7%	59.6%	12.4%	53.7%
Utah	52.7%	.	.	.	28.3% *	70.2%	41.4%	56.3%
Pacific:								
Alaska	54.7%	.	.	.	48.8%	91.8%	23.9%	67.5%
California	35.5%	.	.	.	31.6%	50.2%	17.0%	40.3%
Hawaii	23.8%	.	.	.	16.7% *	32.5%	22.1%	24.6%
Oregon	21.7%	.	.	.	9.0% *	33.5% *	9.2% *	26.6%
Washington	43.2%	.	.	.	36.8%	68.3%	14.5%	55.6%
States not shown separately	54.8%	.	.	.	56.4%	75.3%	32.1%	64.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table II.B.2.b.(1)(1997) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 1997**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.87%	1.88%	1.72%	1.28%	1.28%	1.89%	0.69%	1.13%
New England:								
Connecticut	6.02%	.	.	.	6.74% *	8.43%	8.67%	6.33%
Maine	4.73%	.	.	.	8.89%	7.54%	7.64%	6.13%
Massachusetts	6.27%	.	.	.	11.18%	7.35%	3.22%	7.99%
Rhode Island	6.63%	.	.	.	4.64%	10.05%	2.93%	7.74%
Middle Atlantic:								
New Jersey	7.21%	.	.	.	11.09%	10.82%	3.39%	8.93%
New York	4.35%	.	.	.	5.90%	6.23%	4.04%	5.45%
Pennsylvania	3.35%	.	.	.	8.50% *	4.34%	2.21%	3.55%
East North Central:								
Illinois	3.56%	.	.	.	9.48%	5.17%	3.95% *	3.73%
Indiana	4.35%	.	.	.	9.88%	8.31%	2.41%	5.75%
Michigan	4.98%	.	.	.	10.19%	7.15%	4.03% *	5.76%
Ohio	4.35%	.	.	.	12.41%	6.10%	4.73% *	6.05%
Wisconsin	6.33%	.	.	.	10.58%	7.72%	5.58%	7.12%
West North Central:								
Iowa	7.43%	.	.	.	6.44%	11.62%	2.97% *	8.67%
Kansas	4.31%	.	.	.	8.78%	5.89%	9.09%	5.70%
Minnesota	4.42%	.	.	.	9.18%	5.26%	2.98%	4.61%
Missouri	4.05%	.	.	.	9.48%	8.01%	1.69%	4.92%
South Atlantic:								
District of Columbia	3.83%	.	.	.	5.72%	6.41%	5.17% *	4.76%
Florida	5.98%	.	.	.	8.70% *	9.35%	4.86%	7.01%
Georgia	3.40%	.	.	.	10.71%	4.79%	4.63% *	3.56%
Maryland	3.89%	.	.	.	10.31% *	7.18%	3.08% *	5.59%
North Carolina	3.61%	.	.	.	10.30%	6.80%	3.21%	4.91%
South Carolina	4.84%	.	.	.	9.73%	6.81%	7.32%	5.39%
Virginia	5.94%	.	.	.	8.67% *	8.53%	2.46%	7.10%
East South Central:								
Alabama	4.12%	.	.	.	9.09%	7.55%	6.17% *	5.52%
Kentucky	3.16%	.	.	.	7.10%	3.52%	3.62% *	3.11%
Mississippi	6.25%	.	.	.	8.78%	7.17%	10.56%	5.68%
Tennessee	4.73%	.	.	.	10.30%	5.87%	4.01% *	4.35%
West South Central:								
Arkansas	4.37%	.	.	.	9.17%	7.03%	4.66% *	5.30%
Louisiana	4.51%	.	.	.	9.23%	4.42%	8.44%	3.92%
Oklahoma	4.43%	.	.	.	11.80%	8.04%	3.41%	4.92%
Texas	2.57%	.	.	.	10.92%	6.17%	6.15%	3.94%
Mountain:								
Arizona	6.78%	.	.	.	6.39%	10.76%	4.88% *	8.35%
Colorado	5.02%	.	.	.	10.09%	4.55%	2.55% *	5.19%
Nevada	3.01%	.	.	.	9.98%	6.94%	3.28%	5.07%
Utah	6.04%	.	.	.	11.27% *	8.03%	10.22%	7.35%
Pacific:								
Alaska	4.58%	.	.	.	7.63%	3.28%	4.09%	4.73%
California	3.26%	.	.	.	6.19%	5.08%	1.88%	3.94%
Hawaii	3.58%	.	.	.	6.06% *	8.43%	3.20%	5.28%
Oregon	4.17%	.	.	.	3.09% *	12.35% *	4.36% *	6.79%
Washington	4.78%	.	.	.	10.67%	8.18%	4.07%	6.68%
States not shown separately	3.03%	.	.	.	9.61%	4.70%	4.09%	3.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table II. B. 2. c(1997) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.1%	19.9%	20.3%	27.8%	42.9%	75.0%	21.5%	61.2%
New England:								
Maine	45.8%	8.0% *	6.3% *	28.3%	42.2%	81.4%	13.9% *	60.7%
Massachusetts	58.4%	14.9%	10.9% *	35.3%	57.4%	87.5%	17.8%	72.2%
Connecticut	52.7%	27.2%	14.4% *	37.9%	52.2%	77.8%	29.1%	65.7%
Rhode Island	67.7%	33.6%	38.4%	45.3%	58.8%	92.2%	33.8%	80.8%
Middle Atlantic:								
New York	63.3%	24.1%	34.9%	36.4%	68.0%	82.1%	27.6%	75.4%
New Jersey	51.9%	19.0% *	13.6% *	24.4% *	43.1%	76.6%	18.2%	62.1%
Pennsylvania	61.1%	18.8%	37.0%	36.1%	65.5%	81.1%	31.3%	70.8%
East North Central:								
Ohio	43.5%	9.1% *	5.5% *	24.5%	27.5%	68.2%	8.5% *	53.0%
Indiana	42.1%	13.9% *	5.6% *	10.3% *	23.4% *	69.6%	7.9%	49.9%
Illinois	57.0%	14.7% *	32.2%	28.0%	42.8%	84.7%	24.7%	65.7%
Michigan	52.3%	7.9% *	10.4% *	40.9%	38.3%	77.0%	19.1%	62.7%
Wisconsin	35.7%	4.9% *	4.1% *	16.5% *	31.8%	59.5%	4.9% *	45.7%
West North Central:								
Minnesota	36.2%	5.0% *	3.9% *	14.9%	22.1% *	62.8%	5.2% *	46.0%
Iowa	37.4%	10.4% *	0.0%	21.0% *	13.8% *	62.3%	12.5%	44.5%
Missouri	56.0%	8.7% *	24.3% *	24.8%	44.0%	77.6%	17.7%	66.1%
Kansas	34.7%	3.8% *	13.4% *	24.1% *	40.9%	51.8%	16.3% *	42.7%
South Atlantic:								
Maryland	53.3%	15.1% *	23.9% *	30.1%	50.3%	76.0%	19.9%	65.6%
District of Columbia	59.2%	67.0%	23.6%	37.7%	49.5%	77.1%	52.0%	62.7%
Virginia	45.7%	5.6% *	9.9% *	17.0% *	35.9% *	68.8%	11.0%	55.8%
North Carolina	46.1%	1.1% *	3.7% *	7.1% *	22.2%	71.2%	3.9% *	55.0%
South Carolina	42.1%	12.6% *	14.1% *	12.8% *	23.7% *	67.6%	13.4% *	51.0%
Georgia	44.6%	58.1%	12.9% *	28.2% *	30.2%	55.5%	37.8%	46.5%
Florida	51.3%	17.6% *	29.7%	23.4%	46.8%	66.8%	23.9%	57.9%
East South Central:								
Kentucky	45.8%	5.6% *	9.9% *	13.6% *	17.8% *	78.0%	10.7% *	55.0%
Tennessee	52.4%	19.0% *	6.9% *	23.6%	27.5%	77.3%	17.2%	59.3%
Alabama	33.1%	4.1% *	12.5% *	18.4% *	10.7% *	54.8%	9.2% *	39.5%
Mississippi	28.3%	8.1% *	5.5% *	7.1% *	2.0% *	58.8%	4.9% *	37.4%
West South Central:								
Arkansas	45.2%	3.7% *	9.3% *	9.6% *	18.7% *	67.7%	7.5% *	52.2%
Louisiana	43.7%	12.3% *	59.9%	4.8% *	22.0%	62.8%	40.8%	45.3%
Oklahoma	44.8%	8.4% *	24.5%	47.7%	24.3% *	65.8%	19.1%	51.9%
Texas	57.4%	30.2%	24.7%	26.7%	45.0%	76.8%	26.5%	64.6%
Mountain:								
Colorado	58.5%	5.0% *	17.2% *	28.1% *	74.4%	80.0%	16.2%	71.6%
Arizona	59.6%	12.8% *	8.7% *	31.5%	33.6%	86.7%	13.7%	70.9%
Utah	56.1%	8.0% *	7.3% *	41.8%	40.0%	84.3%	14.3%	68.9%
Nevada	49.9%	11.5% *	3.2% *	28.9% *	22.6%	75.9%	14.2% *	60.4%
Pacific:								
Washington	55.3%	17.1% *	21.2% *	19.2%	57.2%	85.7%	16.7% *	70.7%
Oregon	45.1%	15.4% *	6.6% *	7.8% *	44.2%	75.6%	10.8%	59.1%
California	65.0%	25.8%	30.6%	43.2%	57.5%	88.1%	35.6%	73.0%
Alaska	16.6%	2.6% *	7.9% *	10.9% *	14.8% *	28.2% *	7.1% *	20.8%
Hawaii	73.4%	18.4%	34.9%	66.1%	87.2%	96.0%	38.2%	89.2%
States not shown separately	36.0%	29.8%	3.1% *	26.6%	18.1% *	60.3%	20.3%	43.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 2. c(1997) Standard error for percent of private-sector employees working establishments that offer two or more health insurance plans by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.04%	2.58%	1.83%	1.55%	2.28%	1.59%	1.20%	1.24%
New England:								
Maine	4.45%	4.36% *	10.65% *	6.14%	9.16%	7.36%	5.59% *	4.39%
Massachusetts	5.58%	4.44%	6.45% *	8.95%	10.32%	5.66%	5.05%	6.47%
Connecticut	3.72%	6.74%	5.00% *	7.47%	10.82%	6.83%	3.64%	4.99%
Rhode Island	4.26%	8.86%	7.70%	6.60%	10.55%	5.16%	6.04%	5.13%
Middle Atlantic:								
New York	3.00%	6.66%	8.49%	4.32%	7.40%	6.48%	5.44%	4.99%
New Jersey	5.92%	6.65% *	5.19% *	7.36% *	9.14%	9.51%	3.90%	7.28%
Pennsylvania	1.90%	3.80%	9.17%	4.00%	6.39%	4.47%	4.51%	2.89%
East North Central:								
Ohio	3.72%	2.79% *	10.88% *	6.79%	7.59%	5.89%	3.02% *	4.89%
Indiana	4.12%	7.88% *	3.37% *	4.66% *	7.88% *	6.70%	2.10%	4.41%
Illinois	5.48%	7.15% *	9.21%	6.07%	9.56%	5.01%	6.87%	5.68%
Michigan	4.42%	3.15% *	5.16% *	6.96%	8.87%	6.38%	4.33%	5.99%
Wisconsin	4.21%	2.73% *	2.93% *	7.28% *	7.56%	9.25%	2.20% *	6.68%
West North Central:								
Minnesota	4.80%	3.55% *	1.94% *	4.35%	10.83% *	8.89%	2.02% *	5.94%
Iowa	4.17%	3.61% *	0.00%	7.83% *	6.76% *	7.18%	3.38%	5.16%
Missouri	4.96%	4.88% *	7.88% *	6.47%	9.15%	5.46%	4.90%	4.57%
Kansas	4.46%	1.98% *	5.64% *	8.76% *	8.57%	9.76%	6.43% *	4.82%
South Atlantic:								
Maryland	4.50%	6.22% *	9.47% *	5.55%	10.45%	7.03%	4.97%	5.30%
District of Columbia	4.95%	16.31%	4.77%	7.89%	8.93%	7.19%	9.64%	5.61%
Virginia	5.90%	3.22% *	4.40% *	5.78% *	10.92% *	6.99%	3.07%	7.35%
North Carolina	6.53%	1.27% *	2.18% *	4.36% *	3.88%	8.79%	2.91% *	6.74%
South Carolina	3.67%	3.81% *	12.99% *	4.79% *	9.85% *	4.21%	4.49% *	5.13%
Georgia	4.80%	15.78%	5.70% *	10.77% *	8.57%	6.26%	8.77%	4.58%
Florida	3.47%	6.67% *	7.79%	3.27%	8.76%	6.51%	3.11%	4.25%
East South Central:								
Kentucky	7.20%	5.12% *	3.65% *	8.67% *	6.38% *	7.32%	4.40% *	7.52%
Tennessee	3.64%	7.61% *	3.66% *	5.74%	7.46%	4.37%	4.17%	3.98%
Alabama	4.30%	2.89% *	5.99% *	6.69% *	3.72% *	7.02% *	2.76% *	4.83%
Mississippi	5.38%	2.76% *	4.02% *	3.90% *	1.54% *	7.14%	2.55% *	5.70%
West South Central:								
Arkansas	6.01%	2.17% *	3.26% *	8.20% *	8.96% *	5.21%	3.63% *	6.48%
Louisiana	6.46%	6.31% *	17.65%	2.60% *	5.96%	9.09%	11.44%	5.55%
Oklahoma	5.01%	2.95% *	5.09%	11.09%	8.79% *	6.66%	3.90%	5.54%
Texas	5.07%	8.53%	7.29%	3.19%	8.89%	5.49%	6.53%	5.23%
Mountain:								
Colorado	4.95%	3.28% *	6.20% *	10.33% *	11.22%	6.61%	4.14%	4.98%
Arizona	5.50%	7.10% *	3.89% *	7.48%	8.67%	6.37%	3.72%	5.46%
Utah	4.85%	6.24% *	5.44% *	7.39%	8.88%	5.53%	3.37%	4.65%
Nevada	5.81%	4.00% *	5.75% *	9.30% *	6.51%	9.80%	5.43% *	7.57%
Pacific:								
Washington	3.41%	8.78% *	6.51% *	4.71%	10.74%	6.39%	5.20% *	3.97%
Oregon	6.84%	6.43% *	3.42% *	3.71% *	10.56%	10.23%	2.93%	8.59%
California	2.70%	4.10%	6.96%	4.05%	5.89%	2.47%	5.16%	2.68%
Alaska	4.21%	0.90% *	7.42% *	6.03% *	5.33% *	10.51% *	3.01% *	4.56%
Hawaii	2.84%	5.13%	3.74%	6.74%	4.58%	2.81%	3.83%	2.33%
States not shown separately	4.91%	8.41%	2.09% *	3.74%	7.07% *	7.67%	4.99%	5.26%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3(1997) Number of full-time private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86,784,978	11,407,204	8,188,865	12,259,481	17,458,873	37,470,555	25,465,314	61,319,664
New England:								
Maine	333,188	61,280	46,118	48,371	72,151	105,267	135,045	198,143
Massachusetts	2,125,971	274,081	174,829	284,095	559,490	833,477	586,872	1,539,098
Connecticut	1,210,563	337,373	86,448	160,491	204,555	421,697	519,713	690,850
Rhode Island	314,143	51,533	25,677	51,278	42,323	143,332	100,061	214,082
Middle Atlantic:								
New York	5,885,200	1,000,115	460,625	633,291	1,381,206	2,409,962	1,838,568	4,046,632
New Jersey	2,917,017	398,864	200,862	482,077	547,257	1,287,956	831,167	2,085,850
Pennsylvania	3,780,735	386,113	469,449	670,837	614,412	1,639,924	1,081,599	2,699,136
East North Central:								
Ohio	3,612,222	378,582	278,337	610,809	708,522	1,635,972	938,535	2,673,687
Indiana	2,002,616	193,004	169,331	320,857	403,036	916,388	495,552	1,507,064
Illinois	4,297,012	383,563	466,656	662,466	1,063,481	1,720,846	1,216,403	3,080,609
Michigan	3,064,910	317,686	286,267	433,657	652,256	1,375,044	843,423	2,221,487
Wisconsin	1,907,161	212,917	231,623	275,941	411,512	775,167	547,889	1,359,272
West North Central:								
Minnesota	1,623,023	205,341	191,581	265,316	255,734	705,051	483,890	1,139,133
Iowa	957,135	130,332	81,758	136,288	158,253	450,504	270,615	686,520
Missouri	1,827,853	198,556	204,080	220,717	301,497	903,003	512,805	1,315,048
Kansas	823,205	147,185	79,360	111,263	214,268	271,128	289,375	533,830
South Atlantic:								
Maryland	1,471,990	174,178	187,309	244,477	253,898	612,129	481,329	990,661
District of Columbia	355,385	75,226	27,048	45,245	88,264	119,603	124,325	231,060
Virginia	2,246,305	250,683	190,295	302,240	409,461	1,093,626	594,123	1,652,181
North Carolina	2,622,451	317,481	222,656	303,814	429,099	1,349,401	657,656	1,964,795
South Carolina	1,229,905	168,473	120,828	145,578	250,269	544,757	382,168	847,737
Georgia	2,480,743	348,299	184,655	285,378	473,600	1,188,811	661,257	1,819,486
Florida	4,784,974	642,052	453,266	430,703	1,186,940	2,072,012	1,306,541	3,478,433
East South Central:								
Kentucky	1,130,678	141,796	97,301	196,417	222,823	472,341	323,254	807,424
Tennessee	1,831,181	190,741	142,200	271,645	315,074	911,522	450,572	1,380,609
Alabama	1,337,210	149,544	118,515	200,334	294,734	574,083	367,003	970,207
Mississippi	719,017	103,775	65,752	162,555	126,996	259,938	277,389	441,627
West South Central:								
Arkansas	711,798	86,223	63,685	86,449	137,692	337,749	193,443	518,355
Louisiana	1,190,961	173,976	269,582	187,649	168,828	390,926	536,170	654,791
Oklahoma	879,166	117,523	98,948	174,189	187,849	300,656	277,700	601,466
Texas	6,531,928	857,123	574,663	761,744	1,261,514	3,076,884	1,825,795	4,706,133
Mountain:								
Colorado	1,296,873	188,850	132,636	210,585	287,872	476,930	407,567	889,306
Arizona	1,289,555	132,691	134,230 *	213,764	194,349	614,520	363,781	925,774
Utah	693,251	102,474	53,807	99,451	120,963	316,555	204,563	488,688
Nevada	639,399	64,251	68,683	66,643	104,130	335,691	170,269	469,130
Pacific:								
Washington	1,533,724	260,940	190,217	231,117	279,852	571,598	579,999	953,724
Oregon	1,026,643	188,543	106,144	177,458	151,841	402,658	369,110	657,533
California	10,291,605	1,254,522	793,564	1,551,929	2,180,784	4,510,805	2,783,163	7,508,442
Alaska	145,980	38,304	16,268	18,273	29,658	43,477	64,149	81,831
Hawaii	331,317	41,705	38,747	49,978	78,389	122,498	108,354	222,962
States not shown separately	3,330,987	661,306	384,863	474,111	634,039	1,176,668	1,264,123	2,066,864

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3(1997) Standard error for number of full-time private-sector employees by firm size and State: United States, 1997  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 104, 560	352, 002	227, 739	344, 295	612, 349	1, 086, 020	446, 728	931, 869
New England:								
Maine	43, 836	7, 308	9, 183	5, 903	5, 827	34, 497	8, 686	37, 604
Massachusetts	232, 963	38, 846	26, 072	31, 265	127, 471	232, 501	33, 831	242, 433
Connecticut	199, 974	194, 100	8, 445	18, 684	26, 544	63, 193	188, 996	58, 901
Rhode Island	40, 192	7, 351	2, 572	2, 988	6, 848	43, 601	8, 723	40, 812
Middle Atlantic:								
New York	423, 285	112, 109	33, 796	110, 850	155, 511	221, 472	156, 713	298, 491
New Jersey	216, 761	34, 020	27, 079	75, 575	71, 408	249, 619	37, 608	200, 917
Pennsylvania	251, 606	22, 219	64, 116	100, 990	112, 511	233, 642	72, 875	247, 316
East North Central:								
Ohio	298, 999	40, 183	30, 033	97, 091	90, 663	218, 864	71, 838	276, 290
Indiana	139, 408	19, 320	19, 709	41, 616	57, 431	148, 663	40, 217	160, 495
Illinois	336, 327	23, 792	92, 072	119, 882	115, 897	264, 626	148, 803	292, 050
Michigan	172, 057	16, 552	24, 264	51, 887	87, 280	144, 971	62, 604	128, 348
Wisconsin	172, 906	32, 418	49, 324	43, 915	114, 325	124, 704	60, 424	152, 740
West North Central:								
Minnesota	151, 936	26, 762	22, 852	32, 263	49, 210	110, 646	33, 512	138, 995
Iowa	81, 473	11, 317	10, 614	18, 402	27, 917	85, 564	12, 049	89, 473
Missouri	173, 063	19, 516	28, 932	34, 953	51, 695	155, 717	35, 795	163, 840
Kansas	109, 854	47, 142	10, 084	16, 042	44, 284	60, 328	45, 225	68, 766
South Atlantic:								
Maryland	140, 057	9, 467	31, 138	16, 224	52, 505	104, 015	36, 802	131, 956
District of Columbia	53, 066	24, 633	3, 671	3, 347	20, 917	27, 683	24, 560	36, 876
Virginia	151, 322	17, 079	19, 413	37, 085	43, 738	127, 295	18, 393	143, 813
North Carolina	285, 572	46, 209	24, 041	38, 103	50, 036	286, 716	67, 790	292, 550
South Carolina	106, 579	10, 668	22, 715	28, 548	34, 422	67, 766	31, 317	91, 211
Georgia	116, 839	93, 903	28, 677	28, 735	85, 506	141, 637	102, 762	133, 169
Florida	392, 992	40, 474	40, 387	41, 457	157, 689	274, 981	75, 554	349, 222
East South Central:								
Kentucky	79, 256	21, 886	10, 214	45, 422	32, 619	81, 683	33, 995	84, 656
Tennessee	100, 178	14, 334	11, 807	55, 334	54, 905	85, 150	35, 766	98, 623
Alabama	102, 861	11, 239	16, 256	27, 284	52, 770	106, 912	22, 618	99, 487
Mississippi	46, 842	20, 272	7, 271	46, 849	19, 482	37, 243	49, 695	40, 528
West South Central:								
Arkansas	34, 180	3, 948	7, 549	12, 963	22, 492	47, 757	10, 887	36, 148
Louisiana	143, 405	20, 015	144, 992	16, 733	21, 162	73, 998	139, 299	73, 758
Oklahoma	67, 564	11, 617	13, 161	43, 842	37, 984	44, 859	24, 739	63, 018
Texas	449, 690	139, 966	58, 334	95, 515	146, 697	407, 506	157, 741	395, 442
Mountain:								
Colorado	190, 393	22, 002	17, 400	35, 576	124, 912	82, 231	35, 324	180, 374
Arizona	145, 463	5, 707	36, 159 *	16, 820	31, 918	146, 490	41, 054	158, 815
Utah	91, 515	37, 426	6, 448	13, 108	21, 164	81, 515	39, 425	83, 809
Nevada	45, 546	3, 805	15, 225	8, 543	16, 590	30, 439	17, 150	47, 092
Pacific:								
Washington	105, 473	63, 426	28, 185	42, 866	44, 817	91, 250	62, 161	67, 235
Oregon	131, 226	28, 953	10, 212	31, 169	22, 795	79, 064	35, 701	108, 180
California	579, 351	56, 789	42, 561	134, 861	201, 978	554, 638	116, 175	593, 477
Alaska	10, 183	7, 564	2, 473	2, 156	3, 598	8, 378	7, 598	8, 700
Hawaii	21, 310	3, 477	2, 576	8, 689	11, 975	15, 686	7, 441	15, 798
States not shown separately	247, 185	80, 425	52, 327	64, 929	116, 706	190, 925	77, 318	247, 959

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3. a(1997) Percent of number of full-time private-sector employees by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86,784,978	13.1%	9.4%	14.1%	20.1%	43.2%	29.3%	70.7%
New England:								
Maine	333,188	18.4%	13.8%	14.5%	21.7%	31.6%	40.5%	59.5%
Massachusetts	2,125,971	12.9%	8.2%	13.4%	26.3%	39.2%	27.6%	72.4%
Connecticut	1,210,563	27.9%	7.1%	13.3%	16.9%	34.8%	42.9%	57.1%
Rhode Island	314,143	16.4%	8.2%	16.3%	13.5%	45.6%	31.9%	68.1%
Middle Atlantic:								
New York	5,885,200	17.0%	7.8%	10.8%	23.5%	40.9%	31.2%	68.8%
New Jersey	2,917,017	13.7%	6.9%	16.5%	18.8%	44.2%	28.5%	71.5%
Pennsylvania	3,780,735	10.2%	12.4%	17.7%	16.3%	43.4%	28.6%	71.4%
East North Central:								
Ohio	3,612,222	10.5%	7.7%	16.9%	19.6%	45.3%	26.0%	74.0%
Indiana	2,002,616	9.6%	8.5%	16.0%	20.1%	45.8%	24.7%	75.3%
Illinois	4,297,012	8.9%	10.9%	15.4%	24.7%	40.0%	28.3%	71.7%
Michigan	3,064,910	10.4%	9.3%	14.1%	21.3%	44.9%	27.5%	72.5%
Wisconsin	1,907,161	11.2%	12.1%	14.5%	21.6%	40.6%	28.7%	71.3%
West North Central:								
Minnesota	1,623,023	12.7%	11.8%	16.3%	15.8%	43.4%	29.8%	70.2%
Iowa	957,135	13.6%	8.5%	14.2%	16.5%	47.1%	28.3%	71.7%
Missouri	1,827,853	10.9%	11.2%	12.1%	16.5%	49.4%	28.1%	71.9%
Kansas	823,205	17.9%	9.6%	13.5%	26.0%	32.9%	35.2%	64.8%
South Atlantic:								
Maryland	1,471,990	11.8%	12.7%	16.6%	17.2%	41.6%	32.7%	67.3%
District of Columbia	355,385	21.2%	7.6%	12.7%	24.8%	33.7%	35.0%	65.0%
Virginia	2,246,305	11.2%	8.5%	13.5%	18.2%	48.7%	26.4%	73.6%
North Carolina	2,622,451	12.1%	8.5%	11.6%	16.4%	51.5%	25.1%	74.9%
South Carolina	1,229,905	13.7%	9.8%	11.8%	20.3%	44.3%	31.1%	68.9%
Georgia	2,480,743	14.0%	7.4%	11.5%	19.1%	47.9%	26.7%	73.3%
Florida	4,784,974	13.4%	9.5%	9.0%	24.8%	43.3%	27.3%	72.7%
East South Central:								
Kentucky	1,130,678	12.5%	8.6%	17.4%	19.7%	41.8%	28.6%	71.4%
Tennessee	1,831,181	10.4%	7.8%	14.8%	17.2%	49.8%	24.6%	75.4%
Alabama	1,337,210	11.2%	8.9%	15.0%	22.0%	42.9%	27.4%	72.6%
Mississippi	719,017	14.4%	9.1%	22.6%	17.7%	36.2%	38.6%	61.4%
West South Central:								
Arkansas	711,798	12.1%	8.9%	12.1%	19.3%	47.5%	27.2%	72.8%
Louisiana	1,190,961	14.6%	22.6%	15.8%	14.2%	32.8%	45.0%	55.0%
Oklahoma	879,166	13.4%	11.3%	19.8%	21.4%	34.2%	31.6%	68.4%
Texas	6,531,928	13.1%	8.8%	11.7%	19.3%	47.1%	28.0%	72.0%
Mountain:								
Colorado	1,296,873	14.6%	10.2%	16.2%	22.2%	36.8%	31.4%	68.6%
Arizona	1,289,555	10.3%	10.4% *	16.6%	15.1%	47.7%	28.2%	71.8%
Utah	693,251	14.8%	7.8%	14.3%	17.4%	45.7%	29.5%	70.5%
Nevada	639,399	10.0%	10.7%	10.4%	16.3%	52.5%	26.6%	73.4%
Pacific:								
Washington	1,533,724	17.0%	12.4%	15.1%	18.2%	37.3%	37.8%	62.2%
Oregon	1,026,643	18.4%	10.3%	17.3%	14.8%	39.2%	36.0%	64.0%
California	10,291,605	12.2%	7.7%	15.1%	21.2%	43.8%	27.0%	73.0%
Alaska	145,980	26.2%	11.1%	12.5%	20.3%	29.8%	43.9%	56.1%
Hawaii	331,317	12.6%	11.7%	15.1%	23.7%	37.0%	32.7%	67.3%
States not shown separately	3,330,987	19.9%	11.6%	14.2%	19.0%	35.3%	38.0%	62.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

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

Table II. B. 3. a(1997) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 104, 560	0. 40%	0. 28%	0. 35%	0. 65%	1. 09%	0. 44%	0. 44%
New England:								
Maine	43, 836	2. 91%	2. 68%	1. 81%	1. 84%	5. 08%	3. 26%	3. 26%
Massachusetts	232, 963	2. 74%	1. 67%	2. 87%	4. 38%	6. 49%	3. 69%	3. 69%
Connecticut	199, 974	6. 41%	1. 18%	2. 21%	3. 26%	4. 50%	5. 00%	5. 00%
Rhode Island	40, 192	3. 03%	1. 01%	2. 26%	2. 59%	6. 33%	4. 29%	4. 29%
Middle Atlantic:								
New York	423, 285	1. 66%	0. 65%	1. 44%	1. 84%	2. 74%	1. 28%	1. 28%
New Jersey	216, 761	1. 87%	0. 92%	2. 65%	3. 04%	5. 58%	1. 84%	1. 84%
Pennsylvania	251, 606	0. 56%	2. 02%	3. 32%	2. 24%	4. 20%	2. 73%	2. 73%
East North Central:								
Ohio	298, 999	1. 44%	1. 27%	1. 77%	2. 19%	3. 28%	2. 32%	2. 32%
Indiana	139, 408	1. 32%	1. 45%	2. 18%	2. 48%	4. 35%	3. 32%	3. 32%
Illinois	336, 327	1. 01%	1. 65%	2. 46%	3. 08%	4. 36%	2. 43%	2. 43%
Michigan	172, 057	1. 07%	0. 66%	1. 23%	3. 21%	2. 58%	1. 20%	1. 20%
Wisconsin	172, 906	2. 52%	1. 58%	2. 50%	4. 35%	4. 34%	2. 91%	2. 91%
West North Central:								
Minnesota	151, 936	1. 74%	1. 29%	2. 51%	2. 00%	3. 48%	2. 80%	2. 80%
Iowa	81, 473	1. 68%	1. 59%	2. 40%	2. 57%	4. 41%	2. 90%	2. 90%
Missouri	173, 063	0. 79%	2. 41%	2. 64%	2. 79%	5. 22%	3. 66%	3. 66%
Kansas	109, 854	2. 62%	1. 51%	1. 48%	3. 76%	4. 56%	1. 54%	1. 54%
South Atlantic:								
Maryland	140, 057	1. 47%	1. 97%	1. 14%	2. 54%	3. 54%	2. 60%	2. 60%
District of Columbia	53, 066	3. 44%	1. 85%	2. 14%	4. 28%	4. 08%	3. 13%	3. 13%
Virginia	151, 322	0. 90%	0. 86%	2. 24%	1. 56%	2. 78%	1. 48%	1. 48%
North Carolina	285, 572	2. 60%	1. 53%	0. 90%	2. 48%	4. 87%	3. 85%	3. 85%
South Carolina	106, 579	1. 53%	1. 94%	1. 77%	2. 30%	2. 36%	2. 10%	2. 10%
Georgia	116, 839	3. 45%	1. 25%	1. 25%	3. 30%	4. 86%	3. 71%	3. 71%
Florida	392, 992	1. 47%	1. 03%	0. 92%	3. 44%	3. 79%	2. 88%	2. 88%
East South Central:								
Kentucky	79, 256	2. 16%	0. 79%	3. 66%	2. 85%	4. 67%	3. 45%	3. 45%
Tennessee	100, 178	1. 37%	0. 79%	2. 53%	2. 79%	3. 30%	2. 26%	2. 26%
Alabama	102, 861	0. 94%	1. 52%	2. 21%	2. 97%	4. 52%	2. 17%	2. 17%
Mississippi	46, 842	2. 24%	1. 43%	5. 18%	2. 06%	4. 69%	4. 72%	4. 72%
West South Central:								
Arkansas	34, 180	0. 78%	1. 22%	1. 72%	3. 30%	5. 26%	1. 84%	1. 84%
Louisiana	143, 405	2. 07%	6. 17%	2. 40%	2. 49%	5. 21%	5. 14%	5. 14%
Oklahoma	67, 564	1. 87%	0. 76%	4. 34%	2. 99%	4. 34%	2. 80%	2. 80%
Texas	449, 690	1. 55%	1. 15%	1. 43%	2. 39%	3. 61%	2. 44%	2. 44%
Mountain:								
Colorado	190, 393	2. 38%	1. 63%	2. 82%	4. 74%	4. 41%	3. 58%	3. 58%
Arizona	145, 463	1. 25%	3. 53% *	2. 14%	2. 55%	5. 29%	5. 12%	5. 12%
Utah	91, 515	3. 67%	1. 20%	1. 79%	3. 34%	5. 56%	4. 22%	4. 22%
Nevada	45, 546	0. 96%	2. 16%	1. 68%	1. 67%	2. 17%	3. 12%	3. 12%
Pacific:								
Washington	105, 473	2. 82%	1. 81%	2. 61%	4. 38%	4. 81%	2. 54%	2. 54%
Oregon	131, 226	0. 85%	2. 07%	2. 87%	1. 23%	3. 88%	3. 11%	3. 11%
California	579, 351	0. 96%	0. 71%	1. 35%	1. 78%	3. 14%	1. 94%	1. 94%
Alaska	10, 183	4. 20%	1. 99%	1. 96%	2. 72%	4. 30%	4. 02%	4. 02%
Hawaii	21, 310	1. 09%	0. 99%	1. 91%	3. 48%	3. 40%	1. 33%	1. 33%
States not shown separately	247, 185	1. 79%	2. 67%	1. 76%	2. 64%	4. 14%	3. 38%	3. 38%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 3. b(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	53.3%	76.9%	89.9%	97.7%	97.4%	68.7%	97.0%
New England:								
Maine	86.4%	49.4%	77.0%	93.4%	99.5%	100.0%	67.5%	99.3%
Massachusetts	92.5%	72.9%	86.8%	97.4%	100.0%	93.5%	82.6%	96.3%
Connecticut	89.0%	66.4%	84.5%	95.9%	100.0%	100.0%	74.7%	99.7%
Rhode Island	92.0%	59.8%	93.7%	96.3%	98.9%	99.8%	76.1%	99.5%
Middle Atlantic:								
New York	89.8%	63.4%	81.9%	86.7%	95.8%	99.6%	72.6%	97.6%
New Jersey	91.2%	58.8%	74.9%	92.1%	99.3%	100.0%	72.2%	98.8%
Pennsylvania	92.5%	55.0%	89.6%	92.4%	99.1%	99.6%	77.5%	98.5%
East North Central:								
Ohio	91.6%	49.4%	78.5%	96.8%	97.9%	98.9%	71.7%	98.6%
Indiana	92.1%	45.7%	74.0%	97.4%	100.0%	100.0%	68.7%	99.8%
Illinois	91.5%	46.2%	81.9%	90.8%	99.8%	99.3%	72.2%	99.1%
Michigan	93.8%	57.9%	84.0%	98.2%	99.7%	100.0%	78.3%	99.7%
Wisconsin	92.8%	52.5%	90.4%	95.2%	99.9%	100.0%	75.1%	99.9%
West North Central:								
Minnesota	91.4%	60.2%	87.7%	95.3%	98.2%	97.6%	76.4%	97.8%
Iowa	89.0%	43.7%	79.1%	91.6%	98.1%	100.0%	65.0%	98.5%
Missouri	88.7%	44.0%	80.0%	89.0%	95.7%	98.1%	66.4%	97.4%
Kansas	90.9%	70.3%	79.1%	89.7%	98.5%	100.0%	77.0%	98.5%
South Atlantic:								
Maryland	92.7%	58.8%	85.6%	96.3%	100.0%	100.0%	77.6%	100.0%
District of Columbia	95.8%	89.9%	92.9%	91.9%	99.6%	98.7%	89.7%	99.0%
Virginia	87.1%	45.7%	73.6%	94.7%	93.7%	94.3%	67.0%	94.3%
North Carolina	89.1%	42.0%	86.5%	82.1%	95.9%	100.0%	61.9%	98.2%
South Carolina	88.7%	50.6%	73.6%	88.0%	97.8%	99.7%	66.5%	98.7%
Georgia	90.5%	57.3%	70.2%	92.5%	100.0%	99.0%	67.1%	99.0%
Florida	87.9%	52.3%	68.3%	86.0%	94.1%	100.0%	62.3%	97.5%
East South Central:								
Kentucky	90.2%	48.5%	73.0%	94.1%	100.0%	100.0%	68.1%	99.0%
Tennessee	89.1%	34.5%	65.0%	93.4%	98.1%	100.0%	58.9%	99.0%
Alabama	90.8%	42.7%	82.2%	94.7%	99.0%	99.5%	70.4%	98.5%
Mississippi	85.1%	46.1%	73.7%	81.3%	98.1%	99.5%	64.7%	97.9%
West South Central:								
Arkansas	84.2%	37.6%	58.9%	71.9%	94.2%	99.9%	54.0%	95.4%
Louisiana	82.5%	37.4%	86.3%	76.7%	89.2%	100.0%	68.1%	94.4%
Oklahoma	87.0%	41.1%	71.5%	93.6%	97.4%	99.7%	62.4%	98.3%
Texas	86.2%	45.7%	55.2%	83.1%	97.2%	99.5%	56.1%	97.8%
Mountain:								
Colorado	88.2%	47.5%	79.7%	88.7%	99.4%	99.8%	65.0%	98.9%
Arizona	86.6%	45.4%	55.7%	89.1%	100.0%	97.2%	62.2%	96.2%
Utah	90.7%	69.1%	71.7%	87.0%	99.1%	98.8%	72.6%	98.2%
Nevada	90.3%	53.6%	79.5%	89.8%	92.9%	98.8%	70.2%	97.6%
Pacific:								
Washington	88.2%	60.4%	75.4%	89.6%	97.7%	100.0%	70.0%	99.3%
Oregon	88.2%	58.1%	81.6%	95.2%	90.4%	100.0%	71.7%	97.4%
California	82.2%	50.9%	74.1%	82.0%	98.4%	84.6%	65.2%	88.5%
Alaska	80.5%	43.1%	72.2%	89.3%	99.2%	100.0%	56.4%	99.3%
Hawaii	98.2%	90.4%	97.8%	99.8%	99.5%	99.6%	95.4%	99.6%
States not shown separately	85.7%	53.9%	71.0%	92.9%	97.4%	99.3%	65.1%	98.4%

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

Table II. B. 3. b(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
New England:								
Maine	2.02%	6.52%	6.76%	2.46%	0.36%	0.00%	4.42%	0.32%
Massachusetts	1.49%	2.92%	9.76%	0.71%	0.00%	2.74%	1.80%	2.02%
Connecticut	1.64%	5.77%	3.87%	2.14%	0.00%	0.00%	2.69%	0.21%
Rhode Island	1.64%	4.30%	2.22%	1.69%	1.34%	0.21%	3.45%	0.25%
Middle Atlantic:								
New York	0.67%	3.86%	4.74%	3.70%	1.82%	0.17%	2.86%	0.86%
New Jersey	1.20%	5.37%	9.08%	7.46%	0.46%	0.00%	2.71%	0.83%
Pennsylvania	1.56%	3.11%	2.23%	4.08%	1.22%	0.46%	2.61%	2.28%
East North Central:								
Ohio	1.17%	3.26%	4.63%	1.10%	1.45%	1.01%	2.96%	0.58%
Indiana	1.23%	5.51%	6.75%	1.52%	0.00%	0.04%	3.94%	0.27%
Illinois	0.84%	3.38%	4.46%	4.22%	0.10%	0.34%	3.35%	0.45%
Michigan	0.70%	4.47%	4.51%	1.33%	0.27%	0.00%	3.13%	0.15%
Wisconsin	1.72%	5.68%	3.88%	2.52%	0.09%	0.00%	3.78%	0.04%
West North Central:								
Minnesota	0.93%	5.79%	5.38%	2.20%	1.26%	1.58%	2.99%	1.18%
Iowa	0.92%	3.33%	6.55%	3.58%	1.51%	0.06%	2.91%	0.55%
Missouri	1.16%	4.45%	10.35%	4.04%	3.36%	0.91%	4.39%	0.77%
Kansas	1.57%	7.00%	6.67%	4.06%	1.44%	0.00%	3.79%	0.88%
South Atlantic:								
Maryland	1.11%	2.64%	3.89%	2.31%	0.00%	0.04%	2.38%	0.02%
District of Columbia	1.66%	6.06%	3.67%	3.21%	0.61%	0.82%	3.71%	0.40%
Virginia	1.80%	5.52%	7.88%	1.96%	3.76%	2.73%	3.47%	2.30%
North Carolina	2.39%	5.42%	3.67%	5.22%	4.98%	0.00%	3.08%	0.69%
South Carolina	1.40%	4.64%	6.38%	5.41%	1.66%	0.38%	2.79%	0.82%
Georgia	0.98%	6.90%	9.72%	2.63%	0.00%	0.86%	4.67%	0.51%
Florida	2.22%	3.75%	6.68%	4.17%	6.97%	0.00%	2.43%	2.27%
East South Central:								
Kentucky	0.94%	5.18%	5.41%	10.34%	0.00%	0.00%	3.89%	0.88%
Tennessee	1.44%	5.31%	5.25%	5.84%	7.66%	0.00%	4.24%	0.51%
Alabama	1.28%	6.37%	6.27%	5.48%	3.07%	0.42%	4.06%	0.74%
Mississippi	2.78%	6.15%	4.51%	5.48%	0.81%	0.28%	5.74%	0.90%
West South Central:								
Arkansas	1.60%	2.02%	7.66%	8.99%	6.03%	0.12%	3.68%	1.66%
Louisiana	2.41%	5.22%	11.92%	3.80%	4.18%	0.00%	5.93%	1.89%
Oklahoma	2.27%	5.47%	5.58%	3.38%	4.12%	0.19%	3.84%	1.03%
Texas	1.76%	5.36%	7.21%	4.11%	1.22%	0.51%	4.48%	0.99%
Mountain:								
Colorado	1.84%	5.84%	2.64%	4.03%	0.52%	0.25%	3.88%	0.52%
Arizona	4.29%	5.26%	8.63%	3.65%	0.00%	3.85%	4.16%	2.89%
Utah	1.68%	7.98%	3.83%	7.55%	0.91%	1.39%	4.68%	0.67%
Nevada	1.82%	3.33%	5.72%	4.59%	6.75%	1.08%	3.94%	1.45%
Pacific:								
Washington	1.16%	6.69%	3.84%	3.39%	3.12%	0.00%	3.14%	0.51%
Oregon	1.46%	4.64%	4.87%	1.97%	6.93%	0.00%	1.96%	2.29%
California	4.35%	2.78%	1.95%	2.32%	0.79%	8.04%	1.43%	5.60%
Alaska	2.15%	6.86%	5.15%	7.88%	0.74%	0.00%	5.37%	0.40%
Hawaii	0.34%	1.49%	1.51%	0.13%	0.26%	0.42%	0.70%	0.29%
States not shown separately	2.00%	4.01%	5.37%	2.88%	0.97%	0.86%	3.93%	0.67%

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

Table II. B. 3. b. (1) (1997) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.6%	92.4%	91.1%	89.1%	87.1%	88.1%	90.6%	88.0%
New England:								
Maine	88.6%	91.8%	92.9%	97.1%	92.9%	79.7%	94.2%	86.1%
Massachusetts	89.8%	80.4%	91.8%	95.0%	89.1%	90.5%	88.6%	90.2%
Connecticut	92.7%	91.9%	96.5%	97.4%	92.0%	91.1%	93.9%	92.1%
Rhode Island	92.7%	87.6%	95.1%	92.3%	91.7%	93.9%	90.6%	93.5%
Middle Atlantic:								
New York	90.0%	89.6%	95.5%	89.7%	88.9%	90.0%	89.9%	90.1%
New Jersey	87.7%	92.1%	98.1%	86.0%	85.6%	87.1%	90.9%	86.7%
Pennsylvania	91.3%	92.7%	92.3%	94.0%	93.9%	88.9%	93.1%	90.7%
East North Central:								
Ohio	90.8%	94.7%	95.5%	80.0%	93.8%	92.4%	85.5%	92.2%
Indiana	92.5%	92.8%	95.8%	90.8%	91.0%	93.2%	93.9%	92.2%
Illinois	87.5%	92.4%	97.1%	85.3%	84.8%	87.3%	90.5%	86.6%
Michigan	90.8%	93.8%	83.4%	90.6%	92.4%	91.1%	87.7%	91.8%
Wisconsin	88.0%	94.2%	93.8%	89.7%	83.7%	87.3%	93.0%	86.5%
West North Central:								
Minnesota	93.2%	92.6%	91.0%	97.2%	87.9%	94.4%	92.7%	93.4%
Iowa	89.9%	93.4%	97.6%	90.5%	91.3%	87.6%	93.6%	88.9%
Missouri	88.9%	92.0%	87.0%	86.0%	81.6%	92.0%	86.5%	89.6%
Kansas	91.2%	92.9%	93.9%	92.8%	91.4%	89.2%	92.7%	90.6%
South Atlantic:								
Maryland	87.1%	97.1%	77.7%	89.5%	87.1%	87.0%	85.1%	87.8%
District of Columbia	92.0%	99.3%	100.0%	95.1%	82.9%	91.6%	98.8%	88.6%
Virginia	89.7%	95.0%	98.2%	89.9%	89.9%	87.8%	96.0%	88.0%
North Carolina	93.4%	96.1%	93.3%	95.5%	90.6%	93.5%	95.0%	93.0%
South Carolina	91.9%	91.4%	93.6%	89.3%	92.1%	92.2%	91.7%	92.0%
Georgia	87.0%	99.0%	96.0%	93.6%	96.2%	78.8%	98.1%	84.3%
Florida	85.3%	90.3%	91.3%	90.4%	80.9%	85.0%	90.4%	84.0%
East South Central:								
Kentucky	87.3%	90.4%	89.4%	89.1%	91.0%	84.2%	90.0%	86.6%
Tennessee	90.1%	96.9%	92.8%	93.7%	94.1%	87.0%	93.3%	89.5%
Alabama	94.6%	95.7%	96.5%	91.7%	92.1%	96.5%	95.5%	94.4%
Mississippi	92.3%	93.9%	89.4%	94.4%	89.4%	92.9%	93.8%	91.7%
West South Central:								
Arkansas	88.8%	90.0%	92.5%	88.1%	90.7%	87.7%	92.6%	88.0%
Louisiana	80.1%	95.9%	63.0%	84.1%	80.1%	86.1%	73.6%	83.9%
Oklahoma	89.2%	90.4%	92.3%	90.8%	84.8%	90.1%	91.8%	88.4%
Texas	84.7%	99.2%	96.9%	86.4%	81.1%	82.7%	95.9%	82.2%
Mountain:								
Colorado	90.6%	93.6%	87.6%	84.5%	90.6%	93.0%	89.4%	90.9%
Arizona	90.6%	90.1%	87.1%	89.7%	86.8%	92.7%	89.6%	90.9%
Utah	89.0%	97.6%	87.6%	91.7%	76.8%	91.2%	93.1%	87.8%
Nevada	81.8%	92.3%	79.8%	78.3%	80.8%	82.0%	81.5%	81.9%
Pacific:								
Washington	93.0%	96.2%	94.8%	92.2%	90.9%	92.9%	95.6%	91.8%
Oregon	85.9%	85.6%	85.3%	78.3%	83.6%	90.1%	85.8%	85.9%
California	85.3%	88.2%	89.6%	87.5%	84.4%	84.0%	86.3%	85.1%
Alaska	87.3%	92.1%	89.2%	88.8%	84.4%	86.4%	91.0%	85.7%
Hawaii	92.0%	94.6%	95.5%	95.5%	92.8%	88.1%	95.2%	90.4%
States not shown separately	87.0%	93.9%	89.4%	86.8%	77.0%	89.8%	91.3%	85.3%

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

Table II. B. 3. b. (1) (1997) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.87%	1.08%	1.00%	1.32%	0.82%	0.81%	0.60%
New England:								
Maine	2.47%	2.71%	2.74%	1.64%	4.41%	4.98%	1.44%	3.66%
Massachusetts	2.25%	6.03%	10.09%	1.50%	4.05%	2.13%	4.14%	1.29%
Connecticut	1.49%	2.18%	1.67%	1.32%	3.82%	3.39%	1.38%	2.15%
Rhode Island	1.35%	2.47%	4.58%	2.42%	3.23%	2.60%	2.12%	1.56%
Middle Atlantic:								
New York	1.33%	3.32%	1.94%	3.41%	2.96%	2.60%	1.94%	1.69%
New Jersey	2.37%	2.67%	0.99%	5.03%	6.09%	3.49%	3.58%	2.80%
Pennsylvania	0.85%	1.88%	2.21%	1.21%	3.66%	2.13%	1.09%	1.28%
East North Central:								
Ohio	1.12%	1.60%	1.29%	5.66%	1.60%	2.59%	4.75%	0.99%
Indiana	1.12%	2.08%	2.48%	2.00%	3.79%	1.79%	1.86%	1.43%
Illinois	2.08%	2.13%	1.59%	4.82%	3.26%	3.15%	3.87%	2.46%
Michigan	1.72%	2.12%	4.37%	2.64%	2.61%	3.37%	3.42%	1.73%
Wisconsin	1.57%	2.08%	3.73%	2.77%	3.76%	2.88%	2.16%	1.91%
West North Central:								
Minnesota	1.42%	3.59%	3.20%	1.08%	6.32%	2.09%	2.14%	2.15%
Iowa	2.18%	3.05%	1.93%	2.92%	3.77%	3.08%	2.25%	2.18%
Missouri	1.71%	1.80%	10.19%	6.25%	5.54%	1.72%	4.20%	2.17%
Kansas	1.80%	5.18%	2.50%	2.70%	5.56%	3.18%	2.40%	2.35%
South Atlantic:								
Maryland	2.87%	1.01%	5.97%	3.49%	4.01%	3.68%	3.18%	3.28%
District of Columbia	1.86%	0.32%	0.66%	2.24%	4.59%	3.08%	0.80%	2.09%
Virginia	1.72%	3.93%	0.65%	2.52%	2.73%	2.73%	1.83%	2.25%
North Carolina	0.74%	2.22%	3.72%	2.51%	3.51%	1.21%	1.27%	1.03%
South Carolina	1.56%	2.64%	3.20%	2.16%	4.58%	2.10%	1.97%	2.22%
Georgia	3.19%	0.96%	10.70%	2.88%	1.65%	4.83%	1.21%	3.57%
Florida	2.24%	2.15%	3.39%	2.09%	4.86%	3.59%	1.53%	2.81%
East South Central:								
Kentucky	2.34%	2.48%	4.48%	9.99%	2.03%	3.57%	2.13%	2.51%
Tennessee	1.63%	1.32%	4.00%	2.68%	2.10%	2.65%	2.99%	1.80%
Alabama	1.17%	1.22%	1.41%	3.51%	2.12%	1.12%	1.22%	1.41%
Mississippi	1.51%	1.90%	2.53%	2.37%	3.03%	1.88%	1.23%	2.04%
West South Central:								
Arkansas	1.60%	2.41%	2.15%	10.86%	6.67%	2.81%	1.94%	1.95%
Louisiana	3.87%	2.57%	8.76%	4.48%	4.60%	3.75%	6.60%	3.05%
Oklahoma	2.08%	4.01%	2.83%	3.30%	4.37%	2.43%	1.50%	2.68%
Texas	1.83%	0.40%	2.12%	1.88%	4.30%	3.03%	1.75%	2.19%
Mountain:								
Colorado	1.12%	1.79%	6.60%	4.09%	5.29%	2.38%	2.67%	1.88%
Arizona	1.54%	2.96%	2.83%	2.62%	4.25%	2.66%	2.99%	1.64%
Utah	2.79%	2.75%	3.43%	3.45%	8.34%	3.63%	2.00%	3.20%
Nevada	2.42%	3.20%	3.96%	5.15%	6.12%	3.60%	3.44%	2.98%
Pacific:								
Washington	1.07%	1.67%	1.36%	5.98%	2.15%	2.01%	2.29%	1.52%
Oregon	2.85%	5.78%	4.75%	7.31%	4.42%	3.92%	2.63%	3.26%
California	2.01%	4.44%	4.04%	2.68%	4.42%	3.09%	2.56%	2.05%
Alaska	1.68%	6.73%	2.28%	4.38%	4.04%	3.26%	3.12%	2.99%
Hawaii	1.47%	1.45%	0.93%	0.60%	2.11%	2.72%	0.83%	2.00%
States not shown separately	2.19%	1.39%	3.18%	3.34%	5.26%	2.68%	1.40%	2.66%

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

Table II. B. 3. b. (1). (a) (1997) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.9%	84.8%	82.7%	82.9%	84.5%	88.3%	83.5%	86.7%
New England:								
Maine	82.0%	87.9%	85.2%	82.6%	80.0%	80.2%	85.0%	80.5%
Massachusetts	84.5%	75.0%	87.8%	81.0%	87.8%	85.0%	80.9%	85.7%
Connecticut	87.5%	93.2%	76.0%	81.4%	89.3%	88.1%	87.0%	87.8%
Rhode Island	81.8%	90.2%	74.6%	77.3%	83.2%	82.4%	82.0%	81.7%
Middle Atlantic:								
New York	85.6%	81.5%	84.5%	85.3%	80.6%	89.6%	82.8%	86.5%
New Jersey	88.9%	85.5%	87.2%	83.2%	86.4%	92.7%	84.8%	90.1%
Pennsylvania	86.3%	86.3%	82.4%	86.9%	89.0%	86.0%	84.0%	87.0%
East North Central:								
Ohio	85.9%	80.6%	81.9%	84.1%	82.7%	89.2%	81.2%	87.1%
Indiana	86.7%	89.1%	74.4%	81.3%	85.1%	90.6%	81.2%	87.9%
Illinois	86.0%	88.0%	84.7%	84.8%	84.0%	87.7%	86.2%	85.9%
Michigan	88.7%	77.5%	85.2%	85.0%	89.4%	91.5%	81.1%	90.8%
Wisconsin	86.0%	76.8%	84.4%	74.0%	87.3%	91.3%	79.0%	88.2%
West North Central:								
Minnesota	83.8%	86.2%	78.3%	77.4%	81.2%	87.9%	81.6%	84.5%
Iowa	82.1%	81.1%	73.2%	70.6%	83.8%	86.3%	75.7%	83.8%
Missouri	85.6%	90.7%	80.1%	75.1%	83.9%	88.7%	81.2%	86.7%
Kansas	84.1%	89.0%	81.8%	82.3%	78.0%	88.2%	85.6%	83.4%
South Atlantic:								
Maryland	81.7%	75.8%	73.7%	72.0%	75.5%	91.0%	74.1%	84.5%
District of Columbia	81.4%	82.2%	82.3%	80.1%	89.6%	75.7%	82.1%	81.1%
Virginia	84.3%	81.0%	77.5%	74.5%	83.9%	88.7%	77.2%	86.3%
North Carolina	85.7%	88.8%	86.0%	84.8%	86.9%	85.2%	87.3%	85.4%
South Carolina	88.4%	87.8%	84.8%	91.3%	88.6%	88.3%	88.2%	88.5%
Georgia	83.3%	71.8%	79.8%	78.0%	81.6%	88.4%	75.8%	85.4%
Florida	83.5%	86.1%	79.9%	86.1%	78.9%	85.4%	84.2%	83.3%
East South Central:								
Kentucky	81.3%	67.2%	72.7%	86.6%	84.4%	81.1%	75.8%	82.9%
Tennessee	82.7%	86.9%	89.3%	75.5%	81.0%	84.5%	83.5%	82.6%
Alabama	80.9%	77.8%	77.6%	78.1%	78.3%	84.0%	75.6%	82.4%
Mississippi	86.7%	89.7%	80.5%	92.6%	86.3%	84.5%	89.0%	85.8%
West South Central:								
Arkansas	82.2%	90.5%	80.4%	86.1%	83.6%	80.3%	86.1%	81.3%
Louisiana	83.0%	84.0%	90.9%	80.4%	73.3%	83.8%	86.4%	81.2%
Oklahoma	85.8%	85.2%	76.7%	87.4%	83.4%	88.6%	79.8%	87.6%
Texas	89.5%	90.6%	85.7%	90.1%	86.3%	90.9%	90.4%	89.2%
Mountain:								
Colorado	86.1%	86.5%	81.8%	78.2%	91.2%	86.7%	84.5%	86.6%
Arizona	83.8%	88.2%	75.2%	81.0%	79.6%	86.6%	81.1%	84.5%
Utah	82.4%	83.3%	78.5%	72.7%	72.8%	88.5%	78.9%	83.6%
Nevada	86.5%	84.7%	83.7%	84.4%	88.8%	86.9%	83.9%	87.2%
Pacific:								
Washington	91.3%	96.2%	85.9%	91.6%	91.7%	91.0%	91.7%	91.1%
Oregon	89.9%	83.7%	87.0%	90.8%	92.5%	91.0%	86.6%	91.3%
California	87.6%	87.9%	85.1%	82.7%	86.2%	90.4%	84.3%	88.5%
Alaska	84.0%	67.5%	81.3%	88.7%	85.7%	88.4%	76.1%	87.7%
Hawaii	87.1%	88.2%	90.4%	89.3%	87.8%	84.3%	89.2%	86.1%
States not shown separately	86.0%	86.1%	81.7%	82.5%	86.9%	87.8%	84.4%	86.7%

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

Table II. B. 3. b. (1). (a) (1997) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.99%	0.95%	0.56%	0.91%	0.45%	0.57%	0.39%
New England:								
Maine	2.20%	3.04%	4.50%	3.94%	3.86%	3.92%	2.73%	2.18%
Massachusetts	1.86%	3.29%	10.05%	2.83%	3.35%	3.36%	2.28%	2.36%
Connecticut	2.31%	5.42%	3.96%	2.78%	4.52%	2.78%	3.16%	2.26%
Rhode Island	1.81%	2.32%	6.40%	3.69%	2.31%	2.18%	3.58%	1.65%
Middle Atlantic:								
New York	1.35%	2.79%	2.55%	4.14%	3.07%	2.25%	2.34%	1.90%
New Jersey	1.35%	3.48%	2.47%	3.24%	3.46%	1.83%	2.05%	1.48%
Pennsylvania	1.51%	2.65%	2.06%	2.22%	2.40%	3.23%	1.45%	2.16%
East North Central:								
Ohio	2.08%	2.48%	2.97%	2.18%	3.57%	3.47%	1.63%	2.75%
Indiana	1.87%	2.97%	5.08%	1.69%	3.95%	1.89%	2.06%	2.20%
Illinois	1.30%	2.73%	3.34%	2.34%	4.41%	1.29%	1.72%	1.31%
Michigan	1.30%	4.21%	2.97%	1.90%	3.33%	2.12%	2.12%	1.40%
Wisconsin	1.17%	4.17%	3.52%	4.64%	2.31%	2.23%	2.67%	1.59%
West North Central:								
Minnesota	0.76%	3.85%	2.57%	3.33%	6.55%	2.36%	1.96%	0.94%
Iowa	2.10%	3.48%	5.25%	2.89%	2.52%	3.24%	2.43%	2.02%
Missouri	2.39%	3.49%	9.35%	4.70%	4.62%	2.48%	3.44%	2.67%
Kansas	1.52%	1.20%	3.05%	3.31%	3.80%	1.89%	1.95%	2.29%
South Atlantic:								
Maryland	1.80%	3.67%	4.06%	3.93%	4.09%	2.61%	2.29%	2.05%
District of Columbia	2.16%	3.06%	4.30%	4.19%	1.48%	5.88%	1.73%	3.47%
Virginia	1.90%	3.45%	4.60%	4.23%	2.99%	2.18%	2.74%	2.09%
North Carolina	2.13%	2.39%	3.14%	4.12%	3.37%	3.23%	1.98%	2.49%
South Carolina	2.47%	3.16%	4.04%	2.55%	6.10%	2.71%	3.13%	3.02%
Georgia	1.93%	4.82%	10.73%	3.27%	3.60%	2.47%	2.99%	2.25%
Florida	1.11%	2.57%	3.34%	2.22%	4.39%	2.06%	1.69%	1.69%
East South Central:								
Kentucky	1.85%	6.63%	5.41%	10.62%	3.55%	3.50%	3.55%	2.19%
Tennessee	1.58%	3.59%	3.19%	5.97%	4.01%	2.35%	2.85%	1.88%
Alabama	1.76%	3.91%	4.02%	3.98%	2.73%	3.42%	2.67%	2.05%
Mississippi	2.37%	3.34%	4.00%	1.83%	2.92%	4.01%	2.61%	2.86%
West South Central:								
Arkansas	3.10%	2.97%	4.29%	9.55%	4.35%	4.78%	1.29%	4.14%
Louisiana	2.41%	3.76%	4.52%	4.43%	7.38%	3.67%	3.55%	2.97%
Oklahoma	1.69%	1.84%	4.30%	4.33%	2.38%	2.43%	3.03%	1.91%
Texas	1.55%	2.09%	2.66%	1.75%	2.87%	2.45%	1.33%	1.75%
Mountain:								
Colorado	2.32%	4.16%	6.39%	3.11%	2.58%	3.66%	3.38%	2.63%
Arizona	2.06%	2.51%	4.45%	1.70%	4.85%	4.05%	1.77%	3.32%
Utah	2.61%	3.14%	3.57%	5.01%	4.28%	3.82%	2.27%	3.29%
Nevada	1.65%	3.58%	5.17%	3.07%	3.53%	2.78%	2.17%	2.00%
Pacific:								
Washington	1.09%	2.27%	6.09%	5.43%	2.24%	4.59%	2.03%	1.31%
Oregon	2.83%	3.54%	2.29%	3.87%	3.03%	5.43%	2.28%	4.01%
California	0.99%	1.66%	2.93%	2.95%	1.53%	2.07%	1.29%	1.21%
Alaska	3.89%	8.42%	4.09%	3.28%	3.49%	3.13%	4.99%	2.64%
Hawaii	1.98%	1.94%	2.96%	2.71%	2.44%	4.77%	1.26%	2.76%
States not shown separately	0.87%	2.55%	3.10%	1.91%	2.64%	1.66%	1.32%	1.19%

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

Table II. B. 3. b. (2) (1997) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.1%	78.4%	75.4%	73.8%	73.6%	77.8%	75.6%	76.3%
New England:								
Maine	72.7%	80.7%	79.2%	80.2%	74.3%	64.0%	80.1%	69.3%
Massachusetts	75.9%	60.3%	80.6%	77.0%	78.3%	76.9%	71.6%	77.3%
Connecticut	81.1%	85.6%	73.3%	79.3%	82.2%	80.3%	81.7%	80.8%
Rhode Island	75.8%	79.0%	70.9%	71.4%	76.3%	77.4%	74.3%	76.4%
Middle Atlantic:								
New York	77.1%	73.1%	80.7%	76.4%	71.6%	80.7%	74.5%	77.9%
New Jersey	77.9%	78.8%	85.5%	71.5%	74.0%	80.8%	77.1%	78.1%
Pennsylvania	78.8%	80.0%	76.0%	81.7%	83.5%	76.4%	78.2%	78.9%
East North Central:								
Ohio	78.0%	76.3%	78.1%	67.2%	77.5%	82.4%	69.4%	80.2%
Indiana	80.2%	82.7%	71.3%	73.8%	77.4%	84.5%	76.3%	81.0%
Illinois	75.2%	81.3%	82.2%	72.4%	71.2%	76.6%	78.0%	74.4%
Michigan	80.6%	72.7%	71.0%	77.0%	82.6%	83.4%	71.2%	83.4%
Wisconsin	75.7%	72.4%	79.2%	66.4%	73.0%	79.7%	73.5%	76.3%
West North Central:								
Minnesota	78.1%	79.8%	71.2%	75.3%	71.4%	83.0%	75.7%	78.9%
Iowa	73.8%	75.7%	71.4%	63.9%	76.5%	75.6%	70.9%	74.5%
Missouri	76.1%	83.5%	69.7%	64.6%	68.4%	81.6%	70.3%	77.6%
Kansas	76.7%	82.8%	76.8%	76.3%	71.3%	78.7%	79.3%	75.6%
South Atlantic:								
Maryland	71.2%	73.7%	57.3%	64.4%	65.8%	79.2%	63.0%	74.2%
District of Columbia	74.9%	81.5%	82.6%	76.2%	74.3%	69.4%	81.1%	71.8%
Virginia	75.6%	76.9%	76.2%	66.9%	75.4%	77.8%	74.1%	76.0%
North Carolina	80.0%	85.3%	80.2%	80.9%	78.7%	79.7%	83.0%	79.4%
South Carolina	81.2%	80.2%	79.3%	81.5%	81.6%	81.5%	80.9%	81.3%
Georgia	72.4%	71.1%	76.6%	73.0%	78.4%	69.7%	74.4%	72.0%
Florida	71.2%	77.7%	73.0%	77.9%	63.9%	72.6%	76.2%	70.0%
East South Central:								
Kentucky	71.0%	60.7%	65.0%	77.2%	76.8%	68.3%	68.2%	71.8%
Tennessee	74.5%	84.2%	82.9%	70.7%	76.2%	73.5%	78.0%	73.9%
Alabama	76.6%	74.4%	74.9%	71.6%	72.1%	81.0%	72.2%	77.8%
Mississippi	80.1%	84.2%	72.0%	87.4%	77.1%	78.5%	83.5%	78.7%
West South Central:								
Arkansas	73.0%	81.5%	74.4%	75.8%	75.9%	70.4%	79.8%	71.6%
Louisiana	66.5%	80.5%	57.3%	67.6%	58.8%	72.1%	63.6%	68.1%
Oklahoma	76.5%	77.0%	70.8%	79.3%	70.7%	79.9%	73.2%	77.5%
Texas	75.8%	89.9%	83.1%	77.8%	70.0%	75.2%	86.7%	73.4%
Mountain:								
Colorado	78.0%	81.0%	71.6%	66.1%	82.7%	80.6%	75.5%	78.7%
Arizona	76.0%	79.5%	65.4%	72.7%	69.2%	80.2%	72.7%	76.8%
Utah	73.4%	81.4%	68.8%	66.7%	55.9%	80.7%	73.4%	73.4%
Nevada	70.7%	78.2%	66.7%	66.0%	71.7%	71.2%	68.3%	71.4%
Pacific:								
Washington	84.9%	92.6%	81.4%	84.5%	83.3%	84.5%	87.7%	83.7%
Oregon	77.2%	71.6%	74.2%	71.1%	77.3%	81.9%	74.3%	78.4%
California	74.7%	77.5%	76.3%	72.4%	72.7%	75.9%	72.7%	75.2%
Alaska	73.3%	62.1%	72.5%	78.8%	72.4%	76.4%	69.2%	75.1%
Hawaii	80.1%	83.5%	86.4%	85.3%	81.4%	74.2%	85.0%	77.9%
States not shown separately	74.8%	80.9%	73.0%	71.5%	66.9%	78.9%	77.0%	73.9%

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

Table II. B. 3. b. (2) (1997) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.28%	1.13%	0.86%	1.32%	0.93%	0.62%	0.61%
New England:								
Maine	2.70%	3.53%	4.65%	3.86%	4.94%	4.60%	3.29%	3.12%
Massachusetts	2.16%	5.65%	9.47%	3.61%	4.17%	3.14%	4.21%	1.81%
Connecticut	2.70%	4.95%	3.93%	3.10%	4.77%	4.72%	2.71%	3.21%
Rhode Island	1.75%	2.15%	6.82%	3.13%	2.59%	2.45%	3.67%	1.90%
Middle Atlantic:								
New York	1.97%	3.95%	2.78%	4.54%	3.53%	3.65%	2.24%	2.65%
New Jersey	2.22%	4.18%	2.73%	6.14%	6.26%	3.75%	3.48%	2.58%
Pennsylvania	1.50%	2.70%	2.56%	2.92%	4.09%	3.48%	1.98%	1.97%
East North Central:								
Ohio	1.84%	2.81%	3.19%	5.53%	2.84%	3.48%	4.19%	2.46%
Indiana	2.01%	3.92%	4.62%	1.52%	5.10%	2.72%	2.41%	2.51%
Illinois	1.54%	3.64%	3.98%	4.31%	4.21%	2.90%	3.70%	1.67%
Michigan	1.82%	4.05%	4.50%	2.68%	4.36%	3.03%	3.41%	1.68%
Wisconsin	1.43%	3.78%	4.92%	3.95%	3.81%	3.81%	2.35%	2.08%
West North Central:								
Minnesota	1.28%	4.70%	3.49%	3.84%	8.25%	2.52%	2.07%	1.63%
Iowa	2.12%	4.36%	4.66%	3.28%	2.57%	3.61%	2.37%	2.23%
Missouri	2.49%	3.48%	8.42%	6.34%	6.04%	2.57%	3.56%	2.71%
Kansas	2.05%	4.70%	3.77%	3.72%	5.94%	3.26%	2.50%	2.74%
South Atlantic:								
Maryland	3.21%	3.50%	6.69%	5.00%	4.94%	4.39%	3.72%	3.41%
District of Columbia	2.86%	3.12%	4.50%	3.60%	4.74%	5.10%	1.57%	3.98%
Virginia	2.67%	4.80%	4.65%	4.01%	3.88%	3.22%	2.95%	2.94%
North Carolina	1.82%	3.49%	5.31%	4.71%	4.91%	2.87%	2.59%	2.17%
South Carolina	3.16%	4.10%	3.90%	3.89%	7.07%	3.24%	3.65%	3.67%
Georgia	2.58%	4.29%	10.88%	2.75%	3.63%	4.40%	2.70%	3.09%
Florida	2.54%	3.89%	3.49%	3.00%	6.45%	3.88%	1.45%	3.33%
East South Central:								
Kentucky	2.58%	7.59%	3.93%	10.03%	3.38%	4.59%	3.79%	2.89%
Tennessee	2.00%	3.54%	4.79%	6.50%	4.37%	3.09%	4.20%	2.00%
Alabama	1.83%	4.22%	4.53%	4.40%	2.72%	3.36%	3.02%	2.34%
Mississippi	2.69%	3.18%	3.76%	2.92%	4.34%	3.86%	2.69%	3.31%
West South Central:								
Arkansas	3.46%	3.44%	4.06%	9.43%	6.76%	5.32%	1.84%	4.33%
Louisiana	3.44%	3.73%	6.68%	4.45%	7.44%	4.16%	4.58%	3.34%
Oklahoma	3.04%	4.19%	4.93%	5.09%	4.59%	3.67%	3.49%	3.57%
Texas	2.19%	2.12%	2.94%	2.47%	5.01%	3.78%	1.93%	2.43%
Mountain:								
Colorado	2.40%	4.46%	8.56%	4.44%	5.59%	4.16%	4.50%	3.20%
Arizona	2.49%	2.95%	4.27%	2.07%	5.34%	4.50%	2.55%	3.53%
Utah	3.85%	3.19%	4.59%	5.76%	5.81%	5.40%	3.28%	4.65%
Nevada	2.52%	3.66%	3.82%	5.24%	6.27%	3.83%	2.72%	3.21%
Pacific:								
Washington	1.46%	2.76%	5.60%	8.06%	2.78%	4.91%	3.06%	2.08%
Oregon	3.35%	6.37%	5.42%	6.81%	4.37%	6.06%	3.27%	4.27%
California	2.01%	4.56%	5.34%	2.87%	3.84%	3.81%	2.67%	2.16%
Alaska	3.91%	8.78%	4.64%	4.45%	3.93%	4.50%	5.23%	3.86%
Hawaii	2.61%	1.59%	3.04%	2.58%	3.07%	5.79%	0.88%	3.64%
States not shown separately	2.10%	3.20%	3.70%	3.36%	4.24%	2.86%	1.71%	2.46%

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

Table II. B. 4(1997) Number of part-time private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,845,407	4,293,625	2,444,835	3,168,307	3,368,719	6,569,921	8,356,534	11,488,873
New England:								
Maine	110,694	30,953	21,227	12,120	25,749	20,646	61,806	48,888
Massachusetts	608,848	111,572	90,031	95,799	89,458	221,987	258,095	350,753
Connecticut	304,616	90,066	36,726	23,147	47,427	107,250	140,513	164,103
Rhode Island	85,168	18,318	14,327	16,792	10,788	24,944	40,400	44,767
Middle Atlantic:								
New York	1,376,463	365,918	109,620	183,582	279,013	438,329	559,743	816,720
New Jersey	496,434	123,095	52,011	81,150	77,721	162,457	210,726	285,708
Pennsylvania	1,111,760	207,937	130,460	196,777	180,467	396,119	431,403	680,356
East North Central:								
Ohio	933,549	190,439	132,120	202,734	140,125	268,131	408,143	525,407
Indiana	436,486	86,489	41,180	82,140	76,654 *	150,022	161,731	274,755
Illinois	1,045,440	178,031	119,831	121,481	227,777	398,319	336,022	709,417
Michigan	779,611	136,775	125,218	152,353	131,034	234,232	331,741	447,870
Wisconsin	469,702	98,378	78,566	104,510	93,230	95,018	229,541	240,161
West North Central:								
Minnesota	596,088	87,183	75,983	110,446	123,682	198,795	223,103	372,985
Iowa	287,741	73,860	34,902	51,811	54,644	72,524	129,139	158,603
Missouri	416,201	73,317	42,921 *	66,931	58,335	174,696	144,607	271,594
Kansas	203,472	56,705	28,770	36,888	50,488	30,621	107,368	96,104
South Atlantic:								
Maryland	366,234	56,227	67,195 *	41,451	43,497	157,864	147,509	218,725
District of Columbia	49,257	7,996	4,247 *	8,886	10,043	18,085	16,236	33,021
Virginia	400,254	75,778	59,046	79,989	59,965	125,477	185,370	214,884
North Carolina	520,459	122,451	38,949	73,218	76,248	209,594	208,632	311,826
South Carolina	237,578	43,657	30,064	41,382	47,189	75,286	100,458	137,120
Georgia	496,642	142,571	51,259 *	83,219	74,736	144,858	238,827	257,815
Florida	828,808	174,749	73,669	99,843	141,381	339,165	320,768	508,039
East South Central:								
Kentucky	293,493	41,138	24,280	38,109	29,161	160,805	85,925	207,568
Tennessee	354,686	73,320	24,627	59,603	88,631	108,505	123,700	230,986
Alabama	329,332	48,875	34,662 *	47,134	47,557 *	151,104	104,661	224,671
Mississippi	136,008	29,200	17,717	24,195	21,870	43,026	56,305	79,703
West South Central:								
Arkansas	188,143	27,609	14,674	20,914	30,926 *	94,021	54,273	133,871
Louisiana	248,220	54,343	32,883	46,147	32,943	81,904	102,952	145,267
Oklahoma	179,580	33,204	22,052	24,271 *	39,921	60,132	65,110	114,470
Texas	1,027,864	233,287	115,422	157,900	212,530	308,725	446,659	581,205
Mountain:								
Colorado	334,473	76,876	52,178 *	44,877	39,304 *	121,239	155,350	179,123
Arizona	328,863	45,856	38,773 *	42,128	41,099	161,006	109,166	219,697
Utah	129,105	31,510	19,425	26,405	22,095	29,669	58,630	70,475
Nevada	119,752	22,667	20,513	25,990	14,494	36,089	59,547	60,205
Pacific:								
Washington	458,482	106,504	65,605	74,301	82,989	129,082	215,398	243,084
Oregon	264,488	61,761	39,723 *	29,098 *	33,380	100,526	119,291	145,196
California	2,084,540	421,789	290,393	380,723	312,214	679,420	924,613	1,159,927
Alaska	34,807	12,225	4,502	6,433	6,439	5,208	19,947	14,860
Hawaii	91,556	14,790	10,253	11,925	23,472	31,116	30,305	61,252
States not shown separately	1,080,507	406,206	158,830	141,507	170,039	203,925	632,817	447,689

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.B.4(1997) Standard error for number of part-time private-sector employees by firm size and State: United States, 1997  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	400,709	165,107	123,045	168,571	171,211	200,660	266,655	278,026
New England:								
Maine	12,968	2,595	3,275	1,805	6,131	9,360	4,318	12,458
Massachusetts	95,809	12,071	27,694	19,115	12,569	80,304	27,865	92,692
Connecticut	31,712	13,895	8,265	4,798	14,895	25,254	15,366	23,906
Rhode Island	8,396	2,524	5,719	1,403	2,469	5,301	5,557	5,912
Middle Atlantic:								
New York	118,512	55,794	17,121	33,560	43,737	105,448	63,738	111,223
New Jersey	53,931	10,425	12,754	15,381	14,188	44,081	16,206	47,713
Pennsylvania	108,495	16,505	27,685	31,528	30,906	81,238	32,975	89,433
East North Central:								
Ohio	76,072	22,747	14,373	54,209	23,900	77,573	39,334	72,180
Indiana	27,581	11,589	8,954	14,638	27,433 *	31,419	15,729	31,970
Illinois	148,180	8,056	11,184	30,442	44,748	130,707	13,389	151,259
Michigan	41,042	18,220	22,741	22,519	30,523	25,463	25,852	39,171
Wisconsin	58,638	8,559	12,705	11,935	22,502	29,808	23,429	49,600
West North Central:								
Minnesota	40,064	9,258	15,123	10,511	30,170	42,730	22,112	46,293
Iowa	32,824	8,994	7,257	7,574	10,795	30,931	13,648	34,382
Missouri	75,882	6,770	18,720 *	9,372	12,405	62,657	24,150	67,550
Kansas	16,058	8,155	4,728	6,941	12,629	7,373	13,710	11,277
South Atlantic:								
Maryland	81,442	5,341	17,989 *	6,283	11,181	83,522	18,728	87,205
District of Columbia	5,786	1,287	1,319 *	1,734	2,041	5,843	1,791	6,389
Virginia	47,355	10,208	16,561	25,659	11,551	33,311	25,586	35,632
North Carolina	65,152	29,285	2,373	10,213	11,177	62,865	31,918	64,091
South Carolina	33,096	4,956	8,380	8,812	13,196	21,390	11,720	26,191
Georgia	70,524	62,712	21,133 *	16,721	22,192	29,475	64,574	33,324
Florida	100,087	22,080	11,481	20,797	44,936	78,519	29,301	90,880
East South Central:								
Kentucky	75,025	5,660	4,669	6,495	3,333	78,973	7,378	77,408
Tennessee	40,831	13,699	4,177	12,352	32,223	26,461	10,907	42,083
Alabama	43,660	8,338	6,347 *	11,262	13,120 *	35,713	13,280	42,481
Mississippi	24,873	2,354	2,660	3,690	4,755	19,230	4,078	24,205
West South Central:								
Arkansas	26,187	3,405	2,736	4,255	9,830 *	30,175	5,711	26,093
Louisiana	24,928	3,972	5,989	12,181	6,478	19,550	6,889	25,347
Oklahoma	19,602	2,463	3,407	8,118 *	9,569	10,518	5,264	16,464
Texas	100,138	30,323	17,749	25,364	56,210	64,259	39,496	81,734
Mountain:								
Colorado	77,911	15,161	9,806 *	8,788	13,313 *	57,620	24,124	61,286
Arizona	58,826	5,685	11,568 *	9,003	8,400	54,758	14,742	51,766
Utah	8,186	4,349	2,121	3,205	3,969	5,190	4,522	7,315
Nevada	12,370	2,530	6,386	7,483	3,115	6,684	7,360	6,691
Pacific:								
Washington	49,063	8,340	8,073	17,973	37,402	42,553	21,388	51,712
Oregon	51,489	5,959	8,606 *	8,212 *	8,853	43,511	9,783	53,938
California	167,398	33,877	53,189	29,459	70,861	128,569	74,085	128,771
Alaska	2,820	1,288	599	1,027	1,484	2,056	1,758	2,280
Hawaii	8,220	1,251	1,238	2,783	3,677	8,370	1,874	7,853
States not shown separately	138,224	121,340	17,080	23,391	17,761	26,516	125,616	34,133

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. a(1997) Percent of number of part-time private-sector employees by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,845,407	21.6%	12.3%	16.0%	17.0%	33.1%	42.1%	57.9%
New England:								
Maine	110,694	28.0%	19.2%	10.9%	23.3%	18.7%	55.8%	44.2%
Massachusetts	608,848	18.3%	14.8%	15.7%	14.7%	36.5%	42.4%	57.6%
Connecticut	304,616	29.6%	12.1%	7.6%	15.6%	35.2%	46.1%	53.9%
Rhode Island	85,168	21.5%	16.8%	19.7%	12.7%	29.3%	47.4%	52.6%
Middle Atlantic:								
New York	1,376,463	26.6%	8.0%	13.3%	20.3%	31.8%	40.7%	59.3%
New Jersey	496,434	24.8%	10.5%	16.3%	15.7%	32.7%	42.4%	57.6%
Pennsylvania	1,111,760	18.7%	11.7%	17.7%	16.2%	35.6%	38.8%	61.2%
East North Central:								
Ohio	933,549	20.4%	14.2%	21.7%	15.0%	28.7%	43.7%	56.3%
Indiana	436,486	19.8%	9.4%	18.8%	17.6% *	34.4%	37.1%	62.9%
Illinois	1,045,440	17.0%	11.5%	11.6%	21.8%	38.1%	32.1%	67.9%
Michigan	779,611	17.5%	16.1%	19.5%	16.8%	30.0%	42.6%	57.4%
Wisconsin	469,702	20.9%	16.7%	22.3%	19.8%	20.2%	48.9%	51.1%
West North Central:								
Minnesota	596,088	14.6%	12.7%	18.5%	20.7%	33.3%	37.4%	62.6%
Iowa	287,741	25.7%	12.1%	18.0%	19.0%	25.2%	44.9%	55.1%
Missouri	416,201	17.6%	10.3% *	16.1%	14.0%	42.0%	34.7%	65.3%
Kansas	203,472	27.9%	14.1%	18.1%	24.8%	15.0%	52.8%	47.2%
South Atlantic:								
Maryland	366,234	15.4%	18.3% *	11.3%	11.9%	43.1%	40.3%	59.7%
District of Columbia	49,257	16.2%	8.6% *	18.0%	20.4%	36.7%	33.0%	67.0%
Virginia	400,254	18.9%	14.8%	20.0%	15.0%	31.3%	46.3%	53.7%
North Carolina	520,459	23.5%	7.5%	14.1%	14.7%	40.3%	40.1%	59.9%
South Carolina	237,578	18.4%	12.7%	17.4%	19.9%	31.7%	42.3%	57.7%
Georgia	496,642	28.7%	10.3% *	16.8%	15.0%	29.2%	48.1%	51.9%
Florida	828,808	21.1%	8.9%	12.0%	17.1%	40.9%	38.7%	61.3%
East South Central:								
Kentucky	293,493	14.0%	8.3%	13.0%	9.9%	54.8%	29.3%	70.7%
Tennessee	354,686	20.7%	6.9%	16.8%	25.0%	30.6%	34.9%	65.1%
Alabama	329,332	14.8%	10.5% *	14.3%	14.4% *	45.9%	31.8%	68.2%
Mississippi	136,008	21.5%	13.0%	17.8%	16.1%	31.6%	41.4%	58.6%
West South Central:								
Arkansas	188,143	14.7%	7.8%	11.1%	16.4% *	50.0%	28.8%	71.2%
Louisiana	248,220	21.9%	13.2%	18.6%	13.3%	33.0%	41.5%	58.5%
Oklahoma	179,580	18.5%	12.3%	13.5% *	22.2%	33.5%	36.3%	63.7%
Texas	1,027,864	22.7%	11.2%	15.4%	20.7%	30.0%	43.5%	56.5%
Mountain:								
Colorado	334,473	23.0%	15.6% *	13.4%	11.8% *	36.2%	46.4%	53.6%
Arizona	328,863	13.9%	11.8% *	12.8%	12.5%	49.0%	33.2%	66.8%
Utah	129,105	24.4%	15.0%	20.5%	17.1%	23.0%	45.4%	54.6%
Nevada	119,752	18.9%	17.1%	21.7%	12.1%	30.1%	49.7%	50.3%
Pacific:								
Washington	458,482	23.2%	14.3%	16.2%	18.1%	28.2%	47.0%	53.0%
Oregon	264,488	23.4%	15.0% *	11.0% *	12.6%	38.0%	45.1%	54.9%
California	2,084,540	20.2%	13.9%	18.3%	15.0%	32.6%	44.4%	55.6%
Alaska	34,807	35.1%	12.9%	18.5%	18.5%	15.0%	57.3%	42.7%
Hawaii	91,556	16.2%	11.2%	13.0%	25.6%	34.0%	33.1%	66.9%
States not shown separately	1,080,507	37.6%	14.7%	13.1%	15.7%	18.9%	58.6%	41.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 Percents may not add to 100% because of rounding.

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

Table II. B. 4. a(1997) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 1997  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	400,709	0.61%	0.67%	0.51%	0.86%	0.86%	0.95%	0.95%
New England:								
Maine	12,968	3.59%	3.02%	1.93%	4.32%	4.68%	5.75%	5.75%
Massachusetts	95,809	2.94%	4.01%	2.87%	2.60%	5.84%	5.31%	5.31%
Connecticut	31,712	2.92%	3.35%	1.28%	3.85%	6.19%	3.80%	3.80%
Rhode Island	8,396	2.63%	4.19%	2.12%	2.78%	4.50%	4.02%	4.02%
Middle Atlantic:								
New York	118,512	2.87%	1.75%	3.69%	2.79%	5.44%	4.34%	4.34%
New Jersey	53,931	4.31%	2.84%	2.32%	3.16%	4.43%	3.36%	3.36%
Pennsylvania	108,495	1.68%	2.11%	3.13%	2.86%	4.07%	2.61%	2.61%
East North Central:								
Ohio	76,072	3.49%	1.81%	4.65%	2.60%	5.94%	5.04%	5.04%
Indiana	27,581	3.41%	2.38%	3.69%	5.73% *	6.45%	4.82%	4.82%
Illinois	148,180	1.90%	2.57%	1.74%	4.99%	6.35%	4.73%	4.73%
Michigan	41,042	2.19%	2.80%	2.97%	3.18%	3.11%	3.16%	3.16%
Wisconsin	58,638	2.20%	3.14%	2.55%	2.68%	3.70%	5.77%	5.77%
West North Central:								
Minnesota	40,064	1.30%	2.74%	3.53%	4.42%	5.33%	5.42%	5.42%
Iowa	32,824	3.54%	3.39%	2.57%	3.75%	5.64%	5.65%	5.65%
Missouri	75,882	2.05%	4.25% *	2.76%	3.97%	7.87%	5.27%	5.27%
Kansas	16,058	2.61%	2.42%	2.57%	5.86%	3.12%	4.28%	4.28%
South Atlantic:								
Maryland	81,442	4.39%	5.67% *	2.88%	3.45%	10.40%	8.88%	8.88%
District of Columbia	5,786	2.87%	3.97% *	4.01%	3.36%	7.08%	6.06%	6.06%
Virginia	47,355	3.20%	4.34%	3.92%	3.19%	6.05%	5.86%	5.86%
North Carolina	65,152	4.27%	1.28%	2.62%	3.65%	7.48%	5.21%	5.21%
South Carolina	33,096	4.17%	2.85%	3.28%	4.35%	4.81%	3.77%	3.77%
Georgia	70,524	5.69%	3.20% *	3.95%	3.37%	5.89%	5.01%	5.01%
Florida	100,087	4.95%	1.58%	1.42%	4.40%	6.56%	4.83%	4.83%
East South Central:								
Kentucky	75,025	4.04%	2.39%	3.85%	2.62%	9.65%	5.96%	5.96%
Tennessee	40,831	4.22%	1.66%	3.57%	5.72%	5.90%	4.64%	4.64%
Alabama	43,660	2.82%	3.39% *	2.50%	4.54% *	5.29%	4.28%	4.28%
Mississippi	24,873	3.09%	2.78%	3.40%	2.82%	6.02%	5.61%	5.61%
West South Central:								
Arkansas	26,187	3.26%	1.70%	2.80%	6.08% *	10.01%	5.10%	5.10%
Louisiana	24,928	3.30%	3.31%	3.23%	2.87%	5.62%	5.35%	5.35%
Oklahoma	19,602	2.02%	1.92%	4.18% *	3.50%	4.37%	2.65%	2.65%
Texas	100,138	2.40%	2.14%	1.82%	3.94%	5.00%	3.73%	3.73%
Mountain:								
Colorado	77,911	3.14%	5.30% *	3.41%	3.96% *	6.83%	7.94%	7.94%
Arizona	58,826	2.52%	3.61% *	3.14%	3.11%	5.76%	4.33%	4.33%
Utah	8,186	2.72%	1.87%	2.43%	2.49%	3.33%	3.06%	3.06%
Nevada	12,370	4.02%	4.16%	4.06%	2.07%	4.90%	3.33%	3.33%
Pacific:								
Washington	49,063	3.34%	2.27%	3.66%	5.39%	6.13%	5.80%	5.80%
Oregon	51,489	4.36%	5.01% *	3.56% *	1.96%	7.28%	7.62%	7.62%
California	167,398	0.93%	2.39%	1.57%	3.36%	3.75%	2.70%	2.70%
Alaska	2,820	3.65%	1.89%	2.05%	4.08%	4.15%	4.29%	4.29%
Hawaii	8,220	2.95%	1.01%	3.29%	5.06%	6.06%	3.32%	3.32%
States not shown separately	138,224	4.50%	1.92%	2.29%	2.19%	2.63%	3.64%	3.64%

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

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

Table II. B. 4. b(1997) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.9%	31.4%	48.6%	73.4%	93.0%	98.5%	43.1%	94.6%
New England:								
Maine	62.3%	23.8%	48.2%	52.6%	94.5%	99.8%	36.7%	94.6%
Massachusetts	77.1%	45.3%	58.7%	63.8%	100.0%	97.2%	52.6%	95.2%
Connecticut	80.1%	52.1%	66.8%	77.9%	99.6%	100.0%	58.3%	98.8%
Rhode Island	75.6%	46.0%	58.0%	74.0%	95.6%	100.0%	55.6%	93.7%
Middle Atlantic:								
New York	74.6%	37.3%	62.6%	65.1%	95.5%	99.6%	47.3%	93.4%
New Jersey	76.3%	31.6%	61.2%	97.4%	85.5%	100.0%	49.5%	96.0%
Pennsylvania	76.0%	29.4%	75.3%	77.2%	88.5%	94.3%	51.2%	91.7%
East North Central:								
Ohio	72.3%	22.2%	41.1%	89.4%	99.1%	96.2%	42.0%	95.8%
Indiana	75.8%	19.6%	53.0%	85.1%	94.7%	99.8%	40.6%	96.5%
Illinois	74.6%	20.8%	45.6%	76.8%	89.5%	98.1%	34.8%	93.4%
Michigan	75.1%	30.4%	48.1%	83.6%	93.1%	100.0%	50.5%	93.3%
Wisconsin	71.0%	25.3%	59.6%	71.6%	98.7%	100.0%	45.8%	95.1%
West North Central:								
Minnesota	75.6%	22.9%	53.1%	73.4%	93.8%	97.2%	44.4%	94.3%
Iowa	74.0%	34.5%	60.7%	76.0%	99.7%	99.8%	48.6%	94.6%
Missouri	79.0%	22.3%	69.5%	82.7%	90.0%	100.0%	45.2%	97.0%
Kansas	68.7%	31.9%	62.3%	67.9%	97.1%	97.0%	46.0%	94.0%
South Atlantic:								
Maryland	79.0%	39.5%	43.0%	88.9%	100.0%	99.9%	50.1%	98.4%
District of Columbia	83.1%	58.9%	70.9%	71.4%	98.4%	94.0%	66.2%	91.4%
Virginia	67.7%	30.4%	59.0%	80.2%	84.7%	78.1%	56.8%	77.1%
North Carolina	70.8%	20.5% *	59.2%	57.1%	90.3%	100.0%	30.8%	97.5%
South Carolina	74.5%	27.3%	52.3%	68.2%	100.0%	98.1%	46.4%	95.0%
Georgia	75.9%	57.1%	56.7%	57.3%	100.0%	99.5%	54.0%	96.1%
Florida	68.3%	22.1%	42.0%	62.8%	67.1%	100.0%	35.5%	89.1%
East South Central:								
Kentucky	84.6%	29.3%	53.8%	86.9%	100.0%	100.0%	49.4%	99.1%
Tennessee	71.1%	30.3%	20.5% *	58.1%	92.3%	100.0%	33.9%	91.0%
Alabama	82.4%	31.6%	58.8%	86.0%	93.0%	99.8%	51.4%	96.9%
Mississippi	64.1%	19.5%	28.7%	60.5%	85.7%	100.0%	27.8%	89.8%
West South Central:								
Arkansas	73.7%	15.3%	37.3% *	38.8% *	87.0%	100.0%	20.5%	95.3%
Louisiana	68.3%	22.5%	54.0%	69.9%	77.2%	100.0%	41.4%	87.4%
Oklahoma	71.9%	19.7%	42.7%	72.2%	90.4%	99.1%	32.4%	94.4%
Texas	71.4%	35.3%	32.8%	68.0%	94.8%	98.9%	38.4%	96.8%
Mountain:								
Colorado	70.1%	26.4%	46.3%	76.2%	89.7%	99.5%	39.4%	96.7%
Arizona	78.3%	34.2%	47.4%	60.8%	100.0%	97.3%	41.8%	96.4%
Utah	62.6%	16.9%	32.2%	71.4%	93.6%	100.0%	28.9%	90.6%
Nevada	77.4%	41.2%	73.3%	73.3%	91.0%	100.0%	56.9%	97.7%
Pacific:								
Washington	67.2%	27.8%	31.1%	62.2%	100.0%	100.0%	30.6%	99.7%
Oregon	73.7%	32.8%	55.7%	80.2%	86.0%	100.0%	45.6%	96.8%
California	67.9%	20.3%	33.2%	66.5%	96.4%	99.8%	32.2%	96.3%
Alaska	61.5%	17.6% *	43.3%	88.3%	99.6%	100.0%	33.1%	99.6%
Hawaii	91.3%	63.1%	92.0%	98.3%	97.7%	96.9%	78.6%	97.5%
States not shown separately	66.9%	47.3%	33.6%	81.1%	94.5%	98.8%	46.7%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b(1997) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	2.50%	1.79%	1.72%	1.98%	0.62%	1.72%	0.76%
New England:								
Maine	3.87%	4.75%	10.01%	10.73%	5.02%	10.55%	4.38%	4.03%
Massachusetts	4.64%	5.71%	12.69%	8.97%	0.00%	3.68%	6.22%	2.10%
Connecticut	3.04%	7.41%	5.06%	10.05%	3.38%	0.00%	4.91%	0.55%
Rhode Island	4.54%	3.82%	12.46%	9.40%	5.46%	0.00%	5.07%	3.67%
Middle Atlantic:								
New York	4.14%	7.50%	10.35%	9.31%	3.72%	0.49%	5.74%	4.14%
New Jersey	3.63%	4.69%	12.70%	1.52%	9.99%	0.00%	5.09%	4.01%
Pennsylvania	2.84%	3.29%	8.05%	7.86%	7.79%	6.74%	4.25%	3.76%
East North Central:								
Ohio	3.62%	5.05%	8.86%	6.37%	0.80%	2.32%	4.51%	1.78%
Indiana	2.92%	2.76%	6.41%	5.56%	2.97%	3.35%	3.06%	1.90%
Illinois	3.68%	3.43%	4.15%	11.38%	5.30%	1.13%	3.65%	3.27%
Michigan	1.92%	3.75%	8.82%	7.65%	4.54%	0.00%	4.39%	2.07%
Wisconsin	3.72%	3.53%	6.41%	10.04%	1.74%	0.00%	3.16%	4.58%
West North Central:								
Minnesota	3.27%	4.63%	9.27%	10.48%	4.37%	2.99%	5.97%	2.02%
Iowa	2.89%	6.64%	9.61%	10.40%	0.50%	10.52%	4.92%	2.61%
Missouri	4.09%	4.60%	11.13%	4.90%	4.79%	0.00%	4.21%	2.47%
Kansas	3.56%	5.91%	8.15%	10.16%	10.66%	10.61%	4.45%	5.02%
South Atlantic:								
Maryland	6.50%	5.77%	12.18%	7.14%	10.54%	0.47%	5.06%	5.44%
District of Columbia	4.18%	5.78%	8.67%	9.26%	1.71%	10.08%	4.86%	4.90%
Virginia	4.58%	6.71%	11.60%	8.34%	6.23%	8.61%	6.16%	7.37%
North Carolina	5.59%	8.33% *	11.86%	12.45%	8.32%	0.00%	4.81%	4.28%
South Carolina	3.65%	2.62%	11.16%	9.50%	0.00%	0.73%	4.51%	2.24%
Georgia	4.89%	10.45%	13.71%	11.12%	0.00%	0.67%	9.97%	2.49%
Florida	6.58%	6.03%	9.26%	9.83%	11.47%	0.00%	6.58%	8.38%
East South Central:								
Kentucky	3.59%	5.94%	10.06%	11.41%	0.00%	0.00%	3.73%	0.88%
Tennessee	7.37%	8.10%	10.56% *	11.96%	6.57%	0.00%	7.83%	6.58%
Alabama	6.50%	6.45%	12.50%	6.89%	3.40%	0.27%	7.57%	4.28%
Mississippi	4.74%	5.74%	7.14%	12.83%	7.13%	0.00%	4.42%	5.80%
West South Central:								
Arkansas	5.65%	3.15%	11.26% *	12.93% *	7.43%	0.00%	3.96%	4.49%
Louisiana	4.40%	4.37%	7.95%	7.56%	11.73%	0.00%	6.26%	4.75%
Oklahoma	2.50%	4.09%	8.65%	9.56%	9.33%	0.52%	4.54%	2.66%
Texas	3.77%	7.25%	7.93%	7.96%	6.06%	1.86%	5.23%	2.64%
Mountain:								
Colorado	4.97%	6.01%	9.34%	9.45%	10.20%	0.41%	5.64%	2.54%
Arizona	4.41%	7.30%	9.45%	12.79%	10.54%	4.96%	7.10%	4.66%
Utah	3.18%	5.00%	8.25%	9.07%	4.45%	0.00%	6.01%	2.60%
Nevada	4.49%	9.03%	9.43%	10.87%	10.74%	0.00%	7.85%	1.15%
Pacific:								
Washington	4.37%	4.42%	6.15%	12.53%	0.00%	0.00%	4.17%	0.49%
Oregon	4.46%	4.86%	10.10%	13.11%	7.23%	0.00%	3.46%	1.79%
California	1.84%	2.84%	4.85%	7.04%	1.36%	0.12%	1.92%	0.89%
Alaska	3.37%	5.58% *	10.58%	5.28%	1.37%	10.54%	5.53%	0.29%
Hawaii	2.06%	5.52%	7.62%	3.64%	1.31%	3.91%	2.95%	2.01%
States not shown separately	3.34%	8.86%	5.11%	5.05%	2.19%	0.56%	6.16%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1) (1997) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.1%	29.7%	27.3%	21.0%	21.6%	35.9%	25.8%	30.2%
New England:								
Maine	28.3%	44.6%	32.6% *	30.1% *	29.6%	18.2% *	34.2%	25.4% *
Massachusetts	28.7%	42.5%	17.4% *	14.1% *	25.3% *	33.8%	25.4%	30.0%
Connecticut	30.0%	28.5%	37.9%	15.4% *	33.3%	29.9%	29.9%	30.1%
Rhode Island	41.3%	40.6%	29.8% *	48.8%	51.9%	37.3%	40.0%	42.0%
Middle Atlantic:								
New York	38.0%	31.3% *	53.6%	23.1%	38.4%	41.6%	34.9%	39.1%
New Jersey	36.3%	34.3% *	20.4% *	13.1% *	18.9% *	58.3%	22.9% *	41.4%
Pennsylvania	26.3%	32.5%	17.5% *	24.4%	21.1% *	30.7% *	20.5%	28.4%
East North Central:								
Ohio	27.6%	32.0% *	24.9% *	29.7%	8.9%	36.2%	25.4%	28.4%
Indiana	30.0%	31.1% *	22.5% *	14.9%	31.6%	37.2%	21.2% *	32.2%
Illinois	27.2%	54.5%	19.3%	12.2% *	20.9%	32.5%	28.2%	27.0%
Michigan	29.2%	37.1%	21.2% *	3.9% *	11.9% *	52.7%	18.5% *	33.5%
Wisconsin	27.3%	40.3%	12.8% *	11.5% *	33.5%	37.3%	18.0%	31.5%
West North Central:								
Minnesota	29.4%	43.0%	19.7% *	12.8% *	28.5% *	37.6%	22.4%	31.4%
Iowa	40.0%	42.9%	15.1% *	23.7%	41.8%	53.7%	30.7%	43.8%
Missouri	43.8%	17.1% *	8.7% *	24.3% *	15.6% *	67.0%	12.9% *	51.5%
Kansas	29.0%	55.4%	23.7% *	8.2% *	30.7%	30.9% *	30.6%	28.1%
South Atlantic:								
Maryland	18.2%	29.8%	45.1%	23.2%	14.7% *	11.4% *	32.8%	13.2% *
District of Columbia	40.2%	32.6%	38.8% *	45.5%	30.9%	46.0%	40.1%	40.2%
Virginia	29.0%	49.6%	35.9% *	20.0% *	13.2% *	35.8%	33.5%	26.2%
North Carolina	19.6%	12.0% *	28.1%	8.6% *	15.1% *	23.3% *	18.7% *	19.8%
South Carolina	33.9%	29.2% *	34.8% *	39.7%	12.5% *	46.0%	41.0%	31.4%
Georgia	26.2%	17.9% *	76.9%	11.5% *	5.7% *	36.1% *	30.9% *	23.7% *
Florida	32.7%	30.3% *	33.2% *	21.0%	19.8% *	38.8%	26.9%	34.2%
East South Central:								
Kentucky	18.0%	24.4% *	18.8% *	22.6% *	22.5% *	15.7% *	24.8%	16.7% *
Tennessee	18.9%	21.0% *	25.1% *	7.5% *	7.4% *	30.5%	16.9% *	19.3%
Alabama	35.4%	48.4%	42.5% *	50.5%	36.3% *	28.8% *	50.4%	31.7%
Mississippi	17.0%	27.4% *	14.7% *	24.9% *	8.5% *	16.8% *	14.8% *	17.5%
West South Central:								
Arkansas	13.1% *	54.9%	23.8% *	12.3% *	10.4% *	11.4% *	36.5%	11.0% *
Louisiana	19.0%	33.2% *	27.7% *	12.5% *	31.4%	13.7% *	25.7% *	16.8%
Oklahoma	26.5%	21.1% *	29.9% *	47.3%	14.9% *	27.4% *	24.5%	26.8%
Texas	16.7%	11.9% *	19.8% *	21.0%	4.9% *	24.0% *	17.3% *	16.5%
Mountain:								
Colorado	25.5% *	64.1%	19.7% *	25.9% *	12.6% *	23.8% *	36.6%	21.5% *
Arizona	28.2%	25.1% *	10.6% *	20.0% *	20.8% *	33.8%	20.1%	29.9%
Utah	17.9%	37.5%	22.7% *	9.6% *	26.8% *	12.4% *	25.4%	15.9%
Nevada	21.0%	31.8% *	17.6% *	13.5% *	8.5% *	28.1% *	16.9% *	23.3%
Pacific:								
Washington	32.8%	40.5%	41.0%	26.7% *	10.4% *	46.4%	33.6%	32.6%
Oregon	30.1%	29.6% *	33.4% *	35.7%	45.7%	23.7% *	33.8%	28.7%
California	34.8%	28.4%	34.1%	23.3%	22.8% *	45.4%	27.5%	36.7%
Alaska	17.3% *	55.7%	27.7% *	6.2% *	20.0% *	6.1% *	27.8%	12.6% *
Hawaii	51.5%	42.0%	33.0%	51.3%	62.2%	52.1%	43.4%	54.7%
States not shown separately	28.4%	15.7% *	20.2% *	32.2%	24.1% *	44.0%	16.8% *	36.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1) (1997) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.13%	2.71%	1.98%	1.33%	0.89%	2.31%	1.47%	1.44%
New England:								
Maine	5.72%	7.33%	13.98% *	11.32% *	7.76%	9.27% *	6.04%	7.72% *
Massachusetts	3.64%	7.73%	11.49% *	6.24% *	8.49% *	9.08%	6.53%	4.44%
Connecticut	5.54%	8.35%	10.77%	7.36% *	8.12%	7.83%	6.96%	6.64%
Rhode Island	4.51%	9.71%	10.88% *	7.41%	9.89%	9.64%	6.59%	6.25%
Middle Atlantic:								
New York	3.16%	10.25% *	9.40%	6.37%	6.51%	5.97%	6.58%	4.98%
New Jersey	8.22%	12.30% *	10.28% *	8.00% *	8.43% *	14.27%	8.65% *	10.14%
Pennsylvania	4.18%	6.34%	7.60% *	5.94%	9.28% *	9.80% *	3.97%	5.81%
East North Central:								
Ohio	3.92%	12.61% *	11.74% *	5.42%	2.28%	8.66%	4.36%	4.98%
Indiana	3.92%	10.66% *	14.43% *	4.08%	8.78%	9.21%	7.77% *	4.84%
Illinois	5.01%	10.01%	4.68%	9.06% *	5.01%	8.15%	3.22%	5.79%
Michigan	5.64%	8.71%	7.22% *	3.64% *	5.61% *	8.86%	5.64% *	6.67%
Wisconsin	3.72%	8.96%	5.34% *	9.69% *	8.03%	11.00%	2.32%	5.65%
West North Central:								
Minnesota	3.78%	10.29%	11.33% *	5.03% *	9.55% *	7.69%	3.18%	5.05%
Iowa	7.06%	9.59%	9.72% *	5.17%	9.75%	13.44%	7.42%	7.28%
Missouri	7.27%	14.02% *	10.45% *	7.84% *	7.48% *	11.91%	5.83% *	8.93%
Kansas	4.37%	11.50%	11.73% *	11.96% *	8.04%	10.10% *	4.37%	6.59%
South Atlantic:								
Maryland	5.14%	7.24%	11.54%	5.69%	13.59% *	12.72% *	4.91%	6.97% *
District of Columbia	6.27%	9.18%	12.73% *	9.80%	7.84%	11.34%	8.33%	7.66%
Virginia	3.10%	10.55%	14.42% *	11.53% *	11.77% *	6.88%	9.58%	3.68%
North Carolina	3.56%	10.77% *	8.40%	3.33% *	9.89% *	11.11% *	6.01% *	4.00%
South Carolina	5.84%	10.84% *	13.74% *	10.78%	7.97% *	10.42%	9.90%	7.22%
Georgia	6.32%	17.51% *	20.92%	10.90% *	4.55% *	14.02% *	13.34% *	8.15% *
Florida	4.43%	10.34% *	14.18% *	5.63%	10.38% *	9.57%	6.93%	7.00%
East South Central:								
Kentucky	4.75%	9.44% *	15.48% *	8.59% *	9.21% *	14.03% *	6.11%	6.48% *
Tennessee	4.23%	16.71% *	10.84% *	11.76% *	15.11% *	7.97%	6.78% *	4.98%
Alabama	7.37%	9.77%	13.74% *	9.87%	11.18% *	12.05% *	6.12%	9.28%
Mississippi	3.55%	9.56% *	4.52% *	12.86% *	10.38% *	10.15% *	5.74% *	5.10%
West South Central:								
Arkansas	4.96% *	13.32%	13.39% *	11.61% *	9.51% *	7.39% *	9.18%	4.83% *
Louisiana	4.34%	11.02% *	11.66% *	7.94% *	7.85%	10.52% *	8.36% *	3.91%
Oklahoma	6.06%	9.96% *	11.30% *	13.76%	6.41% *	10.11% *	6.00%	6.39%
Texas	3.35%	10.41% *	14.21% *	5.20%	9.07% *	7.81% *	5.92% *	4.02%
Mountain:								
Colorado	9.36% *	10.35%	9.88% *	10.73% *	10.64% *	12.46% *	7.13%	10.21% *
Arizona	3.67%	8.03% *	15.87% *	7.43% *	10.90% *	8.71%	5.71%	5.49%
Utah	3.81%	9.69%	7.17% *	5.73% *	9.74% *	5.28% *	3.65%	4.63%
Nevada	5.68%	12.60% *	13.31% *	7.95% *	8.47% *	10.25% *	12.05% *	6.16%
Pacific:								
Washington	5.71%	6.45%	9.30%	8.33% *	10.20% *	10.61%	4.80%	7.11%
Oregon	5.47%	10.56% *	10.35% *	9.63%	12.27%	9.02% *	7.43%	6.22%
California	3.59%	5.86%	6.58%	4.66%	7.52% *	7.16%	2.76%	5.15%
Alaska	5.37% *	9.77%	13.07% *	2.56% *	12.75% *	4.45% *	6.35%	4.17% *
Hawaii	4.68%	5.23%	7.03%	7.64%	6.05%	10.60%	4.24%	5.37%
States not shown separately	4.88%	10.74% *	6.15% *	6.40%	8.36% *	9.05%	5.18% *	6.04%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1). (a) (1997) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.8%	53.5%	42.9%	47.5%	52.2%	62.7%	46.9%	59.7%
New England:								
Maine	51.3%	59.4%	69.5%	36.9% *	52.7%	32.9% *	62.6%	43.8%
Massachusetts	48.4%	52.4%	55.3%	54.3%	34.3%	50.0%	53.0%	46.8%
Connecticut	60.8%	56.2%	16.5% *	58.0%	89.4%	61.8%	39.9%	71.3%
Rhode Island	48.8%	61.0%	35.7% *	24.0% *	64.8%	54.7%	38.2%	54.1%
Middle Atlantic:								
New York	58.4%	37.9%	56.0%	29.0% *	53.5%	71.0%	41.5%	63.7%
New Jersey	79.9%	39.0% *	46.4% *	71.1%	53.7%	92.3%	49.0%	86.3%
Pennsylvania	48.3%	56.2%	38.0% *	35.4%	24.5% *	59.7%	46.0%	48.9%
East North Central:								
Ohio	40.6%	46.7%	68.0%	59.1%	48.8%	24.1% *	49.7%	37.9%
Indiana	55.1%	41.7%	15.5% *	32.1%	43.5% *	69.0%	33.8%	58.6%
Illinois	48.3%	66.6%	39.4% *	54.8%	23.9% *	53.7%	59.2%	46.2%
Michigan	53.6%	54.3%	20.8% *	34.0% *	50.4%	58.1%	37.5%	57.2%
Wisconsin	59.6%	52.2%	25.3% *	38.9% *	61.1%	71.1%	40.3%	64.6%
West North Central:								
Minnesota	70.4%	70.2%	62.9%	45.1%	88.5%	66.7%	63.4%	71.8%
Iowa	54.8%	74.8%	17.8% *	41.0% *	46.4%	60.5%	49.3%	56.4%
Missouri	52.7%	40.0% *	77.8%	72.7%	31.7% *	51.6%	45.5%	53.2%
Kansas	55.0%	84.4%	12.1% *	38.4% *	45.0%	63.0%	62.7%	50.4%
South Atlantic:								
Maryland	37.1%	31.7% *	44.9%	32.4% *	28.3% *	38.7%	36.1%	37.9%
District of Columbia	61.1%	42.2%	43.9%	29.9% *	61.6%	78.6%	36.7%	69.7%
Virginia	31.4%	47.4%	22.1% *	15.8% *	18.2% *	37.8%	28.0% *	34.2%
North Carolina	46.3%	61.3% *	68.0%	97.4%	25.3% *	43.1%	73.1%	40.9%
South Carolina	64.8%	44.9% *	45.4% *	36.8% *	86.8%	75.4%	38.0% *	77.3%
Georgia	42.9%	39.4%	24.0% *	24.3% *	44.4% *	53.8%	29.3%	52.2%
Florida	67.9%	56.3%	45.8% *	77.7%	80.3%	67.9%	62.0%	69.1%
East South Central:								
Kentucky	47.0%	50.1% *	32.2% *	20.5% *	21.6% *	62.5%	29.2% *	52.5%
Tennessee	62.7%	47.3%	65.2%	25.1% *	78.6%	64.9%	50.1%	64.9%
Alabama	49.4%	50.1%	40.7%	36.0% *	51.5% *	56.7%	32.2%	56.2%
Mississippi	51.5%	88.6%	59.2%	89.1%	4.0% *	34.3% *	79.1%	46.4%
West South Central:								
Arkansas	52.8%	66.0%	39.2% *	35.4% *	18.7% *	62.1%	54.7%	52.3%
Louisiana	44.6%	43.4% *	24.1% *	40.1% *	41.9% *	57.7%	38.1%	48.0%
Oklahoma	60.6%	37.7% *	61.9%	80.2%	71.3%	48.9%	57.3%	61.2%
Texas	67.3%	39.5%	64.2%	54.6%	62.2%	76.0%	54.9%	71.3%
Mountain:								
Colorado	67.1%	65.4%	66.9%	38.4% *	57.1% *	78.4%	62.9%	69.7%
Arizona	65.1%	38.5% *	25.0% *	44.6%	18.6% *	78.0%	36.2%	69.2%
Utah	35.1%	22.4% *	63.6%	25.8% *	17.1% *	62.9%	37.8%	34.0%
Nevada	60.1%	66.0%	9.4% *	85.7%	61.6%	65.0%	38.6% *	69.1%
Pacific:								
Washington	71.2%	68.3%	48.2% *	48.7%	67.6%	80.2%	55.9%	75.6%
Oregon	65.2%	76.2%	57.0%	53.3%	55.4%	74.5%	60.1%	67.5%
California	67.0%	65.5%	50.1%	54.6%	62.8%	72.3%	57.5%	68.9%
Alaska	52.3%	33.6% *	64.7%	57.2%	52.3%	96.8%	46.0%	58.5%
Hawaii	71.7%	56.6%	73.1%	51.2%	83.7%	72.0%	53.2%	77.5%
States not shown separately	45.2%	50.1%	10.0% *	45.1%	53.7%	44.1%	38.2%	47.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (1). (a) (1997) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.59%	1.73%	2.08%	2.74%	2.41%	2.09%	1.73%	1.74%
New England:								
Maine	7.90%	11.29%	19.51%	13.84% *	11.49%	11.26% *	8.59%	11.92%
Massachusetts	6.23%	9.31%	14.40%	13.27%	8.63%	13.62%	6.44%	9.53%
Connecticut	4.29%	11.09%	6.25% *	15.05%	11.58%	12.08%	4.44%	5.26%
Rhode Island	6.35%	11.22%	11.56% *	10.72% *	11.29%	10.23%	8.54%	8.82%
Middle Atlantic:								
New York	5.07%	10.58%	11.92%	9.86% *	9.94%	7.72%	6.83%	5.52%
New Jersey	9.61%	16.03% *	14.94% *	18.87%	14.67%	20.25%	12.58%	14.46%
Pennsylvania	4.37%	10.59%	13.91% *	10.45%	8.59% *	11.05%	6.83%	6.48%
East North Central:								
Ohio	7.31%	12.91%	15.85%	11.45%	14.25%	10.11% *	10.88%	9.40%
Indiana	5.98%	12.30%	10.23% *	7.80%	13.56% *	9.56%	8.45%	7.80%
Illinois	5.60%	12.00%	13.25% *	15.58%	12.09% *	6.19%	10.29%	6.12%
Michigan	6.26%	10.79%	6.97% *	10.98% *	13.58%	7.67%	4.38%	6.89%
Wisconsin	8.10%	13.24%	13.90% *	12.47% *	13.90%	13.00%	10.60%	6.84%
West North Central:								
Minnesota	4.86%	14.47%	16.59%	11.09%	14.17%	8.11%	7.45%	7.04%
Iowa	7.78%	13.67%	13.15% *	14.77% *	13.31%	14.67%	11.34%	10.77%
Missouri	7.78%	13.83% *	20.66%	16.42%	13.39% *	10.83%	11.80%	9.16%
Kansas	7.73%	14.80%	3.97% *	13.94% *	12.77%	11.93%	11.59%	10.19%
South Atlantic:								
Maryland	5.30%	14.51% *	13.18%	10.84% *	14.70% *	11.04%	8.04%	7.39%
District of Columbia	6.29%	12.33%	13.09%	13.40% *	9.91%	13.11%	6.82%	6.59%
Virginia	4.66%	13.97%	9.92% *	13.31% *	5.49% *	9.34%	9.86% *	7.20%
North Carolina	9.92%	19.16% *	15.91%	25.17%	13.54% *	12.53%	13.25%	11.16%
South Carolina	10.98%	15.10% *	15.31% *	12.39% *	14.11%	15.31%	12.80% *	9.40%
Georgia	8.27%	8.92%	7.63% *	13.41% *	13.51% *	11.11%	8.05%	11.36%
Florida	7.12%	14.50%	15.27% *	17.83%	17.74%	9.67%	9.70%	8.02%
East South Central:								
Kentucky	6.48%	15.83% *	11.75% *	9.82% *	7.70% *	12.89%	12.77% *	9.60%
Tennessee	9.39%	13.74%	19.25%	11.19% *	20.39%	10.88%	13.00%	9.43%
Alabama	6.96%	12.55%	10.30%	11.82% *	15.64% *	9.14%	8.60%	9.38%
Mississippi	9.11%	24.78%	17.23%	24.90%	10.19% *	14.18% *	17.94%	11.67%
West South Central:								
Arkansas	8.61%	16.46%	14.23% *	14.20% *	14.04% *	13.54%	12.56%	11.71%
Louisiana	10.18%	14.57% *	9.32% *	13.81% *	13.47% *	15.03%	10.86%	12.10%
Oklahoma	9.52%	13.10% *	14.47%	24.00%	20.25%	14.40%	9.89%	13.20%
Texas	7.56%	11.68%	15.95%	11.01%	13.89%	12.05%	8.70%	7.97%
Mountain:								
Colorado	6.78%	11.67%	16.41%	12.34% *	17.48% *	16.45%	10.14%	12.55%
Arizona	8.52%	13.10% *	8.08% *	13.01%	15.56% *	14.56%	8.92%	9.50%
Utah	5.68%	7.28% *	17.91%	8.19% *	10.01% *	10.68%	7.31%	10.14%
Nevada	7.82%	15.61%	5.21% *	21.02%	17.19%	13.48%	11.75% *	9.80%
Pacific:								
Washington	6.29%	8.00%	16.26% *	13.83%	14.52%	9.51%	8.21%	8.27%
Oregon	5.89%	11.48%	13.34%	13.66%	13.49%	14.38%	8.48%	9.56%
California	2.81%	8.87%	6.74%	9.23%	10.08%	6.28%	6.26%	3.42%
Alaska	7.96%	14.83% *	16.23%	15.77%	12.30%	25.49%	11.75%	9.23%
Hawaii	4.69%	7.82%	13.61%	8.69%	3.11%	7.05%	6.68%	4.32%
States not shown separately	6.00%	7.93%	7.61% *	8.03%	9.04%	7.55%	7.02%	7.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (2) (1997) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.5%	15.9%	11.7%	10.0%	11.3%	22.5%	12.1%	18.0%
New England:								
Maine	14.5% *	26.5%	22.7% *	11.1% *	15.6% *	6.0% *	21.4%	11.1% *
Massachusetts	13.9%	22.3%	9.6% *	7.7% *	8.7%	16.9%	13.5%	14.1%
Connecticut	18.2%	16.0% *	6.3% *	9.0% *	29.8%	18.4%	11.9%	21.4%
Rhode Island	20.2%	24.7% *	10.7%	11.7% *	33.6%	20.4% *	15.3%	22.8%
Middle Atlantic:								
New York	22.2%	11.8% *	30.0%	6.7% *	20.6%	29.5%	14.5%	24.9%
New Jersey	29.0%	13.4% *	9.5% *	9.4% *	10.2% *	53.8%	11.2% *	35.7%
Pennsylvania	12.7%	18.3%	6.7% *	8.6% *	5.2% *	18.3% *	9.4%	13.9%
East North Central:								
Ohio	11.2%	15.0% *	16.9% *	17.5%	4.3% *	8.7% *	12.6% *	10.8%
Indiana	16.5%	13.0% *	3.5% *	4.8% *	13.8%	25.7% *	7.2% *	18.9%
Illinois	13.1%	36.3%	7.6% *	6.7% *	5.0% *	17.4% *	16.7%	12.5%
Michigan	15.7%	20.2% *	4.4% *	1.3% *	6.0% *	30.6%	6.9% *	19.2%
Wisconsin	16.2%	21.0% *	3.2% *	4.5% *	20.5%	26.5%	7.2% *	20.4%
West North Central:								
Minnesota	20.7%	30.2%	12.4% *	5.8% *	25.2% *	25.0%	14.2%	22.6%
Iowa	21.9%	32.1%	2.7% *	9.7% *	19.4% *	32.5% *	15.1% *	24.7%
Missouri	23.1%	6.9% *	6.8% *	17.6% *	4.9% *	34.6%	5.8% *	27.4%
Kansas	16.0%	46.7%	2.9% *	3.1% *	13.8%	19.5% *	19.2%	14.2%
South Atlantic:								
Maryland	6.7%	9.4% *	20.2%	7.5% *	4.2% *	4.4% *	11.8%	5.0% *
District of Columbia	24.5%	13.8% *	17.0% *	13.6% *	19.0% *	36.1%	14.7% *	28.0%
Virginia	9.1%	23.5% *	7.9% *	3.2% *	2.4% *	13.5%	9.4% *	9.0%
North Carolina	9.1%	7.3% *	19.1% *	8.4% *	3.8% *	10.0% *	13.7% *	8.1%
South Carolina	22.0%	13.1% *	15.8% *	14.6% *	10.8% *	34.7%	15.6% *	24.3%
Georgia	11.2% *	7.1% *	18.5% *	2.8% *	2.5% *	19.4% *	9.0% *	12.4% *
Florida	22.2%	17.1% *	15.2% *	16.3% *	15.9% *	26.3%	16.7% *	23.6%
East South Central:								
Kentucky	8.5% *	12.2% *	6.1% *	4.6% *	4.9% *	9.8% *	7.2%	8.7% *
Tennessee	11.9% *	9.9% *	16.4% *	1.9% *	5.8% *	19.8% *	8.5% *	12.5% *
Alabama	17.5%	24.2% *	17.3% *	18.2% *	18.7% *	16.3% *	16.2%	17.8%
Mississippi	8.7%	24.3% *	8.7% *	22.2% *	0.3% *	5.8% *	11.7% *	8.1%
West South Central:								
Arkansas	6.9% *	36.2%	9.3% *	4.3% *	1.9% *	7.1% *	20.0% *	5.8% *
Louisiana	8.5% *	14.4% *	6.7% *	5.0% *	13.2% *	7.9% *	9.8% *	8.0% *
Oklahoma	16.0% *	8.0% *	18.5% *	38.0% *	10.6% *	13.4% *	14.1%	16.4% *
Texas	11.3%	4.7% *	12.7% *	11.5%	3.0% *	18.2% *	9.5% *	11.8%
Mountain:								
Colorado	17.1% *	41.9%	13.2% *	9.9% *	7.2% *	18.6% *	23.0%	15.0% *
Arizona	18.3%	9.7% *	2.7% *	8.9% *	3.9% *	26.4%	7.3% *	20.7%
Utah	6.3%	8.4% *	14.4% *	2.5% *	4.6% *	7.8% *	9.6%	5.4% *
Nevada	12.6%	21.0% *	1.7% *	11.6% *	5.2% *	18.3% *	6.5% *	16.1%
Pacific:								
Washington	23.4%	27.7%	19.7% *	13.0% *	7.0% *	37.2%	18.8%	24.6%
Oregon	19.6%	22.5% *	19.0%	19.0% *	25.3% *	17.7% *	20.3%	19.3%
California	23.3%	18.6%	17.1%	12.7%	14.3% *	32.8%	15.8%	25.3%
Alaska	9.0%	18.7% *	17.9% *	3.6% *	10.5% *	5.9% *	12.8% *	7.4%
Hawaii	36.9%	23.8%	24.1%	26.3%	52.0%	37.5%	23.1%	42.4%
States not shown separately	12.8%	7.9% *	2.0% *	14.5%	12.9% *	19.4%	6.4% *	17.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. B. 4. b. (2) (1997) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.02%	1.81%	0.87%	1.01%	0.79%	2.00%	0.78%	1.30%
New England:								
Maine	4.67% *	7.04%	10.52% *	7.49% *	6.39% *	2.67% *	5.00%	5.65% *
Massachusetts	2.36%	3.39%	7.02% *	4.77% *	2.09%	4.81%	3.78%	3.21%
Connecticut	4.15%	5.30% *	3.19% *	5.21% *	7.96%	5.20%	3.02%	5.42%
Rhode Island	3.48%	8.31% *	3.05%	6.02% *	9.52%	7.00% *	2.96%	4.89%
Middle Atlantic:								
New York	2.50%	6.78% *	8.94%	4.39% *	4.20%	5.08%	4.29%	3.53%
New Jersey	6.87%	10.25% *	10.03% *	5.24% *	3.80% *	14.06%	6.16% *	9.40%
Pennsylvania	2.81%	4.71%	4.12% *	2.75% *	2.41% *	6.40% *	1.87%	4.10%
East North Central:								
Ohio	2.21%	5.97% *	7.76% *	4.54%	2.07% *	3.50% *	4.83% *	2.81%
Indiana	3.04%	4.95% *	3.82% *	1.83% *	4.03%	9.73% *	2.83% *	3.56%
Illinois	2.48%	7.66%	2.83% *	6.08% *	1.80% *	6.24% *	2.38%	2.89%
Michigan	4.42%	7.00% *	3.15% *	2.44% *	3.23% *	7.58%	2.16% *	5.55%
Wisconsin	3.23%	6.35% *	2.96% *	10.17% *	5.38%	6.55%	2.18% *	3.94%
West North Central:								
Minnesota	3.27%	6.98%	7.73% *	3.65% *	9.26% *	5.34%	2.24%	4.24%
Iowa	5.16%	9.21%	10.64% *	2.99% *	7.55% *	10.61% *	7.26% *	6.43%
Missouri	4.74%	10.13% *	8.95% *	7.92% *	3.71% *	8.31%	2.63% *	6.05%
Kansas	2.74%	10.41%	1.43% *	6.50% *	4.09%	7.64% *	3.94%	3.66%
South Atlantic:								
Maryland	2.00%	6.10% *	5.36%	2.78% *	10.32% *	5.70% *	2.43%	2.42% *
District of Columbia	4.29%	7.37% *	10.73% *	5.42% *	7.47% *	9.23%	5.58% *	5.96%
Virginia	2.19%	12.23% *	3.72% *	7.79% *	1.95% *	3.96%	3.83% *	2.46%
North Carolina	2.06%	5.75% *	7.18% *	3.32% *	2.96% *	3.14% *	4.73% *	2.04%
South Carolina	5.51%	10.33% *	10.19% *	6.70% *	6.72% *	9.20%	5.38% *	6.24%
Georgia	3.94% *	8.76% *	5.59% *	2.57% *	0.82% *	8.22% *	8.07% *	4.59% *
Florida	4.20%	6.83% *	10.35% *	5.03% *	10.89% *	7.46%	5.73% *	4.75%
East South Central:								
Kentucky	3.06% *	11.01% *	11.85% *	2.02% *	1.68% *	13.10% *	1.49%	3.96% *
Tennessee	3.71% *	11.62% *	7.10% *	0.65% *	14.26% *	7.26% *	6.70% *	4.15% *
Alabama	4.05%	6.51%	6.97% *	3.96% *	7.38% *	6.38% *	3.99%	4.94%
Mississippi	1.64%	8.79% *	3.10% *	13.01% *	0.15% *	9.35% *	4.87% *	1.93%
West South Central:								
Arkansas	2.29% *	9.59%	11.17% *	10.16% *	1.37% *	3.27% *	7.62% *	2.36% *
Louisiana	2.62% *	6.20% *	5.55% *	2.82% *	5.83% *	4.06% *	3.45% *	3.04% *
Oklahoma	5.27% *	3.47% *	10.10% *	12.07% *	5.59% *	8.54% *	3.76%	6.01% *
Texas	2.87%	8.02% *	11.16% *	2.66%	5.45% *	6.07% *	3.30% *	3.38%
Mountain:								
Colorado	5.72% *	7.71%	10.18% *	6.11% *	10.84% *	8.78% *	6.80%	5.65% *
Arizona	3.44%	5.33% *	5.46% *	3.94% *	5.45% *	7.15%	2.67% *	4.59%
Utah	1.16%	2.81% *	6.69% *	1.69% *	1.78% *	4.02% *	2.11%	1.65% *
Nevada	3.18%	10.51% *	1.19% *	7.67% *	5.69% *	10.94% *	9.30% *	4.47%
Pacific:								
Washington	5.53%	4.89%	10.56% *	5.86% *	10.60% *	8.31%	2.61%	6.28%
Oregon	4.45%	10.05% *	4.44%	10.13% *	8.02% *	5.66% *	4.91%	5.06%
California	3.06%	4.91%	4.50%	3.58%	5.78% *	5.89%	2.78%	4.45%
Alaska	1.33%	7.51% *	10.46% *	1.21% *	6.19% *	3.52% *	4.03% *	1.48%
Hawaii	4.15%	2.95%	7.20%	6.25%	5.67%	10.43%	2.68%	4.62%
States not shown separately	2.50%	5.85% *	1.28% *	3.81%	4.74% *	3.91%	2.22% *	3.29%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.1(1997) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,050.82	2,209.34	2,072.23	1,982.33	2,008.63	2,055.96	2,107.70	2,029.97
New England:								
Maine	2,050.12	2,080.01	1,840.19	1,814.69	2,263.36	2,074.39	1,938.02	2,120.87
Massachusetts	2,236.86	2,878.68	2,317.54	2,199.70	2,151.47	2,138.17	2,521.51	2,138.39
Connecticut	2,405.56	2,172.60	2,476.46	2,352.04	2,787.85	2,349.46	2,241.55	2,499.08
Rhode Island	2,254.05	2,422.68	2,254.02	2,220.55	2,085.60	2,274.84	2,326.24	2,221.63
Middle Atlantic:								
New York	2,293.91	2,449.44	2,579.84	2,303.24	2,235.04	2,203.62	2,494.42	2,209.62
New Jersey	2,360.11	2,720.90	2,530.53	2,522.60	2,264.53	2,241.10	2,576.10	2,291.79
Pennsylvania	2,036.92	2,338.56	2,132.98	1,898.79	2,108.55	1,967.08	2,146.68	1,989.49
East North Central:								
Ohio	1,990.23	1,852.83	1,709.91	1,981.74	1,937.83	2,084.15	1,814.44	2,038.09
Indiana	1,910.73	1,733.56	1,907.38	2,211.22	1,686.16	1,927.28	1,875.20	1,919.14
Illinois	2,150.98	2,478.38	2,676.86	2,374.87	1,884.65	1,996.78	2,572.34	1,984.34
Michigan	1,993.83	2,196.87	1,924.31	2,029.19	2,237.62	1,843.25	2,042.73	1,978.92
Wisconsin	2,026.12	1,900.23	1,977.91	2,068.97	1,773.83	2,169.54	1,925.16	2,060.45
West North Central:								
Minnesota	1,930.09	1,649.25	1,817.47	1,744.99	1,795.34	2,143.40	1,722.99	2,009.81
Iowa	2,015.40	1,957.70	1,933.30	1,764.88	2,172.95	2,056.13	1,905.85	2,051.24
Missouri	1,877.65	2,143.67	1,710.71	1,833.15	1,890.22	1,877.58	1,865.92	1,880.89
Kansas	2,122.12	2,350.18	1,991.32	2,032.27	2,126.70	2,107.10	2,150.61	2,107.61
South Atlantic:								
Maryland	2,055.69	2,298.20	2,123.71	1,942.97	2,129.83	1,996.30	2,166.62	2,009.21
District of Columbia	2,455.42	2,731.89	2,271.19	2,570.63	2,405.16	2,209.40	2,640.09	2,312.11
Virginia	1,982.48	2,301.66	1,786.46	1,889.90	1,921.74	2,031.02	1,921.35	2,003.68
North Carolina	2,000.80	2,304.95	2,009.69	1,727.48	1,946.38	2,047.18	2,048.27	1,986.16
South Carolina	1,810.81	2,366.33	1,977.24	1,715.18	1,761.65	1,691.32	2,012.63	1,725.11
Georgia	2,145.59	2,025.08	2,113.57	2,131.51	2,253.36	2,135.10	2,078.54	2,168.19
Florida	2,055.86	2,361.62	1,898.19	1,859.26	2,092.89	2,040.08	2,120.54	2,033.84
East South Central:								
Kentucky	1,811.36	2,004.90	1,671.56	1,761.11	1,684.05	1,904.82	1,858.76	1,794.68
Tennessee	1,965.29	1,942.15	2,322.59	1,830.55	1,795.38	2,028.46	2,104.90	1,928.55
Alabama	2,052.44	2,351.09	2,018.31	2,012.48	1,886.63	2,117.39	2,141.39	2,025.81
Mississippi	1,884.04	1,834.51	1,675.52	1,788.13	1,761.66	2,072.16	1,787.65	1,928.07
West South Central:								
Arkansas	1,830.58	2,194.90	2,057.91	1,624.18	1,704.01	1,839.55	1,966.99	1,791.12
Louisiana	2,047.73	2,368.54	2,359.55	1,933.22	1,993.64	1,877.36	2,265.69	1,913.89
Oklahoma	1,949.42	2,277.64	2,218.24	1,844.82	1,931.47	1,871.70	2,125.27	1,887.01
Texas	2,193.18	2,109.89	2,054.64	2,181.70	2,102.30	2,279.45	2,171.84	2,199.90
Mountain:								
Colorado	1,931.83	1,768.29	1,893.50	2,049.96	2,067.17	1,855.76	1,824.35	1,972.46
Arizona	1,900.82	2,134.50	1,730.64	1,810.16	1,551.82	2,070.12	1,891.61	1,904.13
Utah	2,055.48	1,752.48	1,952.86	1,835.19	1,722.42	2,281.87	1,794.19	2,124.02
Nevada	2,136.46	2,263.19	1,916.60	1,920.90	2,079.25	2,222.21	2,042.70	2,166.81
Pacific:								
Washington	1,999.24	1,752.53	1,935.18	1,856.53	2,260.24	2,054.02	1,818.07	2,110.92
Oregon	2,055.90	2,025.68	1,808.62	1,821.28	1,748.18	2,368.83	1,912.35	2,132.58
California	1,812.63	1,930.88	1,754.61	1,697.25	1,770.75	1,876.84	1,803.93	1,815.50
Alaska	2,557.61	2,305.26	2,435.45	2,404.23	3,229.73	2,348.96	2,401.70	2,631.81
Hawaii	2,021.94	2,066.52	2,200.45	1,920.42	1,969.07	2,017.41	2,111.86	1,967.23
States not shown separately	2,065.55	2,493.40	1,984.94	1,821.10	2,033.60	2,030.99	2,155.79	2,015.71

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

Table II. C. 1(1997) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.13	41.47	22.77	27.30	36.66	32.49	20.07	25.12
New England:								
Maine	72.11	64.21	158.10	83.89	136.23	112.09	84.60	107.67
Massachusetts	54.36	104.21	268.57	117.26	182.20	90.76	60.36	71.71
Connecticut	113.41	186.68	209.01	141.27	258.64	124.95	144.41	166.91
Rhode Island	50.61	76.01	182.35	84.40	74.92	98.62	65.91	61.92
Middle Atlantic:								
New York	88.79	79.40	137.80	165.25	150.53	142.15	73.26	101.16
New Jersey	94.75	161.87	204.89	185.07	278.95	91.80	113.98	118.87
Pennsylvania	28.61	101.14	68.14	50.28	96.09	42.69	45.90	39.51
East North Central:								
Ohio	96.15	79.88	121.11	106.98	110.40	219.92	52.56	124.08
Indiana	56.50	82.57	358.96	151.12	99.08	112.38	68.25	63.65
Illinois	74.78	150.54	174.45	120.77	102.20	102.89	133.17	83.07
Michigan	50.43	88.56	68.34	51.76	175.61	95.87	60.37	71.46
Wisconsin	72.06	98.86	117.22	116.88	161.72	115.96	58.89	84.92
West North Central:								
Minnesota	54.55	69.77	133.46	54.30	247.62	96.48	63.32	68.09
Iowa	106.25	233.49	136.75	112.98	156.50	174.61	111.58	142.50
Missouri	45.75	258.71	227.25	91.95	160.45	74.53	131.96	62.78
Kansas	47.86	126.02	115.68	79.58	84.47	73.53	109.66	40.84
South Atlantic:								
Maryland	52.82	115.38	222.67	52.14	173.25	35.12	104.23	64.64
District of Columbia	45.00	113.70	74.72	225.48	125.48	130.46	92.29	43.09
Virginia	54.32	279.20	97.83	70.06	108.05	119.63	124.36	84.77
North Carolina	60.92	164.42	97.88	61.70	133.39	147.95	93.54	89.21
South Carolina	72.73	281.80	211.10	87.48	103.72	138.64	110.58	96.37
Georgia	42.07	172.35	323.51	174.69	110.51	75.50	93.07	52.05
Florida	39.12	112.64	75.79	125.98	141.24	69.40	50.78	54.51
East South Central:								
Kentucky	33.22	94.70	89.94	194.53	142.50	67.21	57.79	43.20
Tennessee	60.03	299.36	163.84	208.18	163.98	81.08	140.68	54.44
Alabama	86.38	246.12	74.60	289.28	160.52	117.48	211.44	95.57
Mississippi	77.92	398.97	78.25	75.23	71.83	186.01	59.41	96.16
West South Central:								
Arkansas	88.64	386.67	207.29	180.46	187.13	150.16	154.26	114.96
Louisiana	71.13	173.34	694.66	110.88	140.59	109.73	124.00	73.49
Oklahoma	52.40	164.17	160.58	109.24	156.45	50.15	79.01	65.18
Texas	96.52	84.59	125.09	106.39	81.56	199.28	96.99	107.64
Mountain:								
Colorado	64.51	177.16	95.02	121.50	179.69	87.64	116.08	80.97
Arizona	64.64	173.18	79.26	63.87	150.34	119.32	37.78	90.35
Utah	115.14	176.40	195.42	72.42	105.82	207.89	92.76	181.01
Nevada	115.88	181.46	84.49	127.44	196.45	216.84	73.75	158.66
Pacific:								
Washington	129.44	92.48	116.64	123.76	251.46	56.30	58.38	163.74
Oregon	97.77	94.33	49.58	155.40	119.98	303.56	56.75	171.58
California	40.78	82.89	36.18	56.61	66.95	85.82	47.81	47.43
Alaska	217.15	265.92	143.16	249.48	571.13	239.28	142.73	262.46
Hawaii	44.93	57.66	135.59	102.48	144.42	81.34	63.73	68.94
States not shown separately	68.17	289.00	170.02	52.36	70.66	93.42	188.28	43.09

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

Table II.C.1.a(1997) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,916.42	2,011.67	1,922.56	1,837.24	1,895.80	1,932.69	1,953.23	1,904.37
New England:								
Maine	2,098.98	2,205.28	1,980.25	1,952.65	2,166.55	2,145.10	2,015.00	2,144.53
Massachusetts	2,207.22	2,827.92	2,203.88	2,130.24	2,054.46	2,094.99	2,472.15	2,050.34
Connecticut	2,422.29	2,284.08	2,570.18	2,248.84	3,010.48	2,265.67	2,327.92	2,445.09
Rhode Island	2,157.91	2,087.51	2,071.93	2,413.30	1,863.59	2,115.15	2,200.01	2,134.12
Middle Atlantic:								
New York	1,974.11	2,230.42	2,103.09	1,944.96	1,806.68	1,988.76	2,075.73	1,935.84
New Jersey	2,372.59	2,398.42	2,062.63	2,000.55	3,201.30	2,255.30	2,204.43	2,425.72
Pennsylvania	2,018.23	2,248.15	2,114.73	2,019.70	2,177.42	1,867.11	2,164.82	1,951.29
East North Central:								
Ohio	2,089.31	1,754.55	1,795.97	2,223.74	1,598.06	2,232.43	1,807.93	2,155.38
Indiana	1,889.26	1,269.40	2,009.39	2,045.35	2,081.25	1,897.64	1,520.00	1,964.09
Illinois	2,159.69	2,202.77	3,676.39	2,409.13	1,871.12	1,949.83	3,310.51	1,924.21
Michigan	1,862.01	2,092.34	1,988.58	1,874.13	2,096.71	1,776.57	1,937.94	1,847.85
Wisconsin	2,035.15	1,798.01	1,882.61	1,950.31	2,120.80	2,072.27	1,787.62	2,099.56
West North Central:								
Minnesota	1,856.52	1,155.43	1,829.97	1,899.73	2,048.37	2,006.47	1,580.00	2,008.74
Iowa	1,881.86	2,754.52	1,495.17	1,886.94	1,639.76	1,807.84	2,097.86	1,753.24
Missouri	1,829.91	2,508.45	1,551.62	1,734.58	1,847.99	1,845.15	1,773.16	1,838.12
Kansas	2,032.84	2,423.62	1,645.39 *	1,870.31	2,099.31	2,071.97	1,900.13	2,087.22
South Atlantic:								
Maryland	1,985.50	2,232.34	1,890.19	1,804.78	2,223.77	1,968.58	2,000.23	1,981.57
District of Columbia	2,159.43	2,559.82	2,182.09	1,847.31	2,097.72	1,958.54	2,454.40	1,988.97
Virginia	2,004.48	1,566.71	1,710.35	1,757.34	1,984.59	2,210.98	1,592.48	2,178.44
North Carolina	1,911.07	2,518.33	1,257.34	1,476.75	1,850.58	1,956.25	1,720.81	1,938.56
South Carolina	1,839.21	2,251.78	1,574.20	1,747.72	1,741.11	1,897.46	1,793.39	1,861.46
Georgia	2,055.48	1,847.90	1,833.74	2,325.16	2,325.61	2,062.83	1,826.45	2,133.21
Florida	1,895.07	1,997.84	1,810.57	1,526.55	1,860.10	2,121.57	1,861.22	1,905.94
East South Central:								
Kentucky	1,713.10	2,111.59	1,899.05	1,740.36	1,801.55	1,587.33	2,055.53	1,649.45
Tennessee	2,145.14	1,922.02	2,569.96	1,996.67	2,652.27	2,083.54	2,384.03	2,089.73
Alabama	2,112.21	2,328.88	1,875.78	2,247.82	1,907.37	2,121.19	2,039.53	2,139.03
Mississippi	1,990.44	1,615.49 *	1,140.00 *	1,788.77	1,476.00 *	2,078.69	1,440.24	2,029.92
West South Central:								
Arkansas	1,653.78	2,793.00	1,903.14	1,631.27 *	1,553.92	1,428.97	2,104.13	1,466.65
Louisiana	1,905.73	2,139.44	1,867.61 *	1,857.83	2,341.53	1,750.49	1,945.58	1,881.19
Oklahoma	1,857.85	3,149.99	1,850.93	1,905.33	1,724.14 *	1,707.06	2,094.07	1,714.42
Texas	1,926.69	2,002.24	1,361.95 *	2,061.04	2,212.18	1,863.92	1,961.45	1,919.17
Mountain:								
Colorado	1,901.88	1,528.02	1,876.30	1,768.95	2,170.91	1,880.59	1,641.92	2,012.67
Arizona	1,775.32	2,267.43	1,627.89	1,641.39	1,560.22	1,916.53	1,785.31	1,771.56
Utah	2,029.93	1,510.60	1,187.56	1,785.75	1,803.34	2,434.27	1,448.48	2,206.93
Nevada	1,947.77	1,893.34	1,877.92	1,793.90	1,594.27	2,073.08	1,848.52	1,977.44
Pacific:								
Washington	1,725.49	1,848.21	1,347.44	1,820.85	1,625.44	1,816.19	1,672.14	1,753.67
Oregon	1,925.02	1,964.78	1,807.27	1,685.56	1,640.85	2,208.85	1,853.53	1,971.66
California	1,601.69	1,682.58	1,625.22	1,510.91	1,569.86	1,647.10	1,632.83	1,592.12
Alaska	2,398.75	0.00	2,572.86 *	1,872.00 *	2,613.21	2,273.62	2,572.86 *	2,353.37
Hawaii	1,954.22	1,908.75	2,315.80	1,827.45	1,918.11	1,876.37	2,091.92	1,853.56
States not shown separately	1,884.61	1,973.26	1,826.15	1,932.69	1,883.27	1,851.99	1,882.82	1,885.29

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 1. a(1997) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20. 46	47. 31	65. 23	39. 74	29. 27	33. 69	37. 26	24. 30
New England:								
Maine	63. 28	253. 96	425. 10	301. 03	406. 13	235. 75	58. 51	80. 44
Massachusetts	40. 97	148. 47	236. 22	146. 75	72. 91	105. 84	96. 47	41. 89
Connecticut	208. 11	207. 94	630. 43	184. 13	475. 43	146. 09	124. 95	254. 81
Rhode Island	58. 94	284. 75	375. 01	266. 34	309. 47	237. 22	110. 78	96. 86
Middle Atlantic:								
New York	21. 72	58. 23	487. 04	215. 81	78. 84	50. 04	70. 48	36. 09
New Jersey	130. 35	451. 23	442. 83	120. 74	595. 82	247. 90	104. 54	156. 82
Pennsylvania	58. 91	278. 75	95. 33	218. 89	265. 54	107. 99	65. 22	93. 98
East North Central:								
Ohio	215. 13	343. 46	304. 11	178. 29	258. 13	423. 38	95. 21	325. 38
Indiana	56. 78	272. 30	566. 87	458. 01	507. 37	58. 42	192. 97	71. 39
Illinois	129. 88	468. 97	932. 77	365. 60	102. 96	119. 85	500. 96	104. 53
Michigan	103. 17	519. 25	432. 85	209. 34	286. 64	100. 63	307. 50	112. 27
Wisconsin	66. 74	298. 81	225. 91	469. 38	545. 73	226. 65	106. 99	72. 22
West North Central:								
Minnesota	53. 05	214. 82	338. 87	364. 61	396. 22	166. 14	199. 92	157. 02
Iowa	198. 13	697. 99	394. 19	405. 86	356. 43	63. 28	271. 85	68. 27
Missouri	83. 85	633. 25	205. 10	288. 37	308. 79	101. 19	195. 86	107. 71
Kansas	105. 86	463. 58	505. 33 *	210. 28	392. 82	388. 59	147. 50	236. 39
South Atlantic:								
Maryland	74. 90	315. 45	208. 69	200. 78	335. 52	66. 09	64. 65	92. 15
District of Columbia	90. 09	308. 44	415. 04	208. 92	144. 56	128. 33	114. 22	83. 35
Virginia	96. 83	450. 38	279. 72	123. 29	322. 30	126. 27	195. 38	115. 05
North Carolina	87. 69	502. 52	365. 99	386. 17	399. 84	102. 06	316. 45	99. 75
South Carolina	68. 88	522. 33	415. 48	334. 28	411. 55	104. 90	243. 38	82. 15
Georgia	97. 11	296. 40	439. 24	447. 71	530. 00	69. 28	111. 23	84. 36
Florida	55. 85	189. 33	180. 33	109. 50	149. 57	100. 17	136. 09	52. 45
East South Central:								
Kentucky	183. 66	507. 08	458. 45	444. 57	437. 18	265. 15	207. 23	245. 94
Tennessee	127. 88	272. 07	645. 77	476. 23	696. 34	120. 38	390. 30	124. 47
Alabama	74. 12	386. 27	401. 35	453. 72	469. 09	197. 13	252. 42	192. 43
Mississippi	135. 96	485. 04 *	360. 50 *	504. 40	466. 75 *	251. 66	404. 02	130. 28
West South Central:								
Arkansas	211. 86	642. 34	392. 94	531. 01 *	335. 40	287. 19	263. 89	244. 15
Louisiana	151. 03	449. 39	1,042. 10 *	455. 34	532. 09	227. 23	308. 44	126. 92
Oklahoma	111. 98	758. 16	263. 41	325. 00	670. 83 *	71. 60	222. 61	64. 18
Texas	90. 48	292. 42	419. 84 *	287. 90	361. 51	68. 38	195. 81	80. 02
Mountain:								
Colorado	80. 80	91. 70	326. 14	210. 35	273. 65	70. 02	65. 49	99. 62
Arizona	54. 63	567. 22	101. 75	185. 55	175. 33	119. 64	118. 44	76. 65
Utah	249. 01	347. 06	264. 69	238. 34	423. 32	359. 07	127. 09	289. 33
Nevada	96. 17	309. 54	287. 87	276. 60	226. 57	124. 35	157. 59	102. 85
Pacific:								
Washington	48. 54	289. 57	257. 46	392. 34	334. 07	83. 56	94. 73	54. 46
Oregon	61. 61	103. 68	81. 76	284. 75	178. 92	330. 12	56. 43	147. 00
California	45. 79	83. 96	84. 58	35. 74	84. 44	94. 03	72. 98	55. 76
Alaska	520. 75	0. 00	813. 61 *	591. 98 *	738. 85	678. 58	813. 61 *	510. 05
Hawaii	86. 25	70. 50	224. 36	191. 73	93. 68	50. 99	128. 49	54. 78
States not shown separately	41. 19	150. 35	265. 17	273. 35	327. 23	103. 12	98. 16	51. 36

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.1.b(1997) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,091.45	2,181.79	2,084.19	2,017.04	2,056.95	2,121.84	2,101.17	2,087.87
New England:								
Maine	1,969.12	1,975.08	1,527.79	1,784.71	2,357.27	1,842.48	1,776.48	2,128.80
Massachusetts	2,285.41	3,029.29	2,418.10	2,393.26	2,233.10	2,207.59	2,584.06	2,228.69
Connecticut	2,298.87	1,960.94	2,526.46	2,175.35	2,616.53	2,494.18	2,070.99	2,523.73
Rhode Island	2,267.67	2,658.01	2,067.06	2,040.56	2,077.63	2,347.11	2,330.31	2,251.48
Middle Atlantic:								
New York	2,412.52	2,479.64	2,704.84	2,704.43	2,383.94	2,260.30	2,629.60	2,316.58
New Jersey	2,241.91	2,775.12	2,495.38	2,399.59	1,984.52	2,177.51	2,610.76	2,138.40
Pennsylvania	1,995.95	1,993.96	2,014.68	1,845.26	2,032.97	2,061.73	1,925.24	2,018.76
East North Central:								
Ohio	1,915.40	1,821.12	1,579.00	1,850.20	1,859.04	2,034.40	1,721.48	1,967.19
Indiana	1,950.63	1,996.57	1,602.36	2,207.63	1,697.92	2,032.20	1,876.30	1,971.70
Illinois	2,106.73	2,407.82	2,405.00	2,294.91	1,921.16	2,019.27	2,362.38	2,010.77
Michigan	2,014.03	2,191.06	1,741.80	2,119.16	2,323.22	1,818.44	2,031.96	2,009.55
Wisconsin	2,047.30	1,886.41	2,049.50	2,069.51	1,644.66	2,270.96	1,968.92	2,074.85
West North Central:								
Minnesota	1,996.61	2,033.59	1,794.67	1,754.69	1,889.65	2,152.56	1,815.79	2,053.24
Iowa	2,023.63	1,751.55	2,149.39	1,731.22	2,342.75	2,017.25	1,894.65	2,054.35
Missouri	1,883.03	2,009.11	1,748.79	1,813.81	1,932.02	1,892.40	1,836.31	1,900.16
Kansas	2,149.29	2,330.97	2,075.98	2,099.97	2,179.51	2,087.38	2,209.12	2,112.10
South Atlantic:								
Maryland	2,093.34	2,212.71	2,259.99	2,019.64	2,095.34	2,026.14	2,188.17	2,041.30
District of Columbia	2,622.03	2,861.16	2,287.72	2,694.25	2,535.71	2,598.46	2,690.82	2,554.85
Virginia	1,966.24	2,240.85	1,772.37	1,948.44	1,948.44	1,973.74	1,965.76	1,966.38
North Carolina	2,004.43	2,259.18	2,046.71	1,729.39	1,947.55	2,096.27	2,067.07	1,983.08
South Carolina	1,777.46	1,947.39	2,141.72	1,666.21	1,749.31	1,708.07	1,902.37	1,723.31
Georgia	2,147.18	2,228.65	2,160.88	2,067.55	2,122.04	2,179.67	2,198.51	2,129.50
Florida	2,141.21	2,593.35	1,959.91	2,189.10	2,432.66	1,923.94	2,277.19	2,087.58
East South Central:								
Kentucky	1,784.05	1,874.96	1,642.23	1,666.43	1,596.36	2,017.15	1,719.29	1,809.41
Tennessee	1,883.11	1,947.50	2,067.29	1,812.86	1,696.21	1,999.43	1,919.42	1,873.03
Alabama	2,037.04	2,464.25	1,927.07	1,876.57	1,975.00	2,107.31	2,053.33	2,033.11
Mississippi	1,887.14	1,662.78	1,690.19	1,717.81	1,640.07	2,303.52	1,710.28	1,981.88
West South Central:								
Arkansas	1,949.75	1,933.41	2,134.45	1,675.78	1,741.54	2,044.90	1,937.11	1,952.71
Louisiana	2,110.85	2,155.12	2,499.75	1,957.66	1,918.10	2,036.31	2,331.54	1,978.90
Oklahoma	1,942.89	2,051.36	2,267.94	1,868.17	1,942.16	1,920.40	1,986.56	1,930.64
Texas	2,241.56	2,061.50	2,296.80	2,212.26	2,030.08	2,442.79	2,178.41	2,265.75
Mountain:								
Colorado	2,006.44	2,505.22	1,919.63	2,477.87	1,914.41	1,886.55	2,040.05	1,994.12
Arizona	2,004.25	1,882.01	1,849.70	2,067.70	1,326.96	2,234.46	1,947.85	2,023.25
Utah	2,041.35	1,758.93	2,163.28	1,845.52	1,680.12	2,212.04	1,889.04	2,073.19
Nevada	2,202.33	2,230.97	1,919.19	1,994.55	2,177.92	2,324.01	2,050.58	2,253.03
Pacific:								
Washington	2,023.25	1,695.19	1,965.46	1,752.15	2,412.93	2,104.27	1,763.54	2,185.21
Oregon	2,162.68	1,898.42	1,805.20	1,936.82	1,905.17	2,524.88	1,923.95	2,263.52
California	2,126.05	2,241.56	1,892.35	1,934.43	2,138.01	2,222.98	1,977.08	2,185.31
Alaska	2,630.67	1,952.44	2,215.85	2,432.55	3,384.54	2,503.28	2,170.52	2,788.28
Hawaii	2,011.49	2,154.97	2,080.54	1,851.38	1,962.48	2,040.93	2,085.92	1,977.96
States not shown separately	1,977.40	1,803.98	1,898.40	1,751.86	2,030.32	2,156.25	1,831.38	2,050.67

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

Table II. C. 1. b(1997) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.84	44.23	30.11	44.04	50.11	53.41	25.47	36.83
New England:								
Maine	120.42	110.17	194.87	229.37	161.65	124.32	128.77	159.23
Massachusetts	124.90	476.91	390.73	454.74	291.46	110.59	351.87	155.20
Connecticut	135.29	225.57	255.03	360.25	330.50	178.32	195.59	151.14
Rhode Island	85.12	180.42	403.02	47.29	106.24	201.57	81.68	99.38
Middle Atlantic:								
New York	157.17	151.41	109.95	141.74	256.49	219.95	84.48	178.15
New Jersey	91.84	332.43	159.65	310.75	204.51	116.46	136.53	130.52
Pennsylvania	65.82	137.31	216.01	132.32	234.64	49.10	88.56	37.24
East North Central:								
Ohio	85.06	96.27	111.08	118.78	104.05	179.41	38.97	100.67
Indiana	75.05	253.41	250.15	146.49	131.15	73.27	84.74	93.66
Illinois	70.50	252.58	103.84	154.09	127.31	120.46	90.92	85.96
Michigan	85.92	106.63	219.99	108.11	154.91	94.91	70.93	111.86
Wisconsin	111.27	178.89	192.57	121.96	250.75	218.28	124.54	120.04
West North Central:								
Minnesota	80.54	180.51	316.49	82.86	248.55	93.96	119.33	84.04
Iowa	154.29	182.59	313.21	153.17	200.89	171.84	176.20	175.14
Missouri	48.85	486.81	246.00	404.16	178.94	133.57	152.24	57.62
Kansas	51.48	291.80	111.87	117.72	138.94	120.05	106.76	68.04
South Atlantic:								
Maryland	97.37	172.70	260.02	92.75	150.20	84.26	168.74	92.02
District of Columbia	69.35	155.89	85.75	288.41	110.41	216.24	126.14	65.68
Virginia	105.73	339.05	221.58	72.37	120.50	268.66	130.37	115.28
North Carolina	74.35	170.60	136.83	76.70	182.49	340.66	91.91	126.87
South Carolina	91.91	127.37	386.26	83.76	116.04	155.68	158.29	106.90
Georgia	54.88	329.70	407.22	173.62	125.25	205.70	107.88	85.61
Florida	58.27	172.97	246.57	306.04	204.14	47.10	87.77	81.88
East South Central:								
Kentucky	53.18	199.66	134.30	256.19	175.01	80.23	61.64	71.87
Tennessee	54.02	329.43	93.12	237.10	153.54	113.75	155.94	60.43
Alabama	104.66	515.79	44.75	217.29	175.40	192.25	122.07	122.27
Mississippi	118.29	389.38	169.37	356.84	81.29	264.90	108.96	156.00
West South Central:								
Arkansas	87.92	428.16	354.62	203.32	266.59	171.91	406.55	130.62
Louisiana	79.45	279.32	519.19	121.49	175.60	149.69	98.54	80.77
Oklahoma	64.68	173.75	271.01	123.60	245.05	72.45	102.37	91.55
Texas	130.78	94.98	159.81	107.76	72.08	297.69	82.70	149.45
Mountain:								
Colorado	95.72	415.46	229.00	479.09	185.41	141.49	206.25	140.09
Arizona	133.98	184.10	288.09	238.24	286.84	191.32	115.73	146.92
Utah	135.84	135.64	175.42	126.20	89.71	234.49	96.74	197.69
Nevada	154.49	218.94	90.31	159.97	268.83	235.02	97.88	198.20
Pacific:								
Washington	148.11	116.31	109.97	291.14	278.14	69.14	56.69	180.21
Oregon	179.44	193.99	198.80	171.08	274.34	322.43	159.81	198.14
California	55.80	149.40	84.90	149.07	122.55	120.63	67.13	64.82
Alaska	303.01	567.67	376.18	542.58	601.33	390.63	597.50	341.27
Hawaii	65.30	75.78	85.85	81.58	165.42	119.43	38.39	93.56
States not shown separately	48.47	311.02	201.68	82.35	116.96	205.39	91.15	72.97

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

Table II. C. 1. c(1997) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2, 224. 23	2, 611. 28	2, 318. 77	2, 247. 43	2, 058. 22	2, 143. 37	2, 430. 58	2, 127. 38
New England:								
Maine	2, 116. 50	2, 177. 67	2, 334. 15	1, 695. 93	2, 196. 89	2, 233. 69	2, 178. 67	2, 086. 24
Massachusetts	2, 077. 14	2, 842. 25	3, 840. 46	2, 146. 42	1, 754. 35	1, 846. 29	2, 678. 14	1, 875. 63
Connecticut	2, 997. 33	3, 971. 77	1, 978. 57	3, 461. 09	2, 907. 20	2, 395. 79	3, 446. 36	2, 727. 80
Rhode Island	2, 386. 79	2, 586. 24	2, 542. 97	2, 184. 54	2, 241. 53	2, 401. 66	2, 478. 02	2, 286. 98
Middle Atlantic:								
New York	2, 766. 84	2, 672. 42	3, 368. 36	4, 110. 35	3, 007. 75	2, 530. 27	3, 034. 19	2, 640. 48
New Jersey	3, 058. 78	3, 440. 95	2, 990. 10 *	3, 657. 37	1, 970. 82	2, 587. 07	3, 189. 47	2, 981. 11
Pennsylvania	2, 175. 48	2, 828. 25	2, 322. 20	1, 896. 64	2, 168. 78	1, 932. 03	2, 438. 65	1, 983. 16
East North Central:								
Ohio	2, 225. 71	2, 173. 36	2, 387. 85	2, 107. 07	2, 349. 06	2, 120. 74	2, 202. 33	2, 234. 26
Indiana	1, 826. 27	1, 661. 14	2, 758. 70	2, 283. 02	1, 477. 22	1, 707. 94	2, 195. 31	1, 769. 21
Illinois	2, 309. 78	2, 693. 56	2, 396. 44	2, 514. 59	1, 629. 06	2, 174. 93	2, 461. 54	2, 085. 66
Michigan	2, 123. 29	2, 280. 90	2, 098. 96	2, 019. 88	2, 107. 66	2, 162. 38	2, 109. 17	2, 133. 90
Wisconsin	1, 930. 62	2, 030. 75	1, 837. 77	2, 277. 46	1, 778. 18	1, 994. 17	1, 892. 92	1, 945. 87
West North Central:								
Minnesota	1, 701. 23	1, 515. 71	1, 891. 15	1, 646. 08	1, 345. 92	2, 757. 35	1, 612. 88	1, 752. 77
Iowa	2, 081. 16	1, 796. 98	1, 801. 76	1, 801. 68	1, 986. 00	2, 477. 29	1, 780. 09	2, 237. 72
Missouri	2, 048. 02	2, 376. 89	1, 964. 60	2, 181. 50	1, 782. 92	2, 015. 16	2, 235. 23	1, 977. 79
Kansas	2, 162. 63	2, 370. 59	1, 936. 68	2, 301. 03	2, 072. 89	2, 231. 40	2, 272. 32	2, 123. 13
South Atlantic:								
Maryland	2, 176. 66	2, 654. 58	2, 337. 45	2, 048. 47	1, 976. 27	2, 039. 12	2, 480. 23	1, 995. 80
District of Columbia	3, 057. 62	2, 928. 19	2, 378. 95	3, 444. 01	3, 613. 88	2, 587. 83	3, 301. 23	2, 889. 57
Virginia	2, 000. 98	3, 453. 47	1, 956. 00	1, 769. 98	1, 824. 38	1, 824. 38	2, 443. 66	1, 822. 08
North Carolina	2, 129. 58	2, 299. 71	2, 161. 86	1, 999. 95	2, 177. 70	2, 097. 62	2, 186. 24	2, 101. 44
South Carolina	1, 895. 02	2, 933. 34	1, 664. 72	2, 404. 80	1, 791. 83	1, 448. 24	2, 594. 28	1, 643. 50
Georgia	2, 475. 37	2, 626. 48	2, 308. 08	2, 190. 69 *	2, 991. 09	2, 246. 38	2, 395. 17	2, 498. 45
Florida	2, 182. 27	2, 353. 18	1, 789. 99	2, 554. 82	1, 885. 28	2, 252. 52	2, 201. 18	2, 178. 40
East South Central:								
Kentucky	2, 018. 69	2, 147. 19	1, 618. 56	2, 284. 64	1, 974. 61	2, 023. 81	2, 161. 88	1, 953. 82
Tennessee	2, 049. 47	1, 965. 24	3, 855. 62 *	1, 559. 92	1, 466. 75	1, 973. 34	3, 015. 27	1, 805. 46
Alabama	2, 047. 80	2, 217. 90	2, 356. 55	2, 230. 59	1, 491. 28	2, 165. 66	2, 424. 72	1, 866. 30
Mississippi	1, 846. 82	2, 591. 04	1, 659. 12	1, 854. 28	1, 953. 62	1, 619. 80	1, 950. 29	1, 796. 52
West South Central:								
Arkansas	1, 671. 12	1, 925. 02	2, 098. 24	1, 530. 21	1, 724. 40	1, 602. 03	1, 835. 61	1, 616. 85
Louisiana	1, 952. 07	2, 700. 44	2, 220. 00	1, 867. 09	1, 796. 35	1, 575. 53	2, 404. 08	1, 639. 41
Oklahoma	2, 124. 54	2, 375. 98	2, 964. 93	1, 675. 73 *	2, 311. 50	2, 001. 86	2, 701. 38	1, 911. 45
Texas	2, 532. 28	2, 648. 58	2, 224. 43	2, 507. 27	2, 822. 99	2, 511. 19	2, 617. 07	2, 514. 86
Mountain:								
Colorado	1, 773. 71	2, 034. 89	1, 627. 67	2, 130. 16	1, 695. 75	1, 726. 14	1, 993. 51	1, 725. 55
Arizona	2, 286. 48	2, 434. 40	1, 960. 00 *	2, 304. 23	2, 507. 99	2, 155. 78	2, 464. 10	2, 224. 65
Utah	2, 192. 51	2, 072. 66	2, 024. 92	1, 914. 90	1, 785. 13	2, 466. 73	1, 988. 78	2, 308. 06
Nevada	2, 195. 61	3, 099. 76	2, 030. 12	1, 675. 00	2, 931. 51	2, 048. 86	2, 525. 02	2, 090. 23
Pacific:								
Washington	2, 476. 45	2, 267. 65	2, 756. 76	2, 725. 95	2, 223. 96	2, 301. 28	2, 615. 30	2, 363. 79
Oregon	2, 189. 96	2, 883. 70	1, 824. 73	1, 563. 30	1, 344. 00 *	2, 294. 29	2, 184. 50	2, 193. 09
California	2, 056. 87	2, 001. 71	2, 438. 63	3, 602. 04	1, 984. 05	1, 925. 17	2, 350. 48	1, 990. 25
Alaska	2, 473. 54	2, 567. 36	2, 556. 12	2, 414. 79	3, 073. 61	2, 025. 84	2, 582. 14	2, 393. 44
Hawaii	2, 251. 15	2, 049. 57	2, 287. 38	2, 330. 19	2, 342. 15	2, 253. 84	2, 215. 07	2, 308. 38
States not shown separately	2, 338. 36	2, 981. 55	2, 340. 66	1, 759. 70	2, 075. 08	2, 138. 91	2, 604. 27	2, 116. 44

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

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

Table II. C. 1. c(1997) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.67	112.35	81.20	96.14	54.05	60.37	76.02	41.35
New England:								
Maine	124.77	344.89	307.71	264.11	321.23	336.45	141.31	149.70
Massachusetts	284.29	574.46	1,072.46	610.07	523.18	387.29	484.59	310.42
Connecticut	284.50	697.06	554.49	590.22	812.55	317.49	730.50	293.57
Rhode Island	79.33	239.30	412.90	419.47	111.18	377.02	112.15	64.70
Middle Atlantic:								
New York	227.30	459.41	498.80	1,128.47	389.59	370.24	419.39	302.60
New Jersey	487.29	496.10	933.10 *	892.24	550.97	573.71	480.28	484.40
Pennsylvania	77.37	314.66	156.00	215.11	122.49	133.43	163.00	57.36
East North Central:								
Ohio	137.23	574.27	693.62	414.21	324.54	302.34	459.23	139.95
Indiana	157.58	311.07	600.85	397.30	247.63	222.17	198.18	170.58
Illinois	155.20	565.95	419.23	492.90	447.90	627.21	190.07	209.95
Michigan	78.87	231.58	104.28	112.22	583.05	237.08	122.67	118.81
Wisconsin	172.82	367.05	169.28	596.27	432.50	321.94	166.72	248.99
West North Central:								
Minnesota	93.75	295.80	351.99	308.20	367.10	552.63	154.43	178.85
Iowa	219.90	370.61	413.17	320.64	483.92	417.09	241.77	298.20
Missouri	105.39	491.34	536.21	510.82	502.92	100.85	356.53	126.41
Kansas	105.09	176.07	515.55	688.69	329.38	364.17	188.98	79.33
South Atlantic:								
Maryland	296.37	690.12	619.21	494.64	516.76	461.33	528.57	332.40
District of Columbia	318.52	583.67	664.08	734.18	867.52	669.61	348.75	314.44
Virginia	100.08	752.28	436.58	307.04	332.06	214.52	519.71	128.34
North Carolina	136.60	383.33	456.72	435.04	519.97	307.51	169.84	191.02
South Carolina	137.99	568.29	404.31	697.08	364.36	352.35	363.46	113.35
Georgia	170.95	622.44	673.99	771.63 *	683.15	276.89	476.86	202.37
Florida	135.18	522.08	503.43	583.92	476.66	168.66	372.50	155.22
East South Central:								
Kentucky	108.52	286.83	227.12	517.51	381.01	153.34	166.58	129.07
Tennessee	169.29	498.75	1,161.83 *	456.78	414.20	105.64	558.90	131.59
Alabama	250.28	544.86	474.61	519.62	303.47	430.57	371.60	271.57
Mississippi	101.90	507.21	395.52	363.16	311.86	162.83	250.99	103.36
West South Central:								
Arkansas	72.09	435.16	595.92	262.98	357.79	174.28	190.37	126.80
Louisiana	198.64	615.05	664.59	473.91	504.18	92.55	467.46	141.79
Oklahoma	588.02	614.27	691.07	505.84 *	579.26	431.73	532.44	398.65
Texas	109.48	493.30	510.85	641.68	650.86	184.78	193.65	173.35
Mountain:								
Colorado	136.15	574.76	458.55	548.48	473.47	303.39	467.28	168.58
Arizona	188.62	446.04	597.07 *	665.98	657.79	247.36	348.45	232.08
Utah	229.04	533.45	587.43	498.58	372.06	432.31	423.88	226.25
Nevada	280.73	720.34	591.10	479.28	856.02	413.13	472.69	385.36
Pacific:								
Washington	111.82	396.52	731.15	663.05	579.06	365.38	295.18	347.82
Oregon	140.88	565.01	455.78	411.90	425.01 *	448.41	218.62	366.76
California	164.40	497.93	614.08	947.57	338.48	63.29	251.30	149.77
Alaska	168.20	237.61	217.38	365.33	416.44	284.07	139.05	210.98
Hawaii	88.58	207.39	89.86	385.45	535.93	479.99	71.68	381.90
States not shown separately	155.23	343.01	397.71	246.66	108.08	255.15	303.98	89.28

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

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

Table II. C. 2(1997) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	319.99	261.59	284.93	305.32	333.09	340.30	283.63	333.32
New England:								
Maine	377.37	188.92 *	396.47	275.50	386.27	537.01	302.90	424.38
Massachusetts	482.79	565.56 *	399.45	531.68	486.23 *	456.64	503.01	475.79
Connecticut	423.91	229.93 *	440.57 *	533.16	404.79	504.90	355.29	463.03
Rhode Island	361.26	195.32 *	234.06 *	369.61	366.33	434.23	260.28	406.60
Middle Atlantic:								
New York	394.40	336.82 *	368.32	381.75 *	348.79	450.64	358.46	409.51
New Jersey	280.64	311.85	323.54	360.27 *	187.93	275.93 *	323.11	267.21
Pennsylvania	281.33	136.44	371.81	295.41	271.85	277.57	307.69	269.94
East North Central:								
Ohio	337.47	204.22	256.37	355.72	292.11	381.42	256.87	359.42
Indiana	327.95	455.65 *	168.47 *	282.85	426.20	308.17	257.68	344.57
Illinois	324.24	197.39	284.33	268.17	422.67	320.32	285.24	339.67
Michigan	240.83	80.21 *	260.39	218.25	235.61	273.03	200.82	253.03
Wisconsin	332.11	260.75	275.39	361.44	366.34	332.06	301.56	342.50
West North Central:								
Minnesota	281.67	204.45	325.25	295.62	167.13	326.25	286.84	279.68
Iowa	374.80	237.63	355.69	272.59	275.60	482.24	271.58	408.57
Missouri	313.81	198.91 *	174.27	288.44	379.32	340.02 *	223.69	338.71
Kansas	364.45	251.78 *	215.29	370.41	473.07	344.32	245.38	425.07
South Atlantic:								
Maryland	376.28	500.64	530.06	445.68	403.50	272.38	477.66	333.79
District of Columbia	332.91	370.90	214.51 *	300.26	282.59	411.21	319.91	343.00
Virginia	424.55	481.11	191.46 *	389.68	463.39	456.91	326.07	458.71
North Carolina	291.11	243.55 *	126.15 *	229.47	296.31 *	350.99	161.18	331.19
South Carolina	299.49	139.51 *	233.04 *	279.59 *	392.36 *	309.88	222.46	332.20
Georgia	400.67	467.68	398.02 *	403.86 *	382.61	391.12	372.02	410.32
Florida	416.80	404.72	496.61	284.80	419.12	438.37	420.06	415.69
East South Central:								
Kentucky	371.42	352.35	398.39 *	446.34	364.55 *	343.75	429.36	351.03
Tennessee	357.49	280.03 *	177.87 *	291.07 *	343.00	430.41	253.59	384.83
Alabama	399.63	338.40	458.28	354.32 *	445.44 *	389.10	440.79	387.31
Mississippi	271.82	113.69 *	251.26 *	173.41 *	266.96 *	381.76	140.47	331.82
West South Central:								
Arkansas	271.47	143.02 *	205.49 *	198.36 *	274.37 *	314.77	192.84 *	294.22
Louisiana	325.09	103.38 *	144.40 *	364.37	451.71	406.92	194.98 *	404.99
Oklahoma	319.40	108.94 *	337.21 *	275.69	366.00	367.31	267.39	337.85
Texas	309.24	259.62 *	264.49 *	333.44	352.08	299.46	292.25	314.60
Mountain:								
Colorado	325.58	221.09 *	265.63 *	194.23 *	360.13	393.27	214.23 *	367.68
Arizona	295.50	315.27 *	293.37	299.41	428.02	240.85	316.87	287.84
Utah	434.37	326.87 *	476.84 *	414.60 *	383.07	464.52	380.71	448.44
Nevada	214.77	59.17 *	279.53	169.69 *	212.25 *	235.41	171.78	228.69
Pacific:								
Washington	162.00	131.99 *	167.21 *	161.30 *	155.32	180.27	159.03	163.83
Oregon	223.01	312.97	103.06 *	246.39	180.25 *	233.81 *	199.76 *	235.43 *
California	210.80	110.51	193.70	208.17	210.82	241.51	166.99	225.31
Alaska	241.72	363.73 *	232.40 *	211.39 *	164.47 *	270.60	256.62	234.62
Hawaii	124.58	83.02	63.38 *	125.37 *	144.18	161.20	90.67	145.20
States not shown separately	334.08	265.44 *	277.23	339.39	430.16	327.48	265.60	371.90

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.91	17.69	23.32	13.13	18.71	15.70	13.09	11.33
New England:								
Maine	36.83	58.77 *	86.87	77.57	75.63	63.88	36.07	45.86
Massachusetts	94.97	180.51 *	108.11	55.24	256.14 *	83.59	64.57	128.63
Connecticut	57.76	179.80 *	233.13 *	60.64	76.11	82.86	49.86	65.11
Rhode Island	28.24	64.22 *	104.33 *	57.16	98.28	58.01	46.49	48.50
Middle Atlantic:								
New York	37.10	121.47 *	105.76	128.25 *	36.00	63.82	67.27	38.72
New Jersey	26.37	92.42	78.63	146.72 *	54.49	96.88 *	54.02	35.68
Pennsylvania	24.88	31.40	103.93	52.87	53.65	50.21	63.53	35.38
East North Central:								
Ohio	23.71	45.70	53.40	73.27	22.94	42.85	34.24	30.10
Indiana	59.39	141.78 *	95.02 *	78.64	121.67	35.44	60.88	68.70
Illinois	24.23	52.67	59.34	62.35	56.83	31.36	49.95	32.94
Michigan	28.52	28.23 *	61.73	46.20	38.39	44.45	38.12	33.82
Wisconsin	27.51	75.59	55.41	101.18	86.59	35.44	52.62	37.88
West North Central:								
Minnesota	26.93	55.05	48.74	49.03	35.81	45.96	27.54	35.29
Iowa	44.22	57.36	82.98	61.82	49.42	64.61	36.31	50.60
Missouri	30.88	113.45 *	42.58	58.44	82.38	181.21 *	39.84	75.82
Kansas	26.03	78.91 *	60.36	42.39	52.18	46.00	50.58	26.87
South Atlantic:								
Maryland	50.21	147.45	130.84	69.35	91.04	43.71	96.03	37.72
District of Columbia	29.59	68.04	71.36 *	38.76	38.86	61.69	53.66	34.64
Virginia	52.85	124.25	58.36 *	78.32	113.42	59.69	82.88	62.06
North Carolina	27.74	96.68 *	46.95 *	52.76	93.24 *	95.65	27.49	50.02
South Carolina	52.22	73.30 *	104.23 *	89.91 *	142.74 *	47.19	45.04	68.83
Georgia	31.33	104.46	232.70 *	126.03 *	66.59	42.25	59.28	43.32
Florida	69.20	77.24	94.76	52.06	74.54	115.06	55.68	80.03
East South Central:								
Kentucky	56.35	101.12	132.39 *	100.98	110.04 *	38.17	64.44	61.57
Tennessee	25.47	104.74 *	73.54 *	129.86 *	69.61	42.61	30.04	33.19
Alabama	30.20	87.31	86.40	210.36 *	165.72 *	61.93	92.74	32.14
Mississippi	29.36	61.97 *	100.92 *	99.35 *	80.83 *	56.05	38.65	28.83
West South Central:								
Arkansas	23.49	105.20 *	127.21 *	74.31 *	85.29 *	64.49	80.70 *	50.11
Louisiana	42.03	65.74 *	246.55 *	54.85	103.33	43.17	69.33 *	38.97
Oklahoma	30.92	76.72 *	141.83 *	35.77	59.89	29.57	53.92	34.74
Texas	30.87	94.84 *	87.57 *	80.83	53.68	40.28	53.23	34.17
Mountain:								
Colorado	49.45	168.45 *	103.53 *	69.82 *	61.56	69.64	120.51 *	57.66
Arizona	23.54	111.60 *	53.37	71.16	79.79	50.79	59.00	39.14
Utah	25.57	101.22 *	239.72 *	125.01 *	58.66	57.16	83.47	49.50
Nevada	23.53	26.55 *	68.64	69.37 *	79.74 *	33.29	47.13	22.60
Pacific:								
Washington	18.79	93.48 *	65.97 *	93.44 *	44.70	37.57	42.35	20.59
Oregon	29.77	73.44	49.67 *	68.59	74.99 *	131.32 *	60.46 *	75.09 *
California	11.32	18.54	40.81	27.36	35.74	24.80	18.66	12.45
Alaska	37.81	126.16 *	78.65 *	77.25 *	91.47 *	52.82	53.68	43.95
Hawaii	15.19	17.82	25.89 *	46.27 *	36.36	21.59	20.73	16.39
States not shown separately	31.36	112.65 *	47.99	46.95	89.19	31.07	44.66	45.27

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	314.84	302.79	329.46	354.07	287.82	313.00	329.76	309.96
New England:								
Maine	362.45						345.18	371.81 *
Massachusetts	490.25						562.00	447.76
Connecticut	446.51						549.73	421.58
Rhode Island	353.56						301.49	382.98 *
Middle Atlantic:								
New York	341.19						437.23	305.03
New Jersey	332.85						298.48 *	343.71
Pennsylvania	325.24						390.54	295.42
East North Central:								
Ohio	393.43						319.09 *	410.88
Indiana	368.12						398.81 *	361.91
Illinois	305.99						466.03 *	273.24
Michigan	237.69						215.53 *	241.82
Wisconsin	300.41						242.51 *	315.47 *
West North Central:								
Minnesota	376.63						236.67	453.67
Iowa	266.89						136.64 *	344.45
Missouri	314.08						376.14	305.09
Kansas	411.61						339.07 *	441.34
South Atlantic:								
Maryland	351.15						611.82	281.73
District of Columbia	319.99						333.38	312.24
Virginia	472.58						317.75 *	537.96
North Carolina	359.64						438.72 *	348.22
South Carolina	358.28						243.19 *	414.17
Georgia	468.76						454.85 *	473.48
Florida	308.30						340.95	297.81
East South Central:								
Kentucky	334.20 *						673.07 *	271.22
Tennessee	423.63						249.07 *	464.12
Alabama	248.70 *						413.28 *	187.96 *
Mississippi	455.11						579.36	446.20
West South Central:								
Arkansas	325.15						211.69 *	372.29
Louisiana	393.04						354.79 *	416.60
Oklahoma	306.18						368.37	268.42
Texas	324.42						273.07	335.53
Mountain:								
Colorado	271.89						150.23 *	323.73
Arizona	321.86						449.27	273.88
Utah	379.45						224.10	426.74
Nevada	255.27						201.12 *	271.46
Pacific:								
Washington	223.35						221.57 *	224.30
Oregon	191.05						243.24 *	157.00
California	203.41						196.28	205.60
Alaska	126.99 *						0.00	160.10 *
Hawaii	117.15						58.75 *	159.84
States not shown separately	362.86						258.46 *	402.54

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.54	37.96	21.96	32.62	20.82	12.08	19.68	12.82
New England:								
Maine	84.80						83.04	130.39 *
Massachusetts	54.14						77.81	45.02
Connecticut	68.47						87.30	60.68
Rhode Island	55.38						77.18	116.35 *
Middle Atlantic:								
New York	30.33						78.64	32.35
New Jersey	49.19						112.44 *	70.35
Pennsylvania	34.12						86.13	51.29
East North Central:								
Ohio	56.27						127.09 *	52.58
Indiana	42.19						124.71 *	54.89
Illinois	34.20						155.50 *	25.65
Michigan	48.23						75.96 *	53.55
Wisconsin	73.66						112.14 *	106.75 *
West North Central:								
Minnesota	27.22						60.18	56.94
Iowa	53.65						52.16 *	52.59
Missouri	48.23						73.82	55.98
Kansas	87.37						111.58 *	107.89
South Atlantic:								
Maryland	71.54						144.31	53.53
District of Columbia	48.08						63.00	61.16
Virginia	61.72						96.04 *	94.75
North Carolina	55.73						139.18 *	52.34
South Carolina	55.43						167.16 *	39.12
Georgia	60.10						210.24 *	70.15
Florida	38.85						54.38	33.31
East South Central:								
Kentucky	140.35 *						282.09 *	46.36
Tennessee	68.80						80.86 *	82.89
Alabama	82.77 *						133.02 *	92.47 *
Mississippi	79.32						166.17	96.77
West South Central:								
Arkansas	62.66						86.12 *	80.40
Louisiana	84.59						149.99 *	86.10
Oklahoma	48.63						91.90	42.47
Texas	43.14						69.51	47.88
Mountain:								
Colorado	39.26						58.06 *	43.96
Arizona	42.41						103.95	43.00
Utah	58.51						62.03	81.96
Nevada	37.85						116.13 *	35.45
Pacific:								
Washington	47.37						129.81 *	66.40
Oregon	33.12						74.18 *	36.77
California	22.03						33.02	22.91
Alaska	50.40 *						0.00	55.21 *
Hawaii	28.64						20.46 *	43.00
States not shown separately	38.08						94.01 *	38.21

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. b(1997) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	319.56	223.77	280.56	285.93	367.39	336.63	264.27	339.92
New England:								
Maine	326.46						267.77	375.09
Massachusetts	502.92 *						380.51	526.18 *
Connecticut	406.88						292.00	520.24
Rhode Island	372.88						155.16 *	429.13
Middle Atlantic:								
New York	380.84						227.63 *	448.55
New Jersey	255.30						342.89	230.71
Pennsylvania	289.79						345.28	271.89
East North Central:								
Ohio	345.69						251.98	370.71
Indiana	324.14						245.27 *	346.49
Illinois	363.35						313.25	382.16
Michigan	250.89						218.07	259.09
Wisconsin	343.56						359.70	337.88
West North Central:								
Minnesota	273.76						340.36 *	252.89
Iowa	418.46						342.92	436.45
Missouri	299.64						196.29	337.55
Kansas	364.73						187.30	475.02
South Atlantic:								
Maryland	401.87						423.28	390.13
District of Columbia	342.97						317.81	367.53
Virginia	410.02						269.70 *	451.76
North Carolina	276.80						133.65 *	325.59
South Carolina	298.57						219.05	333.05
Georgia	347.31						293.97	365.70
Florida	408.99						450.46	392.63
East South Central:								
Kentucky	369.74						336.65	382.71
Tennessee	320.32						262.82	336.28
Alabama	452.80						376.85	471.10
Mississippi	293.52						145.68 *	372.72
West South Central:								
Arkansas	266.04						184.66 *	285.10 *
Louisiana	314.13						134.85 *	421.31
Oklahoma	328.94						218.47 *	359.95
Texas	306.39						315.18	303.02
Mountain:								
Colorado	351.57						322.53 *	362.21
Arizona	253.87						156.90	286.55
Utah	480.61						507.99	474.88
Nevada	189.27						174.94	194.06
Pacific:								
Washington	140.59						130.87 *	146.65
Oregon	238.84						123.88 *	287.40 *
California	219.92						133.23	254.41
Alaska	219.60						255.98 *	207.14 *
Hawaii	127.52						99.63 *	140.08
States not shown separately	275.48						276.63	274.89

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 2. b(1997) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.32	12.38	32.38	18.60	29.16	15.15	15.91	13.33
New England:								
Maine	53.73						69.95	60.36
Massachusetts	200.85 *						112.54	255.11 *
Connecticut	84.33						60.40	105.02
Rhode Island	45.92						46.80 *	50.19
Middle Atlantic:								
New York	41.16						85.66 *	50.73
New Jersey	46.55						62.71	58.18
Pennsylvania	34.75						93.57	37.72
East North Central:								
Ohio	30.31						31.53	39.36
Indiana	73.47						73.70 *	80.28
Illinois	33.40						62.31	38.64
Michigan	31.09						57.57	34.81
Wisconsin	41.04						62.82	47.66
West North Central:								
Minnesota	41.61						106.27 *	49.55
Iowa	51.39						57.64	59.40
Missouri	34.54						52.39	54.74
Kansas	39.51						53.85	53.99
South Atlantic:								
Maryland	60.26						105.24	65.16
District of Columbia	46.94						72.99	36.99
Virginia	62.45						101.62 *	65.01
North Carolina	40.11						42.16 *	66.67
South Carolina	51.80						47.30	65.48
Georgia	39.77						70.74	60.00
Florida	48.42						78.45	59.59
East South Central:								
Kentucky	62.99						69.42	72.48
Tennessee	23.09						38.18	24.77
Alabama	40.93						57.56	39.21
Mississippi	51.97						63.73 *	58.07
West South Central:								
Arkansas	44.09						101.44 *	86.17 *
Louisiana	39.32						41.63 *	37.41
Oklahoma	44.95						77.07 *	52.04
Texas	37.75						63.34	42.39
Mountain:								
Colorado	50.57						266.08 *	93.26
Arizona	27.93						41.84	49.46
Utah	32.48						137.36	52.89
Nevada	20.80						46.41	31.25
Pacific:								
Washington	19.52						55.11 *	26.95
Oregon	55.54						40.85 *	87.24 *
California	15.53						19.01	21.14
Alaska	51.68						113.09 *	62.90 *
Hawaii	12.02						32.02 *	15.03
States not shown separately	26.71						50.69	31.93

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.2.c(1997) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	334.96	298.45	214.64	253.32	285.30	433.68	260.58	369.86
New England:								
Maine	469.28						325.09 *	539.47
Massachusetts	300.24 *						524.73 *	224.98 *
Connecticut	416.70						373.05 *	442.90 *
Rhode Island	341.25						329.41	354.20
Middle Atlantic:								
New York	596.09						628.73	580.66
New Jersey	277.27						299.60 *	264.00 *
Pennsylvania	174.19						133.04 *	204.26 *
East North Central:								
Ohio	207.68						208.18	207.50
Indiana	308.32						179.97 *	328.16
Illinois	209.05						110.59 *	354.46
Michigan	218.66						172.14	253.60
Wisconsin	326.73						146.68 *	399.62 *
West North Central:								
Minnesota	192.26 *						181.22 *	198.70 *
Iowa	301.80						238.29 *	334.83 *
Missouri	402.59 *						92.08 *	519.08 *
Kansas	299.82						354.67 *	280.07
South Atlantic:								
Maryland	357.73						404.02 *	330.16
District of Columbia	331.48						252.82 *	385.74
Virginia	386.38						511.37 *	335.87
North Carolina	243.07						82.98 *	322.56 *
South Carolina	261.40						216.77 *	277.46 *
Georgia	438.44						511.79 *	417.33
Florida	746.84						553.98	786.37 *
East South Central:								
Kentucky	421.00						563.75 *	356.33
Tennessee	456.27						173.30 *	527.77
Alabama	358.28						606.54 *	238.73 *
Mississippi	179.67						104.01 *	216.45
West South Central:								
Arkansas	221.20						184.76 *	233.23 *
Louisiana	280.65						242.82 *	306.82
Oklahoma	297.53 *						220.82 *	325.87
Texas	290.47						126.42 *	324.18
Mountain:								
Colorado	482.03 *						74.97 *	571.23
Arizona	333.45						128.07 *	404.95 *
Utah	273.97						229.62 *	299.12
Nevada	287.88						64.97 *	359.20
Pacific:								
Washington	225.18 *						286.25 *	175.64 *
Oregon	305.63						265.29 *	328.76
California	231.27 *						106.39 *	259.60 *
Alaska	282.46						268.89	292.48
Hawaii	128.64 *						124.23 *	135.65 *
States not shown separately	382.46						259.20	485.33

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.2.c(1997) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.50	39.08	21.27	23.28	47.02	43.95	22.30	27.64
New England:								
Maine	63.53						105.22 *	67.58
Massachusetts	170.89 *						187.29 *	104.64 *
Connecticut	60.21						229.05 *	77.91
Rhode Island	56.29						64.94	82.79
Middle Atlantic:								
New York	116.50						157.30	116.02
New Jersey	57.54						117.86 *	108.03 *
Pennsylvania	40.58						63.96 *	95.67 *
East North Central:								
Ohio	40.82						61.07	39.55
Indiana	61.25						115.32 *	77.94
Illinois	61.98						60.61 *	102.21
Michigan	36.02						46.75	42.94
Wisconsin	88.08						61.60 *	135.47 *
West North Central:								
Minnesota	66.91 *						82.02 *	78.48 *
Iowa	51.08						126.29 *	137.75 *
Missouri	182.55 *						28.14 *	242.60 *
Kansas	57.32						199.96 *	70.12
South Atlantic:								
Maryland	83.98						137.53 *	89.60
District of Columbia	83.74						131.75 *	88.30
Virginia	41.90						214.72 *	57.09
North Carolina	69.18						62.81 *	179.61 *
South Carolina	74.14						102.43 *	118.91 *
Georgia	86.87						332.53 *	63.95
Florida	214.17						153.59	254.84 *
East South Central:								
Kentucky	119.11						186.22 *	69.04
Tennessee	100.12						239.36 *	101.77
Alabama	82.85						247.75 *	93.34 *
Mississippi	45.63						65.53 *	63.84
West South Central:								
Arkansas	37.04						103.70 *	72.12 *
Louisiana	70.47						174.26 *	66.84
Oklahoma	222.24 *						414.57 *	86.82
Texas	42.23						78.45 *	52.39
Mountain:								
Colorado	145.35 *						186.19 *	144.04
Arizona	82.44						162.05 *	147.33 *
Utah	53.25						134.64 *	60.01
Nevada	72.26						51.82 *	85.65
Pacific:								
Washington	113.20 *						199.96 *	79.72 *
Oregon	74.74						289.52 *	73.60
California	70.48 *						41.53 *	128.00 *
Alaska	41.89						62.97	64.17
Hawaii	44.14 *						50.86 *	62.18 *
States not shown separately	74.92						71.26	107.91

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.3(1997) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.6%	11.8%	13.7%	15.4%	16.6%	16.6%	13.5%	16.4%
New England:								
Maine	18.4%	9.1% *	21.5%	15.2%	17.1%	25.9%	15.6%	20.0%
Massachusetts	21.6%	19.6% *	17.2%	24.2%	22.6%	21.4%	19.9%	22.3%
Connecticut	17.6%	10.6% *	17.8% *	22.7%	14.5%	21.5%	15.9%	18.5%
Rhode Island	16.0%	8.1% *	10.4%	16.6%	17.6%	19.1%	11.2%	18.3%
Middle Atlantic:								
New York	17.2%	13.8% *	14.3%	16.6%	15.6%	20.5%	14.4%	18.5%
New Jersey	11.9%	11.5% *	12.8%	14.3% *	8.3% *	12.3% *	12.5%	11.7%
Pennsylvania	13.8%	5.8%	17.4%	15.6%	12.9%	14.1%	14.3%	13.6%
East North Central:								
Ohio	17.0%	11.0%	15.0%	17.9%	15.1%	18.3%	14.2%	17.6%
Indiana	17.2%	26.3%	8.8% *	12.8%	25.3%	16.0%	13.7%	18.0%
Illinois	15.1%	8.0% *	10.6%	11.3%	22.4%	16.0%	11.1%	17.1%
Michigan	12.1%	3.7% *	13.5%	10.8%	10.5%	14.8%	9.8%	12.8%
Wisconsin	16.4%	13.7%	13.9%	17.5%	20.7%	15.3%	15.7%	16.6%
West North Central:								
Minnesota	14.6%	12.4%	17.9%	16.9%	9.3%	15.2%	16.6%	13.9%
Iowa	18.6%	12.1% *	18.4%	15.4%	12.7%	23.5%	14.2%	19.9%
Missouri	16.7%	9.3% *	10.2%	15.7%	20.1%	18.1% *	12.0%	18.0%
Kansas	17.2%	10.7% *	10.8%	18.2%	22.2%	16.3%	11.4%	20.2%
South Atlantic:								
Maryland	18.3%	21.8%	25.0%	22.9%	18.9%	13.6%	22.0%	16.6%
District of Columbia	13.6%	13.6%	9.4% *	11.7%	11.7%	18.6%	12.1%	14.8%
Virginia	21.4%	20.9%	10.7%	20.6%	24.1%	22.5%	17.0%	22.9%
North Carolina	14.5%	10.6% *	6.3% *	13.3%	15.2%	17.1%	7.9%	16.7%
South Carolina	16.5%	5.9% *	11.8% *	16.3% *	22.3% *	18.3%	11.1%	19.3%
Georgia	18.7%	23.1%	18.8% *	18.9%	17.0%	18.3%	17.9%	18.9%
Florida	20.3%	17.1%	26.2%	15.3%	20.0%	21.5%	19.8%	20.4%
East South Central:								
Kentucky	20.5%	17.6%	23.8%	25.3%	21.6%	18.0%	23.1%	19.6%
Tennessee	18.2%	14.4% *	7.7% *	15.9%	19.1%	21.2%	12.0%	20.0%
Alabama	19.5%	14.4%	22.7%	17.6% *	23.6%	18.4%	20.6%	19.1%
Mississippi	14.4%	6.2% *	15.0% *	9.7% *	15.2%	18.4%	7.9%	17.2%
West South Central:								
Arkansas	14.8%	6.5% *	10.0% *	12.2% *	16.1%	17.1%	9.8%	16.4%
Louisiana	15.9%	4.4% *	6.1% *	18.8%	22.7%	21.7%	8.6%	21.2%
Oklahoma	16.4%	4.8% *	15.2%	14.9%	18.9%	19.6%	12.6%	17.9%
Texas	14.1%	12.3% *	12.9% *	15.3%	16.7%	13.1%	13.5%	14.3%
Mountain:								
Colorado	16.9%	12.5% *	14.0% *	9.5% *	17.4%	21.2%	11.7% *	18.6%
Arizona	15.5%	14.8%	17.0%	16.5%	27.6%	11.6%	16.8%	15.1%
Utah	21.1%	18.7% *	24.4% *	22.6%	22.2%	20.4%	21.2%	21.1%
Nevada	10.1%	2.6% *	14.6%	8.8% *	10.2% *	10.6%	8.4%	10.6%
Pacific:								
Washington	8.1%	7.5% *	8.6% *	8.7% *	6.9% *	8.8%	8.7%	7.8%
Oregon	10.8%	15.5%	5.7% *	13.5% *	10.3% *	9.9% *	10.4%	11.0%
California	11.6%	5.7%	11.0%	12.3%	11.9%	12.9%	9.3%	12.4%
Alaska	9.5%	15.8% *	9.5% *	8.8% *	5.1% *	11.5%	10.7%	8.9%
Hawaii	6.2%	4.0%	2.9% *	6.5% *	7.3%	8.0%	4.3%	7.4%
States not shown separately	16.2%	10.6% *	14.0%	18.6%	21.2%	16.1%	12.3%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 \*Figure does not meet standard of reliability or precision.

Table II.C.3(1997) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.61%	1.15%	0.51%	1.09%	0.76%	0.58%	0.60%
New England:								
Maine	1.91%	3.23% *	5.62%	3.55%	4.02%	3.10%	2.09%	2.51%
Massachusetts	3.54%	5.97% *	4.80%	3.14%	6.52%	5.07%	2.63%	4.70%
Connecticut	2.24%	7.14% *	5.43% *	2.18%	3.48%	3.79%	1.95%	2.70%
Rhode Island	1.35%	2.67% *	2.95%	2.94%	5.16%	2.90%	1.92%	2.21%
Middle Atlantic:								
New York	1.81%	5.21% *	3.03%	3.77%	2.33%	3.53%	2.71%	2.11%
New Jersey	0.83%	3.67% *	3.16%	8.04% *	2.54% *	3.78% *	2.22%	1.42%
Pennsylvania	1.30%	1.35%	5.10%	3.20%	2.42%	2.75%	3.12%	1.85%
East North Central:								
Ohio	1.42%	3.07%	3.61%	4.51%	1.45%	2.45%	1.85%	1.63%
Indiana	3.00%	7.79%	5.00% *	3.83%	5.84%	2.65%	3.41%	3.55%
Illinois	1.28%	2.54% *	2.18%	2.52%	3.04%	1.70%	1.98%	1.91%
Michigan	1.46%	1.43% *	3.20%	2.22%	2.54%	2.45%	1.91%	1.78%
Wisconsin	1.38%	3.20%	3.01%	4.26%	3.25%	1.89%	2.63%	1.74%
West North Central:								
Minnesota	1.33%	3.50%	2.67%	2.87%	2.39%	2.18%	1.57%	1.69%
Iowa	2.03%	4.15% *	5.17%	3.27%	3.66%	2.70%	2.18%	2.11%
Missouri	1.62%	4.81% *	2.36%	3.14%	4.44%	6.90% *	1.96%	3.02%
Kansas	1.17%	3.91% *	3.24%	2.04%	3.41%	2.32%	2.31%	1.39%
South Atlantic:								
Maryland	2.44%	5.14%	6.85%	3.44%	5.30%	2.34%	4.17%	2.25%
District of Columbia	1.13%	2.37%	3.47% *	1.45%	2.07%	2.15%	1.92%	1.40%
Virginia	2.51%	4.79%	3.11%	4.15%	4.76%	2.71%	3.93%	2.73%
North Carolina	1.35%	3.58% *	2.98% *	3.58%	4.56%	2.98%	1.17%	2.13%
South Carolina	2.99%	3.69% *	4.99% *	5.62% *	8.14% *	3.00%	2.68%	4.30%
Georgia	1.33%	4.16%	8.00% *	3.83%	2.85%	2.11%	2.77%	1.86%
Florida	2.90%	3.44%	4.45%	2.74%	3.28%	4.55%	2.65%	3.34%
East South Central:								
Kentucky	3.02%	4.28%	6.22%	5.07%	5.54%	2.75%	2.93%	3.42%
Tennessee	1.41%	6.40% *	3.77% *	4.74%	3.62%	2.43%	1.82%	1.97%
Alabama	1.63%	3.77%	4.38%	5.30% *	6.34%	3.82%	2.15%	1.98%
Mississippi	1.74%	2.07% *	5.62% *	5.93% *	4.42%	3.28%	2.34%	2.07%
West South Central:								
Arkansas	1.25%	2.18% *	10.04% *	5.16% *	4.79%	2.72%	2.28%	2.35%
Louisiana	2.05%	2.61% *	3.13% *	3.24%	4.45%	2.24%	2.46%	2.07%
Oklahoma	1.42%	3.93% *	4.19%	2.11%	2.07%	1.88%	3.01%	1.50%
Texas	1.56%	4.14% *	4.14% *	3.44%	3.06%	2.50%	2.36%	1.92%
Mountain:								
Colorado	2.64%	5.80% *	5.64% *	3.69% *	3.86%	3.22%	4.35% *	2.85%
Arizona	1.32%	4.23%	3.53%	3.90%	4.51%	2.62%	3.32%	2.41%
Utah	1.03%	6.00% *	7.96% *	6.13%	3.63%	1.71%	4.14%	1.60%
Nevada	1.36%	1.25% *	3.27%	3.91% *	4.98% *	2.30%	2.40%	1.53%
Pacific:								
Washington	1.01%	4.09% *	3.37% *	4.89% *	2.25% *	2.12%	2.21%	1.28%
Oregon	1.47%	3.34%	2.88% *	4.07% *	4.43% *	3.02% *	2.92%	2.63%
California	0.67%	1.01%	2.37%	1.45%	2.20%	1.20%	1.13%	0.80%
Alaska	1.84%	5.40% *	5.09% *	2.85% *	3.85% *	2.68%	2.44%	2.09%
Hawaii	0.76%	0.87%	1.36% *	2.52% *	1.22%	1.01%	1.02%	0.78%
States not shown separately	1.04%	5.61% *	3.91%	2.50%	4.18%	1.69%	2.16%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 3. a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.4%	15.1%	17.1%	19.3%	15.2%	16.2%	16.9%	16.3%
New England:								
Maine	17.3%						17.1%	17.3% *
Massachusetts	22.2%						22.7%	21.8%
Connecticut	18.4%						23.6%	17.2%
Rhode Island	16.4%						13.7%	17.9%
Middle Atlantic:								
New York	17.3%						21.1%	15.8%
New Jersey	14.0%						13.5% *	14.2%
Pennsylvania	16.1%						18.0%	15.1%
East North Central:								
Ohio	18.8%						17.6% *	19.1%
Indiana	19.5%						26.2%	18.4%
Illinois	14.2%						14.1% *	14.2%
Michigan	12.8%						11.1% *	13.1%
Wisconsin	14.8%						13.6% *	15.0% *
West North Central:								
Minnesota	20.3%						15.0%	22.6%
Iowa	14.2%						6.5% *	19.6%
Missouri	17.2%						21.2% *	16.6%
Kansas	20.2%						17.8%	21.1%
South Atlantic:								
Maryland	17.7%						30.6%	14.2%
District of Columbia	14.8%						13.6%	15.7%
Virginia	23.6%						20.0%	24.7%
North Carolina	18.8%						25.5%	18.0%
South Carolina	19.5%						13.6% *	22.2%
Georgia	22.8%						24.9% *	22.2%
Florida	16.3%						18.3%	15.6%
East South Central:								
Kentucky	19.5%						32.7%	16.4%
Tennessee	19.7%						10.4% *	22.2%
Alabama	11.8% *						20.3% *	8.8% *
Mississippi	22.9%						40.2%	22.0%
West South Central:								
Arkansas	19.7%						10.1% *	25.4%
Louisiana	20.6%						18.2% *	22.1%
Oklahoma	16.5%						17.6% *	15.7%
Texas	16.8%						13.9% *	17.5%
Mountain:								
Colorado	14.3%						9.1% *	16.1%
Arizona	18.1%						25.2%	15.5%
Utah	18.7%						15.5%	19.3%
Nevada	13.1%						10.9% *	13.7%
Pacific:								
Washington	12.9%						13.3% *	12.8%
Oregon	9.9%						13.1%	8.0%
California	12.7%						12.0%	12.9%
Alaska	5.3% *						0.0%	6.8% *
Hawaii	6.0%						2.8% *	8.6%
States not shown separately	19.3%						13.7% *	21.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	1.84%	1.35%	1.66%	1.19%	0.62%	0.93%	0.72%
New England:								
Maine	3.68%						4.13%	5.89% *
Massachusetts	2.35%						3.00%	2.46%
Connecticut	3.17%						3.42%	3.12%
Rhode Island	2.78%						3.45%	4.81%
Middle Atlantic:								
New York	1.49%						3.83%	1.66%
New Jersey	2.72%						5.39% *	2.42%
Pennsylvania	2.01%						4.05%	3.50%
East North Central:								
Ohio	4.12%						6.15% *	4.31%
Indiana	2.36%						7.01%	2.87%
Illinois	1.52%						6.57% *	1.72%
Michigan	2.72%						4.01% *	2.99%
Wisconsin	3.38%						6.46% *	5.34% *
West North Central:								
Minnesota	1.24%						3.48%	1.48%
Iowa	3.11%						3.36% *	2.85%
Missouri	2.08%						9.20% *	2.22%
Kansas	3.88%						5.27%	5.38%
South Atlantic:								
Maryland	3.74%						7.06%	3.03%
District of Columbia	2.38%						2.52%	2.93%
Virginia	3.39%						5.18%	4.57%
North Carolina	3.10%						6.94%	3.45%
South Carolina	2.79%						6.95% *	2.45%
Georgia	2.35%						8.97% *	3.09%
Florida	2.64%						4.42%	2.05%
East South Central:								
Kentucky	5.07%						9.24%	3.49%
Tennessee	3.06%						5.30% *	4.18%
Alabama	4.13% *						7.41% *	8.41% *
Mississippi	4.96%						11.96%	5.13%
West South Central:								
Arkansas	4.05%						5.56% *	5.05%
Louisiana	3.44%						5.84% *	4.31%
Oklahoma	3.25%						5.75% *	2.63%
Texas	2.56%						4.19% *	2.72%
Mountain:								
Colorado	2.13%						3.33% *	2.48%
Arizona	2.65%						4.82%	3.31%
Utah	2.82%						4.26%	3.98%
Nevada	1.77%						5.05% *	1.59%
Pacific:								
Washington	2.45%						5.97% *	3.82%
Oregon	1.81%						3.82%	2.37%
California	1.62%						2.47%	1.62%
Alaska	2.54% *						0.00%	2.68% *
Hawaii	1.50%						1.03% *	2.44%
States not shown separately	2.10%						5.00% *	1.98%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 3. b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.3%	10.3%	13.5%	14.2%	17.9%	15.9%	12.6%	16.3%
New England:								
Maine	16.6%						15.1%	17.6%
Massachusetts	22.0%						14.7%	23.6%
Connecticut	17.7%						14.1%	20.6%
Rhode Island	16.4%						6.7% *	19.1%
Middle Atlantic:								
New York	15.8%						8.7% *	19.4%
New Jersey	11.4%						13.1%	10.8%
Pennsylvania	14.5%						17.9%	13.5%
East North Central:								
Ohio	18.0%						14.6%	18.8%
Indiana	16.6%						13.1% *	17.6%
Illinois	17.2%						13.3%	19.0%
Michigan	12.5%						10.7%	12.9%
Wisconsin	16.8%						18.3%	16.3%
West North Central:								
Minnesota	13.7%						18.7%	12.3%
Iowa	20.7%						18.1%	21.2%
Missouri	15.9%						10.7%	17.8%
Kansas	17.0%						8.5%	22.5%
South Atlantic:								
Maryland	19.2%						19.3%	19.1%
District of Columbia	13.1%						11.8%	14.4%
Virginia	20.9%						13.7% *	23.0%
North Carolina	13.8%						6.5% *	16.4%
South Carolina	16.8%						11.5%	19.3%
Georgia	16.2%						13.4%	17.2%
Florida	19.1%						19.8%	18.8%
East South Central:								
Kentucky	20.7%						19.6%	21.2%
Tennessee	17.0%						13.7%	18.0%
Alabama	22.2%						18.4%	23.2%
Mississippi	15.6%						8.5% *	18.8%
West South Central:								
Arkansas	13.6%						9.5%	14.6%
Louisiana	14.9%						5.8% *	21.3%
Oklahoma	16.9%						11.0% *	18.6%
Texas	13.7%						14.5%	13.4%
Mountain:								
Colorado	17.5%						15.8% *	18.2%
Arizona	12.7%						8.1% *	14.2%
Utah	23.5%						26.9%	22.9%
Nevada	8.6%						8.5% *	8.6%
Pacific:								
Washington	6.9%						7.4% *	6.7%
Oregon	11.0%						6.4% *	12.7%
California	10.3%						6.7%	11.6%
Alaska	8.3%						11.8% *	7.4% *
Hawaii	6.3%						4.8% *	7.1%
States not shown separately	13.9%						15.1%	13.4%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 \*Figure does not meet standard of reliability or precision.

Table II. C. 3. b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.50%	1.47%	0.88%	1.55%	0.75%	0.69%	0.77%
New England:								
Maine	3.42%						4.06%	4.53%
Massachusetts	5.89%						4.35%	6.81%
Connecticut	2.74%						2.40%	3.64%
Rhode Island	2.13%						2.11% *	2.21%
Middle Atlantic:								
New York	2.31%						2.95% *	2.93%
New Jersey	1.74%						2.60%	2.40%
Pennsylvania	1.70%						4.75%	1.73%
East North Central:								
Ohio	1.46%						1.75%	1.81%
Indiana	3.68%						4.02% *	3.99%
Illinois	1.92%						2.90%	2.31%
Michigan	1.72%						2.85%	2.14%
Wisconsin	1.96%						3.13%	2.07%
West North Central:								
Minnesota	1.99%						4.60%	2.29%
Iowa	2.59%						3.56%	2.72%
Missouri	1.87%						2.98%	2.55%
Kansas	1.84%						2.30%	2.20%
South Atlantic:								
Maryland	2.78%						5.05%	3.18%
District of Columbia	1.59%						2.52%	1.57%
Virginia	2.83%						4.97% *	3.07%
North Carolina	1.96%						1.94% *	2.92%
South Carolina	3.05%						2.84%	4.49%
Georgia	1.87%						3.55%	3.05%
Florida	1.99%						2.70%	2.57%
East South Central:								
Kentucky	3.23%						3.75%	3.67%
Tennessee	1.60%						2.32%	1.62%
Alabama	2.26%						2.40%	2.45%
Mississippi	2.97%						3.42% *	3.62%
West South Central:								
Arkansas	1.65%						2.73%	3.85%
Louisiana	2.19%						1.89% *	2.17%
Oklahoma	2.08%						5.16% *	2.41%
Texas	1.91%						2.69%	2.23%
Mountain:								
Colorado	2.56%						6.75% *	3.79%
Arizona	1.82%						2.65% *	2.95%
Utah	1.37%						6.08%	1.84%
Nevada	1.41%						2.56% *	2.23%
Pacific:								
Washington	1.08%						2.89% *	1.65%
Oregon	2.31%						1.97% *	3.68%
California	0.80%						1.02%	0.96%
Alaska	2.29%						5.42% *	2.84% *
Hawaii	0.53%						1.54% *	0.69%
States not shown separately	1.36%						3.18%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.1%	11.4%	9.3%	11.3%	13.9%	20.2%	10.7%	17.4%
New England:								
Maine	22.2%						14.9% *	25.9%
Massachusetts	14.5% *						19.6%	12.0% *
Connecticut	13.9%						10.8% *	16.2%
Rhode Island	14.3%						13.3%	15.5%
Middle Atlantic:								
New York	21.5%						20.7%	22.0%
New Jersey	9.1%						9.4% *	8.9% *
Pennsylvania	8.0%						5.5% *	10.3% *
East North Central:								
Ohio	9.3%						9.5% *	9.3%
Indiana	16.9%						8.2% *	18.5% *
Illinois	9.1% *						4.5% *	17.0% *
Michigan	10.3%						8.2% *	11.9%
Wisconsin	16.9%						7.7% *	20.5%
West North Central:								
Minnesota	11.3% *						11.2% *	11.3% *
Iowa	14.5% *						13.4% *	15.0% *
Missouri	19.7% *						4.1% *	26.2% *
Kansas	13.9%						15.6% *	13.2%
South Atlantic:								
Maryland	16.4%						16.3% *	16.5% *
District of Columbia	10.8%						7.7% *	13.3%
Virginia	19.3%						20.9%	18.4%
North Carolina	11.4% *						3.8% *	15.3% *
South Carolina	13.8%						8.4% *	16.9% *
Georgia	17.7%						21.4% *	16.7%
Florida	34.2%						25.2%	36.1%
East South Central:								
Kentucky	20.9%						26.1%	18.2%
Tennessee	22.3%						5.7% *	29.2%
Alabama	17.5%						25.0%	12.8% *
Mississippi	9.7% *						5.3% *	12.0% *
West South Central:								
Arkansas	13.2%						10.1% *	14.4% *
Louisiana	14.4% *						10.1% *	18.7%
Oklahoma	14.0%						8.2% *	17.0%
Texas	11.5%						4.8% *	12.9%
Mountain:								
Colorado	27.2% *						3.8% *	33.1%
Arizona	14.6%						5.2% *	18.2% *
Utah	12.5%						11.5% *	13.0%
Nevada	13.1%						2.6% *	17.2%
Pacific:								
Washington	9.1% *						10.9% *	7.4% *
Oregon	14.0%						12.1% *	15.0%
California	11.2%						4.5% *	13.0% *
Alaska	11.4%						10.4%	12.2%
Hawaii	5.7% *						5.6% *	5.9%
States not shown separately	16.4%						10.0%	22.9%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.11%	1.19%	0.88%	1.14%	2.44%	2.09%	0.74%	1.28%
New England:								
Maine	2.98%						4.61% *	3.53%
Massachusetts	4.41% *						5.65%	10.88% *
Connecticut	2.13%						9.59% *	2.81%
Rhode Island	2.29%						2.28%	4.06%
Middle Atlantic:								
New York	4.80%						5.50%	5.06%
New Jersey	1.86%						4.22% *	5.36% *
Pennsylvania	1.63%						2.10% *	4.53% *
East North Central:								
Ohio	2.42%						3.24% *	2.09%
Indiana	4.47%						5.93% *	5.97% *
Illinois	3.91% *						4.11% *	5.58% *
Michigan	1.66%						2.74% *	2.03%
Wisconsin	3.57%						4.63% *	4.78%
West North Central:								
Minnesota	3.43% *						4.29% *	3.67% *
Iowa	4.63% *						5.38% *	8.90% *
Missouri	8.91% *						1.27% *	12.57% *
Kansas	2.66%						7.83% *	2.90%
South Atlantic:								
Maryland	3.03%						5.65% *	5.08% *
District of Columbia	2.94%						4.81% *	3.25%
Virginia	2.49%						5.95%	2.76%
North Carolina	3.56% *						2.23% *	12.69% *
South Carolina	3.99%						3.15% *	6.81% *
Georgia	3.63%						11.06% *	3.08%
Florida	8.62%						7.07%	9.44%
East South Central:								
Kentucky	4.87%						6.89%	4.91%
Tennessee	4.90%						9.93% *	4.51%
Alabama	2.25%						5.19%	5.84% *
Mississippi	3.08% *						3.73% *	3.80% *
West South Central:								
Arkansas	1.97%						4.33% *	4.36% *
Louisiana	4.58% *						7.81% *	3.72%
Oklahoma	3.32%						10.36% *	3.19%
Texas	2.09%						2.76% *	2.86%
Mountain:								
Colorado	8.51% *						5.28% *	8.63%
Arizona	3.24%						5.62% *	7.11% *
Utah	2.23%						6.61% *	2.39%
Nevada	3.78%						4.82% *	4.46%
Pacific:								
Washington	4.12% *						5.37% *	3.73% *
Oregon	3.18%						9.90% *	3.39%
California	2.75%						2.20% *	5.15% *
Alaska	2.06%						2.59%	3.06%
Hawaii	1.83% *						2.11% *	1.55%
States not shown separately	2.37%						2.98%	5.04%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.4(1997) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State:  
United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.1%	59.0%	57.7%	54.3%	51.1%	41.6%	57.4%	45.4%
New England:								
Maine	49.1%	53.0%	53.9%	53.0%	57.0%	36.8%	53.7%	46.6%
Massachusetts	53.6%	59.7%	56.4%	53.4%	65.0%	43.8%	58.5%	52.1%
Connecticut	50.1%	51.4%	44.8%	50.5%	50.8%	49.7%	51.1%	49.6%
Rhode Island	45.1%	53.2%	55.1%	51.8%	45.1%	39.6%	54.2%	42.0%
Middle Atlantic:								
New York	48.5%	57.9%	65.5%	55.4%	50.5%	41.2%	59.7%	45.0%
New Jersey	49.0%	56.6%	50.0%	54.4%	47.2%	46.7%	53.2%	47.9%
Pennsylvania	45.2%	62.4%	57.9%	46.3%	45.3%	39.1%	57.5%	41.3%
East North Central:								
Ohio	42.8%	45.2%	53.3%	48.5%	41.9%	39.7%	49.7%	41.2%
Indiana	45.5%	49.6%	54.3%	50.6%	47.9%	41.8%	50.3%	44.5%
Illinois	46.9%	60.3%	57.8%	53.8%	46.3%	40.9%	57.7%	43.7%
Michigan	38.6%	49.2%	44.0%	41.5%	39.0%	35.6%	45.2%	36.9%
Wisconsin	38.9%	53.3%	37.4%	60.4%	33.7%	33.9%	44.3%	37.3%
West North Central:								
Minnesota	51.3%	55.2%	61.9%	56.1%	54.8%	45.8%	60.8%	48.4%
Iowa	41.6%	49.4%	51.8%	51.9%	44.2%	36.0%	51.6%	39.2%
Missouri	48.7%	63.8%	54.6%	55.3%	55.1%	43.7%	56.8%	46.9%
Kansas	40.1%	33.9%	56.4%	44.3%	51.4%	29.6%	43.3%	38.6%
South Atlantic:								
Maryland	50.4%	63.9%	55.3%	54.3%	54.3%	44.8%	60.2%	47.2%
District of Columbia	57.2%	71.1%	69.2%	66.5%	55.8%	42.6%	71.0%	49.7%
Virginia	46.7%	55.3%	59.4%	58.1%	50.7%	39.9%	59.1%	43.6%
North Carolina	54.4%	63.4%	75.5%	63.0%	64.2%	45.9%	70.5%	50.9%
South Carolina	51.3%	70.5%	66.0%	60.9%	54.4%	42.5%	66.2%	46.8%
Georgia	53.8%	73.0%	57.1%	60.7%	52.0%	49.1%	65.9%	50.6%
Florida	50.9%	67.9%	61.1%	62.9%	53.4%	43.2%	63.2%	47.8%
East South Central:								
Kentucky	44.3%	61.0%	57.1%	38.5%	51.4%	39.4%	56.7%	41.2%
Tennessee	46.0%	50.3%	63.4%	59.6%	48.1%	39.4%	56.8%	43.8%
Alabama	45.2%	56.4%	49.3%	49.0%	48.2%	41.0%	52.1%	43.5%
Mississippi	46.4%	57.6%	52.0%	42.6%	52.8%	42.2%	47.5%	45.9%
West South Central:								
Arkansas	46.3%	55.6%	55.0%	54.8%	38.6%	45.6%	54.2%	44.4%
Louisiana	48.3%	60.5%	46.0%	58.5%	54.6%	41.7%	51.9%	46.4%
Oklahoma	46.4%	66.3%	54.4%	48.8%	46.8%	40.2%	56.7%	43.6%
Texas	50.3%	62.8%	58.0%	54.8%	57.8%	43.9%	57.9%	48.3%
Mountain:								
Colorado	52.0%	70.3%	58.8%	50.0%	55.5%	45.7%	61.9%	49.0%
Arizona	48.6%	64.6%	76.3%	66.4%	55.0%	38.1%	68.6%	44.0%
Utah	34.4%	17.7% *	43.8%	38.5%	41.7%	34.3%	29.2%	36.0%
Nevada	54.9%	67.7%	70.6%	58.2%	53.3%	50.9%	67.2%	51.8%
Pacific:								
Washington	52.9%	68.7%	65.1%	63.6%	59.5%	39.0%	66.8%	47.0%
Oregon	53.4%	65.3%	72.0%	61.1%	50.1%	45.3%	66.0%	48.5%
California	50.5%	63.6%	59.1%	60.1%	55.7%	41.2%	60.5%	47.8%
Alaska	50.1%	44.4%	66.3%	60.9%	43.8%	47.6%	55.0%	48.1%
Hawaii	55.6%	69.6%	68.8%	57.8%	62.4%	40.4%	65.6%	50.9%
States not shown separately	44.7%	53.6%	57.9%	51.8%	45.9%	36.0%	54.2%	40.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.4(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
New England:								
Maine	2.91%	4.61%	6.95%	4.58%	5.02%	4.15%	5.47%	2.45%
Massachusetts	3.03%	3.81%	7.39%	4.47%	6.06%	1.46%	3.27%	3.80%
Connecticut	2.02%	5.51%	3.88%	4.81%	4.54%	4.51%	3.02%	2.66%
Rhode Island	2.39%	2.77%	6.38%	4.75%	4.35%	3.13%	1.42%	3.01%
Middle Atlantic:								
New York	1.35%	3.48%	2.25%	4.51%	2.43%	3.76%	2.72%	2.13%
New Jersey	3.08%	3.48%	5.84%	3.91%	7.17%	4.18%	1.61%	3.76%
Pennsylvania	2.50%	5.10%	4.87%	3.72%	2.03%	2.36%	2.94%	2.36%
East North Central:								
Ohio	1.44%	4.29%	4.75%	3.30%	4.99%	1.92%	2.51%	1.59%
Indiana	2.04%	6.71%	5.47%	2.25%	5.48%	2.99%	2.58%	2.41%
Illinois	1.05%	3.07%	4.06%	4.81%	3.32%	1.29%	2.58%	0.92%
Michigan	1.06%	4.57%	4.67%	3.32%	3.15%	1.39%	2.75%	0.98%
Wisconsin	3.31%	4.19%	4.54%	5.99%	4.98%	3.37%	3.38%	4.32%
West North Central:								
Minnesota	2.72%	6.14%	4.87%	3.03%	6.63%	4.05%	3.62%	2.99%
Iowa	2.09%	3.63%	6.92%	4.75%	4.78%	2.45%	3.62%	2.47%
Missouri	2.79%	5.72%	7.35%	3.35%	4.09%	3.70%	2.57%	3.28%
Kansas	3.38%	9.10%	4.72%	3.42%	3.72%	4.66%	4.36%	4.08%
South Atlantic:								
Maryland	2.77%	2.74%	5.70%	3.50%	6.45%	3.99%	2.49%	3.12%
District of Columbia	1.86%	3.86%	4.21%	3.11%	4.63%	3.81%	2.42%	2.39%
Virginia	2.10%	5.07%	8.12%	3.91%	5.71%	2.42%	2.90%	2.44%
North Carolina	1.83%	3.60%	4.39%	4.17%	4.87%	1.95%	1.93%	1.88%
South Carolina	2.16%	2.76%	6.37%	5.81%	5.84%	3.38%	2.77%	2.53%
Georgia	2.39%	5.10%	7.13%	5.37%	4.76%	4.14%	2.81%	2.30%
Florida	2.45%	2.27%	4.34%	4.96%	4.10%	3.07%	2.03%	2.87%
East South Central:								
Kentucky	3.05%	3.89%	4.55%	7.78%	4.57%	2.95%	3.66%	3.45%
Tennessee	2.57%	5.96%	4.98%	4.63%	4.74%	3.01%	1.94%	3.07%
Alabama	1.23%	4.85%	5.49%	6.54%	4.90%	2.36%	2.27%	1.44%
Mississippi	1.48%	5.88%	6.47%	9.06%	5.54%	4.59%	5.48%	2.14%
West South Central:								
Arkansas	2.36%	6.64%	5.74%	7.44%	7.04%	3.48%	3.60%	3.16%
Louisiana	1.93%	5.74%	5.60%	3.44%	5.57%	3.14%	3.68%	2.05%
Oklahoma	2.26%	5.19%	5.41%	6.73%	4.49%	5.63%	4.04%	2.54%
Texas	1.70%	2.87%	5.06%	4.28%	3.57%	2.33%	2.92%	1.81%
Mountain:								
Colorado	2.20%	5.82%	4.34%	6.75%	7.70%	2.95%	3.33%	3.03%
Arizona	2.54%	4.71%	4.37%	4.40%	5.42%	2.40%	3.85%	2.50%
Utah	3.19%	9.59% *	6.88%	3.35%	2.50%	3.63%	6.14%	2.78%
Nevada	3.02%	5.38%	4.29%	5.54%	5.88%	3.15%	2.13%	3.34%
Pacific:								
Washington	2.69%	3.44%	3.90%	3.17%	3.92%	4.84%	2.92%	4.00%
Oregon	2.62%	4.99%	6.24%	4.50%	3.83%	3.71%	2.75%	2.37%
California	1.60%	1.93%	3.26%	3.09%	2.81%	1.41%	2.15%	1.94%
Alaska	3.23%	4.97%	5.18%	5.58%	4.88%	3.56%	4.67%	3.40%
Hawaii	2.46%	3.48%	4.20%	4.42%	4.76%	1.90%	1.41%	3.21%
States not shown separately	2.13%	5.12%	4.68%	4.65%	2.70%	3.13%	2.88%	2.02%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. C. 4. a(1997) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.6%	67.6%	57.8%	49.4%	36.3%	22.1%	60.0%	29.3%
New England:								
Maine	39.1%	80.9%	34.8%	46.0%	37.3%	15.9% *	55.1%	29.1%
Massachusetts	41.0%	63.1%	49.8%	25.7%	50.5%	28.9%	49.8%	38.0%
Connecticut	19.9%	24.7% *	49.2%	23.2%	21.1% *	11.2% *	26.0%	16.4%
Rhode Island	38.2%	77.6%	70.7%	43.8%	34.9%	18.0% *	68.0%	24.9%
Middle Atlantic:								
New York	36.2%	73.0%	45.4%	51.1%	29.7%	21.6% *	60.1%	26.2%
New Jersey	41.9%	68.2%	64.3%	35.8%	63.1%	27.6% *	57.4%	37.1%
Pennsylvania	45.7%	82.8%	55.2%	52.9%	39.8%	33.4%	63.2%	38.2%
East North Central:								
Ohio	21.7%	62.7%	43.0%	32.8%	32.6%	3.7% *	50.4%	13.9%
Indiana	33.5%	53.0%	68.9%	51.0%	37.6%	18.3%	59.3%	27.5%
Illinois	33.0%	75.6%	54.6%	55.8%	26.5%	13.2% *	60.8%	22.1%
Michigan	44.2%	90.7%	68.9%	59.0%	41.2%	29.0%	74.0%	35.1%
Wisconsin	32.4%	62.2%	51.4%	52.7%	31.6% *	11.1% *	47.9%	27.1%
West North Central:								
Minnesota	34.8%	57.5%	40.4%	44.8%	44.8%	20.8% *	46.8%	30.2%
Iowa	28.7%	72.0%	49.1%	35.7%	32.6% *	12.6%	57.2%	19.4%
Missouri	29.9%	67.6%	62.2%	60.1%	23.1% *	14.2% *	63.7%	20.5%
Kansas	34.1%	64.7%	67.8%	35.1%	14.0%	29.6%	59.6%	21.2%
South Atlantic:								
Maryland	28.9%	54.0%	41.2%	39.0%	29.8% *	15.9% *	48.0%	20.8% *
District of Columbia	36.5%	27.3% *	75.4%	60.7%	31.7%	21.3% *	45.0%	30.0%
Virginia	26.4%	68.5%	58.3%	36.7%	33.8% *	6.3%	56.5%	16.0%
North Carolina	38.9%	79.6%	79.2%	45.5%	45.5%	18.9% *	75.2%	27.7%
South Carolina	40.9%	78.1%	66.5%	49.6%	35.3%	25.7% *	64.4%	30.9%
Georgia	27.7%	27.5% *	59.4%	53.7%	33.4% *	13.0% *	47.6%	20.9%
Florida	34.5%	62.9%	33.1% *	53.9%	28.4%	25.5%	48.4%	29.8%
East South Central:								
Kentucky	30.5%	59.5%	54.6%	41.7%	34.5% *	12.9% *	52.9%	22.6%
Tennessee	23.3%	48.4%	62.0%	41.3%	21.8% *	7.2% *	49.5%	16.4%
Alabama	39.7%	75.5%	54.0%	48.1%	36.9%	30.3% *	60.0%	33.6%
Mississippi	50.8%	84.3%	73.9%	73.1%	47.8%	25.0% *	82.7%	36.2%
West South Central:								
Arkansas	38.8%	84.1%	68.9%	61.4%	44.0%	21.2%	68.2%	30.3%
Louisiana	44.4%	88.7%	81.9%	47.4%	33.3%	16.3% *	76.8%	24.6%
Oklahoma	31.9%	90.8%	49.8%	32.7%	29.8% *	12.8% *	58.2%	22.6%
Texas	34.3%	49.3%	60.2%	47.9%	28.2%	26.5%	53.6%	28.2%
Mountain:								
Colorado	33.9%	84.2%	57.1%	67.3%	9.2% *	18.6% *	72.4%	19.4% *
Arizona	33.7%	73.5%	40.7%	39.9%	20.5% *	28.1%	50.3%	27.8%
Utah	24.6%	62.0%	59.5%	39.3%	17.0% *	13.4%	54.3%	16.8%
Nevada	48.4%	93.0%	55.8%	66.5%	62.1%	32.0%	73.9%	40.1%
Pacific:								
Washington	61.1%	88.2%	73.3%	59.9%	41.0%	56.7%	77.4%	51.1%
Oregon	59.7%	69.7%	83.8%	59.0%	61.6%	48.4%	73.3%	52.4%
California	48.2%	82.0%	66.9%	60.9%	48.3%	29.6%	69.7%	41.1%
Alaska	51.9%	62.5%	69.8%	57.4%	75.6%	25.2% *	66.1%	45.1%
Hawaii	58.2%	83.5%	81.2%	70.2%	46.4%	36.2%	78.0%	46.2%
States not shown separately	39.1%	69.2%	54.7%	47.4%	33.7%	18.6% *	63.7%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.C.4.a(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.94%	2.27%	1.24%	1.49%	1.71%	1.37%	1.04%	1.19%
New England:								
Maine	2.76%	5.46%	8.46%	7.95%	9.75%	4.91% *	4.14%	4.49%
Massachusetts	6.13%	6.97%	10.53%	6.23%	13.75%	7.55%	4.00%	8.29%
Connecticut	3.70%	15.51% *	7.22%	4.48%	10.55% *	6.50% *	7.27%	4.42%
Rhode Island	3.25%	8.10%	8.22%	7.37%	7.09%	5.89% *	7.76%	5.01%
Middle Atlantic:								
New York	3.32%	7.94%	6.63%	7.20%	6.80%	7.03% *	4.79%	4.83%
New Jersey	5.68%	8.02%	8.52%	8.04%	10.04%	8.44% *	7.29%	6.66%
Pennsylvania	4.09%	2.58%	8.97%	5.68%	9.99%	8.78%	5.88%	5.81%
East North Central:								
Ohio	3.30%	8.80%	10.46%	8.28%	6.44%	2.81% *	4.90%	3.38%
Indiana	3.79%	12.46%	11.46%	9.17%	8.90%	5.42%	6.86%	4.14%
Illinois	3.62%	6.93%	9.45%	6.49%	6.33%	4.23% *	6.60%	3.74%
Michigan	5.00%	3.29%	7.64%	8.44%	6.54%	8.42%	5.75%	5.85%
Wisconsin	5.69%	7.44%	8.22%	13.41%	10.95% *	6.36% *	6.52%	6.59%
West North Central:								
Minnesota	5.25%	10.32%	6.83%	6.21%	11.37%	8.63% *	4.63%	6.48%
Iowa	3.40%	7.23%	8.77%	8.56%	10.50% *	3.69%	4.57%	3.73%
Missouri	4.63%	10.37%	10.55%	6.91%	9.97% *	5.70% *	4.15%	4.22%
Kansas	3.55%	9.00%	8.11%	6.94%	3.89%	7.21%	7.39%	4.43%
South Atlantic:								
Maryland	5.57%	8.55%	10.23%	6.95%	11.54% *	6.54% *	7.86%	7.21% *
District of Columbia	5.73%	15.29% *	6.21%	6.07%	8.05%	7.41% *	9.46%	5.71%
Virginia	3.30%	7.87%	9.65%	10.42%	11.90% *	1.76%	6.86%	3.38%
North Carolina	3.81%	8.16%	9.61%	11.70%	10.02%	6.03% *	4.33%	4.25%
South Carolina	6.72%	7.27%	11.76%	10.82%	9.83%	9.31% *	7.40%	8.30%
Georgia	3.75%	11.53% *	12.07%	9.87%	10.26% *	5.25% *	9.85%	5.02%
Florida	3.58%	6.97%	11.42% *	5.54%	6.82%	7.01%	5.62%	5.15%
East South Central:								
Kentucky	4.58%	9.20%	8.76%	8.25%	11.16% *	4.17% *	5.91%	5.35%
Tennessee	3.16%	11.18%	11.14%	8.51%	11.66% *	6.12% *	5.22%	4.08%
Alabama	4.77%	4.30%	8.77%	10.13%	10.46%	9.13% *	5.47%	6.18%
Mississippi	6.38%	7.60%	9.78%	12.95%	10.51%	8.83% *	5.45%	6.21%
West South Central:								
Arkansas	4.66%	5.87%	14.53%	13.67%	10.57%	5.16%	6.72%	5.78%
Louisiana	5.02%	6.64%	5.70%	8.91%	9.37%	5.66% *	5.76%	4.81%
Oklahoma	4.76%	4.68%	11.07%	8.71%	10.64% *	4.29% *	6.07%	5.06%
Texas	3.23%	9.35%	11.20%	5.93%	5.93%	5.95%	5.89%	4.63%
Mountain:								
Colorado	6.76%	7.28%	12.50%	11.97%	11.26% *	6.49% *	6.82%	6.57% *
Arizona	4.04%	7.07%	10.72%	8.37%	8.71% *	7.65%	7.87%	4.90%
Utah	2.94%	8.57%	9.67%	7.85%	7.28% *	3.75%	4.48%	3.74%
Nevada	5.59%	2.97%	8.54%	11.74%	11.58%	9.18%	5.25%	6.66%
Pacific:								
Washington	5.43%	7.62%	8.21%	11.24%	11.15%	9.10%	4.59%	6.78%
Oregon	3.42%	6.63%	10.51%	8.86%	11.15%	12.22%	6.43%	7.50%
California	2.92%	2.56%	4.78%	4.89%	6.50%	5.56%	3.29%	3.40%
Alaska	6.29%	7.96%	6.40%	10.93%	6.45%	10.04% *	5.58%	7.47%
Hawaii	4.02%	4.09%	4.92%	9.91%	7.93%	6.67%	4.91%	5.69%
States not shown separately	2.46%	7.18%	9.80%	5.54%	8.31%	6.16% *	3.80%	3.68%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1(1997) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,332.29	5,102.50	5,263.74	5,119.80	5,122.23	5,489.97	5,178.21	5,366.70
New England:								
Maine	5,070.75	4,732.01	2,980.60	5,066.00	5,435.95	5,635.67	4,216.18	5,474.73
Massachusetts	5,794.08	6,455.25	6,552.75	5,806.45	5,870.67	5,545.40	6,210.44	5,685.30
Connecticut	6,139.48	5,352.70	6,717.30	5,899.85	6,748.05	6,242.94	5,713.98	6,365.68
Rhode Island	5,403.12	5,356.02	5,137.62	4,902.84	4,783.14	5,740.59	5,212.45	5,455.06
Middle Atlantic:								
New York	5,900.98	5,954.41	5,790.10	6,698.71	5,750.81	5,837.64	6,115.09	5,852.66
New Jersey	6,228.39	6,068.27	6,846.19	6,235.75	5,714.96	6,369.62	6,363.67	6,194.39
Pennsylvania	5,157.01	5,368.91	5,366.04	4,745.92	5,441.47	5,147.24	5,099.53	5,169.83
East North Central:								
Ohio	5,197.95	4,698.24	4,899.06	4,787.08	4,855.81	5,525.32	4,766.43	5,281.25
Indiana	4,979.59	4,518.54	4,433.49	4,947.23	4,342.82	5,280.43	4,639.57	5,044.57
Illinois	5,462.21	5,626.49	7,262.39	5,418.29	5,309.98	5,240.56	6,329.27	5,269.75
Michigan	5,009.57	4,497.03	4,701.93	5,172.70	4,722.38	5,174.13	4,802.50	5,054.20
Wisconsin	5,477.51	4,868.14	6,130.00	5,299.18	5,046.07	5,617.92	5,682.38	5,425.34
West North Central:								
Minnesota	5,064.13	4,279.72	4,665.05	4,817.75	4,455.94	5,461.03	4,451.82	5,205.23
Iowa	5,192.21	4,589.97	4,458.28	4,611.05	5,373.70	5,372.71	4,541.65	5,319.33
Missouri	4,871.61	4,815.48	4,712.10	4,398.68	5,281.55	4,876.08	4,563.61	4,928.80
Kansas	5,007.04	3,889.08	5,361.14	4,913.70	4,926.45	5,474.85	4,372.48	5,271.65
South Atlantic:								
Maryland	5,381.96	5,763.63	5,470.45	4,832.15	5,025.55	5,573.94	5,518.95	5,348.14
District of Columbia	6,050.44	6,447.11	5,831.28	6,921.70	6,207.78	5,657.28	6,440.98	5,928.76
Virginia	5,300.48	4,708.35	4,631.01	5,500.69	5,212.06	5,403.63	4,841.21	5,384.76
North Carolina	5,632.52	5,279.76	4,856.83	4,293.25	5,031.21	5,970.80	5,085.09	5,704.80
South Carolina	4,645.31	4,896.39	5,729.45	3,776.65	3,855.07	4,939.68	4,574.36	4,658.79
Georgia	5,110.13	5,314.51	5,016.98	4,621.97	4,910.25	5,270.58	5,046.81	5,121.32
Florida	5,452.87	5,205.65	4,955.48	4,905.64	5,644.02	5,517.51	4,988.07	5,534.85
East South Central:								
Kentucky	5,197.36	5,000.80	4,926.34	5,312.34	5,343.89	5,131.84	4,743.54	5,282.48
Tennessee	5,153.24	4,534.65	4,752.93	4,787.87	4,537.33	5,467.15	4,722.54	5,218.36
Alabama	4,822.66	4,709.94	4,678.95	4,905.81	4,345.62	5,017.08	4,733.60	4,841.41
Mississippi	4,570.99	3,998.31	4,317.85	4,113.43	4,087.03	5,143.96	4,015.56	4,807.19
West South Central:								
Arkansas	4,538.94	4,262.86	4,716.94	4,225.88	3,880.39	4,897.79	4,451.83	4,555.63
Louisiana	5,038.52	5,241.40	5,355.18	5,248.31	4,917.28	4,856.06	5,329.56	4,896.80
Oklahoma	4,983.19	4,561.55	5,343.89	4,978.57	4,970.22	4,969.17	4,671.03	5,051.03
Texas	5,693.39	4,806.87	4,916.07	5,885.08	5,142.64	5,961.52	5,534.06	5,726.71
Mountain:								
Colorado	4,989.39	4,330.09	4,823.97	5,095.67	4,902.06	5,097.20	4,513.76	5,095.01
Arizona	5,354.58	4,331.71	4,536.23	5,122.55	4,829.42	5,571.36	4,936.19	5,407.90
Utah	5,659.76	3,982.43	4,937.12	4,684.72	4,842.19	6,657.90	4,282.97	6,152.42
Nevada	5,031.36	5,353.81	4,690.14	4,929.51	5,537.44	4,912.85	4,940.75	5,045.46
Pacific:								
Washington	5,010.86	4,810.97	5,132.07	5,262.88	4,599.57	5,092.21	5,112.30	4,983.40
Oregon	4,986.18	5,101.39	4,561.09	4,711.52	4,884.51	5,113.37	4,773.97	5,040.55
California	5,143.24	4,602.82	4,332.46	4,528.48	4,978.58	5,477.96	4,458.20	5,277.62
Alaska	6,025.66	5,135.29	5,740.91	6,703.02	7,221.58	5,336.60	5,855.26	6,086.91
Hawaii	5,327.13	5,421.88	5,604.70	5,176.84	5,405.25	5,272.36	5,461.85	5,282.70
States not shown separately	5,232.98	5,787.61	4,748.07	4,910.51	4,797.22	5,425.59	5,310.98	5,208.13

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

Table II.D.1(1997) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.86	79.33	88.46	85.23	89.69	43.23	59.98	41.98
New England:								
Maine	252.23	377.45	711.91	311.84	283.41	374.19	412.66	240.52
Massachusetts	152.21	234.12	720.92	243.56	282.20	334.96	119.07	215.80
Connecticut	160.27	429.74	266.10	381.61	305.13	274.41	293.60	230.78
Rhode Island	107.83	140.87	236.62	70.44	209.60	179.23	114.96	132.49
Middle Atlantic:								
New York	134.81	256.64	212.11	458.83	189.65	177.26	251.02	143.48
New Jersey	187.95	287.47	96.69	232.39	226.07	292.60	139.36	238.21
Pennsylvania	111.00	280.45	162.79	151.89	277.30	190.52	114.14	129.89
East North Central:								
Ohio	219.63	223.50	276.94	103.84	295.42	355.82	88.41	249.19
Indiana	122.35	632.62	321.24	122.07	352.22	148.06	186.07	131.75
Illinois	183.97	366.56	658.82	462.66	318.13	256.36	283.20	235.25
Michigan	148.28	169.37	134.12	238.97	334.47	240.44	82.10	175.45
Wisconsin	196.61	220.74	301.46	134.90	465.85	277.58	219.89	235.66
West North Central:								
Minnesota	126.57	242.27	341.01	166.30	313.04	189.51	209.92	148.59
Iowa	181.14	271.24	149.42	254.29	250.06	239.32	114.92	217.22
Missouri	59.72	352.79	532.62	143.47	445.40	254.72	157.48	112.71
Kansas	155.31	368.93	175.78	195.68	251.27	239.22	265.59	156.19
South Atlantic:								
Maryland	133.49	264.87	250.47	233.70	638.94	231.53	159.95	160.93
District of Columbia	132.20	394.66	369.14	377.49	242.66	251.54	282.88	142.69
Virginia	203.35	349.49	701.41	313.88	498.42	245.72	300.80	226.89
North Carolina	201.49	267.25	535.55	520.58	385.75	249.81	213.71	203.41
South Carolina	176.54	403.77	814.09	637.96	416.08	159.89	357.16	174.33
Georgia	200.56	419.62	650.89	352.96	648.05	184.92	322.86	224.81
Florida	107.09	148.31	209.80	240.09	357.46	148.29	145.29	125.58
East South Central:								
Kentucky	159.25	301.84	249.00	660.39	495.37	370.31	166.94	252.26
Tennessee	170.48	376.38	476.38	254.24	488.70	244.19	252.39	179.70
Alabama	163.93	310.92	227.88	578.90	202.25	232.80	290.77	181.07
Mississippi	155.19	222.52	254.82	178.44	218.73	310.26	174.50	205.23
West South Central:								
Arkansas	258.34	238.24	372.66	500.36	189.11	290.26	185.51	271.38
Louisiana	187.70	230.26	423.21	296.13	447.65	341.42	157.38	238.18
Oklahoma	202.14	358.91	299.84	342.87	415.72	198.34	171.06	218.92
Texas	236.35	279.32	281.10	340.02	267.83	343.53	218.95	260.13
Mountain:								
Colorado	105.06	583.40	287.22	215.06	429.62	98.04	232.16	116.82
Arizona	293.35	238.68	328.53	268.16	287.69	415.09	238.72	335.17
Utah	336.73	258.41	459.02	172.52	299.25	515.27	217.07	396.82
Nevada	274.17	468.16	410.42	329.19	547.40	264.74	260.08	297.89
Pacific:								
Washington	79.13	552.48	309.97	414.84	148.51	135.67	128.82	89.82
Oregon	159.18	436.77	279.14	407.39	278.33	272.39	192.86	208.00
California	62.87	172.93	136.21	167.33	238.38	125.96	121.69	63.63
Alaska	263.73	542.53	579.12	597.28	371.94	167.73	361.05	199.71
Hawaii	126.00	210.89	177.73	177.46	270.04	197.25	191.38	144.49
States not shown separately	242.16	275.14	334.78	204.76	251.18	327.64	221.13	278.54

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

Table II. D. 1. a(1997) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,152.10	4,926.09	5,250.50	4,864.13	5,007.65	5,254.29	5,036.46	5,173.08
New England:								
Maine	5,828.92	5,334.59	5,512.79	5,286.85	5,510.56	6,072.76	5,290.43	5,949.52
Massachusetts	5,668.58	6,353.36	6,174.11	5,669.31	5,994.12	5,243.41	6,035.56	5,521.41
Connecticut	6,150.19	6,073.20	7,021.33	6,096.49	6,333.43	6,022.41	6,371.54	6,087.92
Rhode Island	5,100.07	4,948.36	4,652.08	4,913.65	4,261.44	5,363.61	4,863.30	5,205.60
Middle Atlantic:								
New York	5,019.76	4,672.02	4,865.22	4,971.93	5,174.62	5,015.10	4,740.81	5,071.15
New Jersey	6,030.71	5,619.64	5,920.05	6,143.34	5,167.65	6,161.73	5,868.62	6,063.72
Pennsylvania	5,071.92	5,483.33	5,439.85	5,008.40	4,864.17	5,058.65	5,396.58	5,005.85
East North Central:								
Ohio	5,124.06	4,121.55	4,407.82	4,627.14	4,932.36	5,392.70	4,407.54	5,199.77
Indiana	5,609.59	3,588.40	3,272.66 *	5,478.71	5,323.16	5,734.90	4,462.60	5,719.44
Illinois	5,358.50	5,318.12	10,790.86	5,452.86	5,239.78	4,921.16	8,371.75	4,969.52
Michigan	4,815.67	4,999.94	5,565.28	4,907.95	5,198.51	4,712.72	5,044.94	4,793.07
Wisconsin	5,502.63	4,992.01	5,389.56	5,508.11	5,714.45	5,488.58	5,181.35	5,556.09
West North Central:								
Minnesota	5,141.44	4,881.77	5,325.69	4,327.03	5,331.42	5,166.87	5,044.61	5,165.78
Iowa	5,091.99	4,658.09	4,055.59	4,484.46	5,423.46	5,191.57	4,478.38	5,225.30
Missouri	4,951.82	5,540.70	4,762.00	4,631.17	4,206.51	5,056.57	4,792.14	4,977.48
Kansas	5,068.00	5,996.35	5,796.84	4,530.28	4,887.60	5,220.20	5,012.11	5,093.69
South Atlantic:								
Maryland	5,344.18	5,893.35	5,144.02	5,007.42	5,117.42	5,430.94	5,324.76	5,349.67
District of Columbia	5,514.25	5,804.54	6,186.91	5,413.52	5,734.23	5,380.49	5,914.47	5,414.69
Virginia	6,005.35	4,318.55	4,658.83	5,659.20	6,226.53	6,294.68	4,498.73	6,321.27
North Carolina	6,090.43	3,689.93	4,741.49	4,264.56	4,374.74	6,360.55	4,311.77	6,209.57
South Carolina	4,882.55	5,315.03	4,826.68	3,958.98	4,675.60	5,044.99	4,502.82	4,998.01
Georgia	5,038.33	4,293.25	3,854.46	4,861.65	5,159.98	5,289.42	4,129.20	5,241.75
Florida	5,295.22	5,162.26	5,926.62	4,159.53	5,690.18	5,302.67	5,050.36	5,351.87
East South Central:								
Kentucky	5,102.97	4,226.74	5,306.96	5,878.79	6,245.39	4,134.41	4,389.29	5,179.04
Tennessee	5,897.17	4,131.24	3,503.44	5,711.80	9,151.72	5,804.60	4,957.42	5,990.34
Alabama	5,337.39	4,339.48	4,903.54	5,916.50	4,040.54	5,619.56	4,576.41	5,475.20
Mississippi	5,387.30	3,021.74 *	2,760.00 *	3,834.61	4,308.00 *	5,860.52	3,302.34	5,729.63
West South Central:								
Arkansas	4,023.38	3,935.64	4,286.19	4,185.19	3,245.19	4,385.96	4,135.57	3,995.03
Louisiana	4,983.19	4,708.09	4,696.93	5,643.26	6,168.17	4,862.78	4,848.28	5,058.81
Oklahoma	4,689.05	5,139.19 *	4,173.06	4,262.79	4,481.98 *	4,849.09	4,349.20	4,782.76
Texas	5,244.21	5,233.73	3,862.18	4,949.80	5,156.71	5,372.92	5,060.20	5,264.60
Mountain:								
Colorado	4,842.31	3,810.15	4,229.75	4,637.88	5,007.61	4,964.32	4,216.40	4,951.94
Arizona	4,795.32	3,992.99	4,008.44	5,171.06	4,672.10	4,808.59	4,880.89	4,782.67
Utah	6,691.71	4,764.54	4,517.36	4,843.62	3,866.68	7,902.46	4,644.84	7,096.67
Nevada	5,416.76	3,122.60	6,097.18	5,018.16	4,937.92	5,574.89	4,811.67	5,467.43
Pacific:								
Washington	4,793.81	4,279.52	4,204.62	5,252.72	4,470.24	4,952.30	4,573.77	4,839.66
Oregon	4,751.06	5,344.21	4,648.34	4,878.36	4,737.45	4,660.87	4,998.17	4,681.22
California	4,556.67	4,285.84	4,125.25	4,042.78	4,226.20	4,884.18	4,146.18	4,627.14
Alaska	6,803.15	0.00	5,400.00 *	5,628.00 *	8,570.55	6,017.60	5,400.00 *	7,030.91
Hawaii	5,165.00	4,590.89	5,761.74	4,768.17	5,898.31	4,918.67	5,122.35	5,183.37
States not shown separately	4,953.05	5,036.73	5,897.73	4,820.24	4,856.69	4,921.20	5,259.94	4,896.35

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

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

Table II.D.1.a(1997) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private sector-establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.12	90.25	239.18	76.67	51.89	50.24	104.35	40.39
New England:								
Maine	164.46	951.18	1,464.40	801.81	1,188.88	925.65	163.05	649.98
Massachusetts	97.36	240.44	663.12	197.82	224.00	402.09	169.05	133.64
Connecticut	245.99	755.43	1,525.89	524.86	973.01	314.67	440.92	255.98
Rhode Island	172.89	524.57	992.34	64.78	491.26	253.02	117.80	233.97
Middle Atlantic:								
New York	80.81	476.57	554.27	554.44	327.66	115.97	254.23	110.11
New Jersey	140.90	361.22	1,441.29	712.27	959.88	680.28	265.17	205.28
Pennsylvania	168.12	901.27	221.70	612.27	603.86	283.90	343.63	212.67
East North Central:								
Ohio	314.61	949.92	839.39	759.58	790.26	395.88	523.40	334.48
Indiana	239.85	1,075.19	1,318.46 *	1,072.12	1,420.56	266.64	661.35	176.00
Illinois	130.91	1,265.75	2,932.65	1,220.97	236.38	225.94	1,697.34	214.39
Michigan	124.44	1,064.18	1,333.21	752.04	578.27	170.98	593.76	138.11
Wisconsin	240.63	855.74	997.00	1,426.68	1,152.92	597.04	226.40	273.54
West North Central:								
Minnesota	242.68	634.21	1,023.66	1,010.54	1,088.23	668.60	301.13	404.27
Iowa	254.67	1,119.74	1,084.73	970.64	1,177.29	292.43	528.68	275.71
Missouri	152.89	1,401.97	877.10	596.10	668.38	297.65	595.90	209.90
Kansas	196.93	1,369.87	1,276.38	556.82	1,169.19	964.05	477.22	566.92
South Atlantic:								
Maryland	226.04	943.04	581.97	654.20	646.09	332.29	226.96	280.61
District of Columbia	182.03	446.89	1,330.65	671.95	260.01	315.42	403.14	191.15
Virginia	323.55	506.41	840.60	476.09	1,282.52	336.46	272.86	377.47
North Carolina	342.73	1,062.00	1,235.41	1,118.80	1,066.94	356.58	935.29	358.50
South Carolina	195.75	1,283.91	1,393.20	831.03	1,110.49	189.92	963.20	178.58
Georgia	176.79	1,038.98	1,022.93	927.60	1,343.80	152.78	926.65	113.76
Florida	183.77	251.73	1,036.04	340.23	514.35	254.00	333.27	184.36
East South Central:								
Kentucky	325.15	820.72	1,309.73	1,303.84	1,346.08	680.22	267.09	694.80
Tennessee	350.72	778.29	983.85	1,411.56	2,329.65	298.71	992.96	314.40
Alabama	335.36	687.82	1,168.91	986.30	1,043.49	682.24	163.15	463.89
Mississippi	434.92	953.00 *	872.79 *	1,073.97	1,362.31 *	851.42	950.44	584.74
West South Central:								
Arkansas	487.26	933.41	912.80	1,005.90	819.18	957.41	640.42	664.69
Louisiana	250.92	1,033.44	1,229.89	1,481.75	1,276.35	554.09	620.39	344.40
Oklahoma	270.99	1,636.60 *	546.78	718.80	1,423.70 *	534.93	660.13	226.62
Texas	174.97	852.89	1,009.92	712.02	591.21	211.16	631.99	159.45
Mountain:								
Colorado	128.93	707.57	794.73	708.53	579.77	173.15	455.48	139.56
Arizona	212.58	671.34	805.31	595.89	579.10	226.18	324.22	202.24
Utah	647.89	1,058.06	985.73	529.92	930.29	884.37	270.96	670.56
Nevada	282.73	873.84	1,757.54	779.25	837.94	301.22	833.41	305.55
Pacific:								
Washington	161.39	1,074.03	683.25	1,250.98	992.70	214.43	595.05	209.95
Oregon	250.93	657.98	621.64	661.94	526.51	971.03	330.16	293.25
California	101.56	187.83	272.79	102.22	165.57	102.22	176.31	108.70
Alaska	1,467.88	0.00	1,707.63 *	1,779.73 *	2,419.96	1,559.09	1,707.63 *	1,517.79
Hawaii	149.64	527.07	903.74	532.14	319.28	139.97	249.53	201.04
States not shown separately	168.87	566.94	1,099.38	612.76	1,011.85	201.58	255.03	151.23

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

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

Table II. D. 1. b(1997) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5, 401. 29	4, 981. 84	5, 193. 82	5, 234. 93	5, 166. 03	5, 617. 22	5, 155. 53	5, 457. 65
New England:								
Maine	4, 243. 99	4, 380. 76	1, 875. 33 *	5, 316. 07	4, 987. 02	4, 623. 56	3, 472. 75	4, 825. 20
Massachusetts	5, 900. 60	6, 723. 27	6, 860. 91	6, 008. 91	5, 895. 05	5, 739. 79	6, 491. 99	5, 809. 23
Connecticut	6, 015. 70	5, 232. 92	6, 586. 59	5, 630. 24	6, 839. 70	6, 287. 14	5, 483. 91	6, 437. 33
Rhode Island	5, 496. 80	5, 624. 13	5, 050. 50	4, 822. 99	4, 806. 83	5, 867. 47	5, 211. 92	5, 539. 21
Middle Atlantic:								
New York	6, 640. 08	6, 204. 91	6, 301. 39	7, 901. 10	6, 011. 53	6, 862. 18	6, 602. 16	6, 649. 07
New Jersey	6, 249. 39	6, 439. 71	7, 177. 21	6, 185. 46	5, 799. 61	6, 419. 98	6, 614. 97	6, 151. 61
Pennsylvania	5, 200. 94	5, 582. 00	5, 534. 17	4, 641. 02	5, 944. 49	5, 148. 34	4, 948. 44	5, 240. 87
East North Central:								
Ohio	5, 223. 07	4, 833. 78	5, 133. 84	4, 864. 59	4, 822. 83	5, 565. 87	4, 875. 68	5, 300. 67
Indiana	4, 779. 92	4, 563. 38	3, 963. 98	4, 855. 58	4, 228. 96	5, 068. 35	4, 555. 15	4, 824. 84
Illinois	5, 470. 07	5, 616. 17	6, 181. 98	5, 450. 52	5, 336. 34	5, 435. 79	5, 767. 59	5, 405. 28
Michigan	5, 024. 93	4, 139. 08	4, 179. 55	5, 592. 83	4, 492. 41	5, 329. 91	4, 801. 79	5, 062. 66
Wisconsin	5, 471. 17	4, 794. 54	5, 613. 38	5, 173. 80	4, 544. 81	5, 819. 06	5, 279. 65	5, 513. 76
West North Central:								
Minnesota	4, 977. 41	4, 294. 74	4, 371. 94	4, 957. 87	4, 118. 23	5, 348. 02	4, 349. 83	5, 085. 46
Iowa	5, 264. 16	4, 695. 26	4, 791. 90	4, 649. 81	5, 405. 70	5, 423. 53	4, 710. 85	5, 350. 08
Missouri	4, 813. 41	4, 822. 21	4, 729. 57	4, 264. 98	5, 672. 44	4, 674. 69	4, 530. 19	4, 873. 17
Kansas	4, 911. 56	3, 617. 65	5, 251. 77	5, 013. 83	5, 054. 83	5, 522. 14	4, 143. 33	5, 334. 57
South Atlantic:								
Maryland	5, 333. 48	5, 905. 00	5, 917. 29	4, 703. 95	4, 770. 63	5, 756. 87	5, 675. 69	5, 246. 72
District of Columbia	6, 458. 21	7, 048. 43	5, 731. 29	7, 534. 99	6, 226. 25	6, 231. 79	6, 776. 60	6, 333. 00
Virginia	5, 233. 45	4, 837. 38	4, 837. 87	5, 458. 28	5, 634. 66	5, 159. 51	5, 049. 17	5, 266. 48
North Carolina	5, 210. 31	5, 058. 77	5, 011. 32	4, 237. 10	5, 135. 16	5, 465. 89	5, 140. 94	5, 221. 36
South Carolina	4, 567. 92	4, 723. 58	6, 037. 19	3, 655. 41	3, 396. 77	5, 002. 22	4, 449. 07	4, 589. 00
Georgia	4, 988. 63	5, 980. 23	5, 373. 41	4, 528. 27	4, 870. 84	5, 030. 75	5, 318. 60	4, 926. 18
Florida	5, 541. 81	5, 126. 92	4, 471. 57	5, 492. 81	5, 664. 70	5, 656. 49	4, 859. 82	5, 665. 26
East South Central:								
Kentucky	4, 985. 87	5, 161. 43	4, 445. 79	4, 276. 70	4, 638. 25	5, 360. 88	4, 623. 07	5, 059. 29
Tennessee	4, 879. 95	4, 345. 79	5, 153. 37	4, 862. 93	4, 084. 34	5, 367. 81	4, 648. 03	4, 921. 44
Alabama	4, 798. 70	4, 993. 19	4, 650. 16	4, 409. 33	4, 535. 50	4, 996. 22	4, 727. 06	4, 812. 96
Mississippi	4, 585. 50	4, 021. 10	4, 467. 91	4, 308. 78	3, 608. 93	5, 459. 52	4, 112. 76	4, 733. 10
West South Central:								
Arkansas	4, 728. 28	4, 307. 12	4, 773. 85	3, 989. 47	3, 815. 21	5, 193. 43	4, 516. 03	4, 763. 72
Louisiana	5, 022. 48	5, 024. 64	5, 658. 31	5, 195. 39	4, 573. 21	4, 745. 29	5, 535. 96	4, 744. 47
Oklahoma	4, 838. 72	4, 511. 00	4, 711. 30	4, 688. 04	4, 872. 95	4, 956. 12	4, 140. 81	4, 967. 35
Texas	5, 797. 81	4, 673. 37	5, 274. 45	6, 057. 72	5, 023. 74	6, 256. 56	5, 583. 04	5, 859. 37
Mountain:								
Colorado	5, 080. 14	4, 607. 69	5, 167. 42	5, 647. 55	4, 878. 04	4, 993. 98	4, 671. 87	5, 213. 97
Arizona	5, 406. 53	4, 207. 20	5, 348. 91	5, 140. 06	4, 737. 23	5, 652. 73	5, 006. 34	5, 453. 12
Utah	5, 249. 17	3, 839. 81	4, 708. 72	4, 586. 33	5, 212. 00	6, 095. 69	4, 051. 93	5, 772. 53
Nevada	4, 825. 36	5, 612. 81	4, 579. 80	4, 998. 23	5, 724. 62	4, 381. 21	5, 017. 17	4, 788. 79
Pacific:								
Washington	5, 022. 32	4, 846. 12	5, 394. 11	5, 197. 51	4, 528. 41	5, 104. 49	5, 208. 43	4, 970. 89
Oregon	5, 104. 77	4, 592. 72	4, 495. 55	4, 656. 81	5, 097. 80	5, 376. 90	4, 433. 64	5, 251. 93
California	5, 834. 63	4, 617. 00	4, 386. 97	5, 449. 71	5, 829. 92	6, 242. 27	4, 592. 86	6, 111. 15
Alaska	6, 035. 10	4, 505. 32	5, 395. 15	6, 871. 31	7, 179. 44	5, 513. 84	5, 600. 73	6, 175. 98
Hawaii	5, 315. 77	5, 702. 58	5, 459. 94	5, 443. 35	5, 253. 94	5, 240. 78	5, 606. 09	5, 239. 57
States not shown separately	5, 286. 21	4, 587. 77	4, 578. 21	5, 069. 46	4, 909. 83	5, 684. 43	4, 831. 02	5, 430. 30

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.1.b(1997) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.89	80.14	62.76	103.55	116.09	97.80	60.30	85.65
New England:								
Maine	344.04	775.60	959.40 *	652.72	234.61	371.52	568.14	297.90
Massachusetts	317.29	1,026.57	1,486.64	1,190.66	613.24	370.58	750.25	375.75
Connecticut	199.60	661.29	318.20	565.09	796.56	380.70	389.90	268.89
Rhode Island	144.26	911.95	811.81	70.20	232.55	179.43	566.06	158.26
Middle Atlantic:								
New York	227.77	301.08	740.87	1,024.57	346.94	382.95	283.10	270.21
New Jersey	242.87	422.07	199.42	701.09	292.37	421.99	200.41	277.24
Pennsylvania	180.80	555.01	288.22	271.42	339.43	318.69	299.63	218.66
East North Central:								
Ohio	282.45	238.16	258.53	150.96	296.53	431.64	138.11	341.03
Indiana	167.38	619.36	619.57	212.88	598.44	212.88	237.57	193.56
Illinois	196.96	595.66	471.66	268.02	307.66	256.06	246.10	245.21
Michigan	208.95	445.69	736.96	280.05	442.24	281.20	191.44	242.83
Wisconsin	303.68	420.20	381.84	200.93	1,005.00	516.95	270.39	360.09
West North Central:								
Minnesota	100.00	547.07	640.18	209.20	278.03	179.71	227.70	123.31
Iowa	264.61	571.16	577.61	307.19	405.13	596.27	222.36	330.05
Missouri	75.18	374.17	621.28	210.18	750.07	304.48	286.17	126.48
Kansas	205.04	409.30	313.80	271.27	374.93	461.22	296.65	195.53
South Atlantic:								
Maryland	276.99	440.98	345.35	427.69	660.48	320.80	240.74	311.03
District of Columbia	227.45	808.90	394.98	458.95	274.70	454.54	343.54	263.17
Virginia	201.61	803.81	877.23	282.33	422.77	166.73	372.01	242.07
North Carolina	177.71	314.50	798.66	517.39	408.54	263.00	287.99	181.84
South Carolina	179.95	575.83	1,094.51	694.15	464.24	193.79	410.53	169.28
Georgia	211.15	735.31	1,023.14	501.37	646.57	375.43	312.08	248.28
Florida	189.76	438.69	545.31	673.66	612.80	318.32	230.59	197.98
East South Central:								
Kentucky	164.57	720.70	199.59	670.41	545.89	365.43	133.12	210.55
Tennessee	156.90	461.57	494.69	762.42	412.53	398.66	232.82	183.25
Alabama	255.89	336.84	124.99	496.79	185.88	397.25	174.89	290.11
Mississippi	242.89	247.42	295.19	506.74	319.32	608.90	188.79	298.15
West South Central:								
Arkansas	278.93	532.00	967.88	669.07	430.95	324.31	276.31	290.30
Louisiana	285.40	787.51	626.45	393.16	476.88	490.15	298.56	350.06
Oklahoma	201.55	362.62	618.98	370.81	354.98	237.60	268.30	238.88
Texas	336.78	286.67	517.71	443.22	299.88	478.31	313.41	374.40
Mountain:								
Colorado	208.09	695.26	630.00	682.53	507.89	348.98	362.30	258.54
Arizona	216.95	545.05	847.30	371.82	548.15	325.62	333.08	230.81
Utah	300.39	490.63	351.07	194.82	376.16	509.86	254.59	332.83
Nevada	351.93	479.60	419.08	664.65	666.56	323.32	236.95	408.84
Pacific:								
Washington	105.80	533.56	634.82	424.85	217.34	218.14	265.27	119.30
Oregon	205.06	434.41	887.49	560.49	695.42	225.74	268.97	207.85
California	102.71	339.21	181.01	363.21	401.56	335.25	157.62	147.83
Alaska	365.54	874.66	1,181.97	910.09	523.70	158.77	711.10	293.19
Hawaii	167.84	210.14	631.38	251.01	252.22	230.61	216.94	189.05
States not shown separately	347.40	317.52	518.86	203.42	271.67	418.94	249.34	364.19

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 1. c(1997) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,449.92	5,594.16	5,510.78	5,184.32	5,139.86	5,594.12	5,443.40	5,451.84
New England:								
Maine	5,560.81	5,494.35	4,933.22	4,657.42	6,143.61	5,956.36	5,221.66	5,707.41
Massachusetts	5,891.67	6,526.80	9,894.74	6,219.37	5,324.31	5,690.59	6,581.42	5,737.96
Connecticut	6,990.89	5,917.69	6,145.64	7,824.01	7,441.35	7,441.94	6,270.95	7,179.09
Rhode Island	5,563.83	5,602.71	6,182.94	5,435.00	4,999.00	5,853.15	5,732.13	5,390.20
Middle Atlantic:								
New York	5,938.74	6,604.37	5,806.37	10,980.72	6,421.77	5,286.04	7,210.15	5,553.33
New Jersey	6,853.30	5,080.82	7,183.27	6,693.81	5,534.26	7,032.12	6,246.12	7,062.18
Pennsylvania	5,191.81	5,106.01	5,050.77	4,863.64	5,189.96	5,490.57	4,994.15	5,302.22
East North Central:								
Ohio	5,211.28	4,784.82	4,553.35 *	4,727.68	4,927.88	5,653.54	4,584.95	5,350.64
Indiana	4,677.18	4,497.41	5,868.18	4,634.10	4,220.01	4,829.57	4,923.79	4,593.41
Illinois	5,750.71	5,822.40	6,592.68	5,169.08	5,304.32	5,640.06	5,902.75	5,643.14
Michigan	5,201.78	4,858.34	5,012.37	4,405.38	5,212.40	5,711.75	4,732.78	5,481.39
Wisconsin	5,475.01	4,904.33	6,551.17	6,332.59	5,173.43	5,109.23	6,264.44	5,185.62
West North Central:								
Minnesota	5,354.72	3,966.38	4,847.36	4,312.72	4,804.51	6,615.89	4,200.70	5,981.63
Iowa	4,947.05	4,326.26	4,032.31	4,407.91	5,190.42	5,307.45	4,201.93	5,247.89
Missouri	4,933.09	4,135.66	4,292.37	4,479.84	4,553.83	5,240.36	4,113.05	5,047.08
Kansas	5,234.92	5,093.21	5,467.65	5,707.41	4,766.33	5,511.26	5,206.00	5,238.40
South Atlantic:								
Maryland	5,608.12	5,289.28	5,719.09	5,781.31	6,210.52	5,523.86	5,527.76	5,620.71
District of Columbia	6,787.69	6,898.95	6,084.10 *	8,001.04	7,439.13	5,843.98	6,621.04	6,822.57
Virginia	4,669.18	4,865.63	3,320.09	5,474.51	4,169.71	4,971.99	4,635.35	4,674.82
North Carolina	6,425.03	6,144.80	4,357.50	6,238.73	5,183.18	6,665.67	5,560.31	6,566.55
South Carolina	4,781.64	4,911.72	5,735.73	5,500.74	4,980.48	4,538.50	5,273.45	4,703.69
Georgia	5,753.95	4,460.85	6,988.31	5,523.62	4,796.95	5,899.16	5,621.13	5,763.22
Florida	5,430.79	6,030.39	5,955.82	6,030.69	5,537.05	5,293.37	5,929.11	5,400.73
East South Central:								
Kentucky	5,930.45	5,248.40	6,118.01	4,885.95	6,773.07	5,969.97	5,223.28	6,151.39
Tennessee	4,711.64	6,812.42	4,117.93 *	3,747.23	4,762.10	4,882.15	4,755.43	4,705.08
Alabama	4,395.29	4,310.49	4,651.92	5,109.54	3,807.57	4,361.40	4,859.83	4,261.05
Mississippi	4,283.43	4,377.12	4,273.59	4,010.15	4,963.81	4,297.09	4,028.37	4,470.59
West South Central:								
Arkansas	4,612.52	4,638.79	5,100.06	4,893.54	4,611.91	4,492.72	4,754.47	4,584.95
Louisiana	5,153.46	5,672.89	4,636.36	5,266.52	5,117.57	5,055.00	5,236.23	5,130.59
Oklahoma	5,769.30	4,141.73	8,190.32	5,972.82	6,292.84	5,188.17	6,280.88	5,629.38
Texas	5,967.76	5,424.73	3,865.69	6,186.41	6,272.39	5,990.59	5,833.17	5,982.30
Mountain:								
Colorado	5,176.05	4,625.08	4,839.11	3,288.25	4,576.00	5,780.27	4,749.66	5,209.27
Arizona	7,523.10	5,644.15	3,445.36	4,060.11	6,333.70	7,963.92	4,896.51	7,769.76
Utah	5,359.69	4,863.18	6,364.13	5,570.81	5,005.19	5,369.82	5,614.48	5,260.82
Nevada	5,159.01	5,067.82	5,060.37	3,918.83	5,435.40	5,238.14	4,654.24	5,243.91
Pacific:								
Washington	5,600.51	5,183.96	5,620.81	5,839.13	6,054.72	5,544.47	5,450.70	5,668.26
Oregon	5,523.83	5,444.14	3,895.64	4,060.80	3,768.00 *	5,979.03	5,172.84	5,647.82
California	5,347.50	5,635.23	4,892.25	5,888.97	4,940.23	5,397.23	5,461.77	5,321.64
Alaska	5,905.31	6,066.20	6,188.73	6,624.66	7,045.12	4,880.59	6,277.94	5,729.58
Hawaii	5,724.22	5,413.24	5,783.74	5,482.06	5,067.91	6,078.40	5,607.36	5,787.88
States not shown separately	5,386.86	6,544.24	4,316.95	4,501.65	4,708.48	5,636.56	5,904.14	5,147.58

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

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

Table II. D. 1. c(1997) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.55	225.49	177.13	185.03	213.09	80.81	170.48	64.79
New England:								
Maine	305.81	822.88	924.01	779.94	898.13	1,124.36	602.18	446.44
Massachusetts	641.61	1,610.29	2,952.33	1,755.54	1,385.45	1,071.22	1,248.02	873.40
Connecticut	417.43	1,731.47	1,840.23	1,712.30	1,961.42	866.20	1,254.96	455.78
Rhode Island	161.61	609.68	1,318.04	874.84	1,072.56	891.79	226.13	393.98
Middle Atlantic:								
New York	459.09	1,126.32	684.74	2,879.66	493.57	233.82	1,156.20	349.08
New Jersey	266.54	1,425.91	2,142.65	1,691.81	1,548.37	876.54	1,223.23	473.89
Pennsylvania	180.39	508.78	704.59	769.79	596.51	560.54	153.48	258.69
East North Central:								
Ohio	227.35	1,164.86	1,377.14 *	867.85	704.72	534.89	654.20	320.36
Indiana	188.47	836.67	1,152.76	723.41	823.26	401.80	617.91	176.06
Illinois	506.02	1,151.32	1,435.03	1,165.91	1,461.90	748.58	479.35	545.97
Michigan	148.68	324.69	164.60	617.73	676.13	489.27	216.79	242.58
Wisconsin	339.41	991.48	845.41	1,538.08	1,071.12	667.30	508.29	537.77
West North Central:								
Minnesota	284.00	668.54	1,160.95	927.94	1,050.09	1,303.86	536.86	507.38
Iowa	359.56	647.20	768.44	685.57	1,266.47	716.59	291.07	477.10
Missouri	541.12	1,028.36	1,252.07	963.10	1,211.36	585.94	846.78	559.79
Kansas	146.77	640.78	1,421.13	1,601.64	834.84	860.26	620.86	189.25
South Atlantic:								
Maryland	244.51	1,060.78	1,516.73	1,511.10	1,639.70	874.54	869.01	623.39
District of Columbia	309.53	1,713.05	1,852.55 *	1,745.92	1,757.63	1,167.15	1,183.93	331.38
Virginia	465.43	1,167.53	816.31	907.75	998.95	577.22	611.14	556.25
North Carolina	473.35	1,353.72	1,056.06	1,743.32	1,260.38	1,012.18	364.72	682.40
South Carolina	304.47	1,031.15	1,608.60	1,542.31	962.38	935.37	1,054.70	587.24
Georgia	409.07	1,161.25	2,000.10	1,469.20	1,158.84	512.93	1,328.93	504.62
Florida	276.66	1,356.34	1,781.52	1,523.12	1,429.07	257.99	1,025.53	251.15
East South Central:								
Kentucky	350.55	1,095.47	1,207.74	1,130.57	1,523.74	894.62	713.24	422.02
Tennessee	293.87	1,842.20	1,267.15 *	979.97	1,340.42	542.27	1,248.81	249.75
Alabama	268.31	932.05	945.31	1,109.92	760.25	735.88	591.27	304.56
Mississippi	235.20	734.62	1,107.80	760.93	819.76	314.55	665.04	263.01
West South Central:								
Arkansas	375.69	1,010.94	1,346.26	780.55	952.95	442.23	284.93	422.68
Louisiana	212.61	1,168.48	1,382.48	1,369.91	1,447.69	592.23	794.63	599.24
Oklahoma	540.16	839.11	1,822.99	1,780.91	1,654.64	850.13	950.85	667.36
Texas	302.77	1,363.55	1,107.74	1,253.09	1,367.08	385.41	1,031.06	279.89
Mountain:								
Colorado	329.24	1,302.89	1,361.79	932.01	1,288.41	836.55	1,129.97	639.35
Arizona	764.59	1,495.74	1,030.23	1,213.52	1,693.14	858.57	1,130.35	788.00
Utah	329.06	912.60	1,731.03	1,378.96	950.95	411.41	533.06	376.03
Nevada	631.03	1,430.34	1,509.04	1,097.48	1,462.61	863.80	878.50	847.52
Pacific:								
Washington	352.84	1,087.36	1,453.70	1,418.65	1,435.87	1,213.17	719.05	1,009.17
Oregon	481.57	1,206.68	1,163.69	1,075.55	1,191.55 *	1,034.85	1,010.90	808.49
California	367.60	1,018.53	1,055.90	1,661.06	1,121.27	451.06	788.37	402.86
Alaska	356.20	601.97	874.10	1,108.82	596.36	686.63	354.21	428.02
Hawaii	248.39	868.61	1,100.21	636.06	1,173.09	727.29	284.05	659.66
States not shown separately	269.62	640.58	949.74	572.65	350.58	798.99	328.44	386.13

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

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

Table II.D.2(1997) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,304.83	1,193.82	1,442.88	1,610.53	1,469.22	1,174.34	1,426.15	1,277.74
New England:								
Maine	1,636.39	690.72 *	1,628.66	2,131.68	1,555.99	1,754.27	1,390.71	1,752.53
Massachusetts	1,558.23	1,067.91	1,188.35	1,742.15	2,024.12	1,428.58	1,399.47	1,599.70
Connecticut	1,327.08	939.84 *	1,449.57	1,677.01	1,200.04	1,457.90	1,247.59	1,369.34
Rhode Island	1,198.54	745.60	1,074.51	1,330.33	1,516.69	1,169.88	1,001.59	1,252.19
Middle Atlantic:								
New York	1,230.78	1,578.05	1,867.22	1,690.32	1,218.16	1,050.76	1,498.93	1,170.27
New Jersey	1,429.38	1,215.47	1,271.84 *	1,483.11	2,387.59	1,105.04	1,123.78	1,506.21
Pennsylvania	879.70	979.83	1,252.25	799.84	1,053.22	774.28	1,039.23	844.14
East North Central:								
Ohio	1,004.81	724.62	853.07	1,276.41	865.50	1,029.79	966.77	1,012.15
Indiana	1,081.47	1,285.76	1,189.69	1,313.42	993.66	1,027.23	1,445.71	1,011.86
Illinois	1,255.35	1,412.89	1,381.79	1,439.41	1,374.78	1,116.64	1,507.67	1,199.34
Michigan	776.29	573.09 *	726.02 *	995.08	600.36	820.34	903.47	748.88
Wisconsin	982.70	1,262.59 *	828.52 *	1,105.75	566.68 *	1,180.22	991.31	980.51
West North Central:								
Minnesota	1,283.90	562.24 *	1,639.43	1,586.73	1,591.85	1,171.73	1,187.85	1,306.03
Iowa	1,630.34	1,176.82	1,512.29	1,833.59	1,448.23	1,712.45	1,455.32	1,664.54
Missouri	1,162.08	436.49 *	999.68	1,928.74	1,410.98	1,068.44	939.60	1,203.39
Kansas	1,204.03	395.53 *	1,260.45	1,424.15	1,846.10	1,143.54	756.94	1,390.46
South Atlantic:								
Maryland	1,347.00	1,646.22	2,354.07	1,808.70	1,419.20	1,012.44	2,186.08	1,139.86
District of Columbia	1,876.70	2,793.68	1,677.43	1,617.38	1,330.98	1,991.03	2,436.72	1,702.20
Virginia	1,596.55	1,360.32	1,133.66	2,804.31	1,478.91	1,492.38	1,641.04	1,588.38
North Carolina	1,465.97	1,840.60	2,368.52	1,883.92	1,562.20	1,315.18	2,187.84	1,370.67
South Carolina	1,326.02	1,178.13	2,775.29	1,791.46	1,551.72	1,050.37	1,939.43	1,209.53
Georgia	1,644.94	1,913.71	2,508.01	2,039.65	2,010.74	1,307.83	2,197.95	1,547.19
Florida	1,508.30	1,897.38	2,172.13	1,955.52	2,016.46	1,164.54	1,928.76	1,434.15
East South Central:								
Kentucky	1,176.16	1,521.62	1,929.19	854.47 *	1,401.43	1,122.62	1,654.76	1,086.39
Tennessee	1,336.81	1,249.71	1,864.07	1,710.69	1,386.13	1,230.61	1,705.41	1,281.09
Alabama	1,360.84	1,723.46	1,737.45	1,444.39	1,754.14	1,106.56	1,779.58	1,272.67
Mississippi	1,519.69	1,582.37	1,552.57	968.11 *	2,062.35	1,616.44	913.53 *	1,777.46
West South Central:								
Arkansas	1,187.07	667.21	1,793.14	1,535.28	913.86 *	1,245.05	1,351.54	1,155.55
Louisiana	1,543.56	1,886.24	1,500.63 *	2,523.01	2,174.28	1,124.96	1,841.21	1,398.63
Oklahoma	1,412.85	1,101.30	1,758.60	1,522.86	1,688.70	1,182.64	1,679.63	1,354.87
Texas	1,767.64	1,301.26	1,816.22	2,926.56	2,163.09	1,502.85	2,208.57	1,675.41
Mountain:								
Colorado	1,571.74	1,173.80 *	1,726.27	1,727.83	1,330.85	1,662.69	1,656.15	1,553.00
Arizona	1,272.62	1,196.45	2,271.64	2,333.28	1,653.36	1,012.07	1,936.87	1,187.97
Utah	1,526.59	260.78 *	1,377.58	1,798.88	1,676.82	1,822.87	786.74 *	1,791.33
Nevada	1,065.05	1,078.12	1,368.11 *	1,794.09	1,184.16	904.72	1,433.57	1,007.72
Pacific:								
Washington	1,009.53	572.18 *	1,404.05	1,540.30	1,282.80	834.86	1,188.33	961.13
Oregon	998.96	1,913.71	1,226.15	1,423.06	1,542.78	568.30	1,626.08	838.30
California	1,373.72	1,263.09	994.37	1,690.80	1,630.51	1,256.75	1,253.01	1,397.39
Alaska	1,347.47	1,022.03 *	1,476.12 *	2,113.36	1,642.27	1,006.04	1,354.24	1,345.04
Hawaii	1,022.05	985.37	1,019.37 *	1,558.23	1,023.49	857.76	1,104.21	994.95
States not shown separately	1,351.78	1,085.56	1,532.27	1,612.24	1,644.17	1,207.02	1,217.33	1,394.63

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.61	67.89	80.09	103.52	54.79	33.85	55.12	21.27
New England:								
Maine	152.07	371.43 *	376.68	270.07	247.81	142.95	295.59	131.53
Massachusetts	140.24	259.53	247.58	216.18	400.48	155.23	142.02	145.13
Connecticut	139.14	344.05 *	303.06	290.48	181.26	220.15	179.51	162.08
Rhode Island	98.22	212.06	278.90	261.46	288.81	169.80	160.54	141.19
Middle Atlantic:								
New York	114.70	271.71	257.23	347.58	159.03	199.06	208.62	152.26
New Jersey	241.68	292.24	399.22 *	409.39	400.60	200.54	157.43	274.82
Pennsylvania	88.53	206.41	204.39	223.88	93.78	106.48	151.86	73.39
East North Central:								
Ohio	91.13	173.16	134.87	187.61	83.47	128.99	94.82	105.50
Indiana	102.63	287.14	331.66	219.21	170.76	204.83	169.11	112.05
Illinois	96.32	320.37	395.35	319.13	157.45	87.72	262.87	88.98
Michigan	121.33	175.88 *	259.66 *	134.86	135.86	209.63	132.28	151.87
Wisconsin	125.75	443.78 *	249.31 *	249.08	226.54 *	152.47	181.17	148.85
West North Central:								
Minnesota	112.18	367.52 *	302.32	192.85	307.23	159.11	199.28	154.05
Iowa	211.13	234.50	393.83	226.09	265.20	274.85	187.98	235.54
Missouri	138.67	203.97 *	208.25	282.09	202.44	113.82	141.69	154.32
Kansas	105.63	189.86 *	323.51	253.56	183.27	100.08	195.09	106.85
South Atlantic:								
Maryland	106.45	409.23	358.70	234.22	332.57	174.27	184.72	109.23
District of Columbia	156.16	555.81	348.34	241.62	175.76	287.19	286.30	161.77
Virginia	115.71	350.30	280.19	252.47	383.38	148.36	211.80	128.05
North Carolina	159.23	333.60	460.22	234.33	147.66	217.79	319.30	166.12
South Carolina	132.05	193.40	414.48	351.94	263.61	177.05	217.29	128.91
Georgia	104.66	394.68	389.83	215.46	194.48	133.14	223.52	105.22
Florida	108.86	347.22	354.67	306.78	230.90	167.17	220.82	120.52
East South Central:								
Kentucky	98.37	370.28	308.53	379.14 *	136.93	95.19	188.05	83.23
Tennessee	115.52	269.41	419.74	361.95	155.32	162.14	155.85	134.38
Alabama	134.35	355.40	291.95	283.63	319.36	202.46	206.74	143.47
Mississippi	174.27	302.15	214.93	389.91 *	236.35	87.99	277.50 *	146.10
West South Central:								
Arkansas	73.11	198.50	310.24	281.71	405.92 *	151.08	184.20	82.28
Louisiana	113.28	307.74	485.19 *	345.48	334.98	71.79	242.14	94.63
Oklahoma	85.25	309.57	266.12	282.27	327.92	150.50	120.69	124.17
Texas	120.44	196.81	318.65	342.60	331.32	116.28	316.59	126.44
Mountain:								
Colorado	132.37	399.12 *	262.78	306.75	315.45	215.69	241.59	197.52
Arizona	151.98	344.16	428.09	212.14	272.44	174.79	269.46	169.37
Utah	136.69	281.53 *	275.59	250.05	324.12	180.52	260.18 *	126.82
Nevada	90.40	256.79	424.54 *	398.21	313.73	117.25	313.55	116.17
Pacific:								
Washington	126.18	289.99 *	214.02	229.65	215.63	190.66	207.80	161.96
Oregon	112.26	478.81	235.85	310.16	315.88	137.08	291.48	147.37
California	110.91	271.68	231.82	223.37	79.06	141.16	166.67	113.99
Alaska	167.06	463.50 *	537.20 *	393.13	249.54	241.62	360.76	209.84
Hawaii	124.39	109.41	387.99 *	393.91	182.58	144.35	185.35	110.37
States not shown separately	148.30	100.33	232.82	224.92	365.60	170.87	90.43	179.60

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,308.47	1,351.10	1,519.99	1,640.54	1,671.97	1,126.37	1,472.30	1,278.75
New England:								
Maine	1,906.43						2,500.52	1,773.39
Massachusetts	1,648.92						1,361.40	1,764.23
Connecticut	1,281.69						1,592.71	1,194.21
Rhode Island	1,329.67						1,010.05	1,472.13
Middle Atlantic:								
New York	978.21						1,404.16	899.75
New Jersey	1,277.26						837.42 *	1,366.82
Pennsylvania	998.86						1,281.04	941.44
East North Central:								
Ohio	1,020.65						491.03 *	1,076.61
Indiana	1,460.59						1,203.41 *	1,485.22
Illinois	1,184.15						1,734.43	1,113.12
Michigan	710.19						627.39 *	718.36
Wisconsin	949.42						1,096.17	925.00
West North Central:								
Minnesota	1,676.57						1,326.02 *	1,764.68
Iowa	1,339.67						1,603.27	1,282.40
Missouri	1,328.84						956.39 *	1,388.68
Kansas	1,341.79						1,376.20	1,325.98
South Atlantic:								
Maryland	1,532.09						2,464.95	1,268.00
District of Columbia	2,091.24						2,301.26	2,039.00
Virginia	1,986.77						1,688.70	2,049.27
North Carolina	1,279.07						2,593.38	1,191.02
South Carolina	1,949.69						2,776.36	1,698.34
Georgia	1,732.16						2,228.52	1,621.10
Florida	1,823.85						2,116.67	1,756.12
East South Central:								
Kentucky	732.28 *						870.79 *	717.52
Tennessee	1,511.80						2,174.10 *	1,446.13
Alabama	1,131.50						1,584.61	1,049.44 *
Mississippi	1,526.70						1,128.43 *	1,592.09
West South Central:								
Arkansas	1,299.26						1,316.98	1,294.79
Louisiana	1,353.58						1,841.22	1,080.25
Oklahoma	1,500.47						2,235.19	1,297.88
Texas	1,872.50						1,637.83 *	1,898.51
Mountain:								
Colorado	1,448.94						1,201.35	1,492.31
Arizona	1,359.52						2,111.44	1,248.33
Utah	2,008.03						1,668.99	2,075.11
Nevada	1,283.40						2,480.09	1,183.18
Pacific:								
Washington	974.89						1,101.51	948.50
Oregon	1,104.19						1,926.32	871.82 *
California	1,214.34						1,230.80	1,211.51
Alaska	1,610.10						0.00	1,871.45
Hawaii	1,292.27						1,103.53 *	1,373.59
States not shown separately	1,398.68						1,286.50	1,419.41

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 2. a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.71	86.79	83.91	104.92	49.25	74.13	49.33	54.79
New England:								
Maine	201.96						248.89	285.20
Massachusetts	240.63						244.28	249.53
Connecticut	184.18						380.35	226.76
Rhode Island	128.71						228.05	159.79
Middle Atlantic:								
New York	84.19						229.34	113.63
New Jersey	186.94						253.50 *	227.55
Pennsylvania	160.19						240.85	208.36
East North Central:								
Ohio	109.82						184.25 *	141.07
Indiana	356.73						468.19 *	313.14
Illinois	113.78						449.29	94.48
Michigan	174.83						271.33 *	179.83
Wisconsin	175.72						295.65	246.41
West North Central:								
Minnesota	213.86						466.89 *	309.89
Iowa	104.25						316.52	117.17
Missouri	168.83						320.78 *	222.79
Kansas	260.42						365.91	386.46
South Atlantic:								
Maryland	142.77						354.62	144.77
District of Columbia	220.34						326.28	259.39
Virginia	258.10						286.76	371.90
North Carolina	273.82						739.85	235.06
South Carolina	235.08						694.31	198.06
Georgia	214.16						410.23	233.43
Florida	170.47						233.70	201.27
East South Central:								
Kentucky	231.85 *						427.83 *	197.17
Tennessee	164.69						680.35 *	200.73
Alabama	276.63						418.22	326.13 *
Mississippi	279.21						419.02 *	255.46
West South Central:								
Arkansas	272.05						241.93	381.09
Louisiana	249.25						519.95	312.87
Oklahoma	243.70						620.10	339.50
Texas	165.05						565.54 *	218.00
Mountain:								
Colorado	119.74						237.76	146.60
Arizona	153.96						364.36	180.21
Utah	176.47						263.73	224.63
Nevada	221.84						672.38	236.60
Pacific:								
Washington	239.20						256.79	265.90
Oregon	213.62						402.66	304.91 *
California	106.34						142.82	113.40
Alaska	416.35						0.00	451.34
Hawaii	185.28						380.41 *	161.29
States not shown separately	150.74						373.06	171.37

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.b(1997) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,340.39	1,088.96	1,524.15	1,669.48	1,502.58	1,198.58	1,481.14	1,308.11
New England:								
Maine	1,192.95						893.89 *	1,418.32
Massachusetts	1,543.13						1,420.31	1,562.11
Connecticut	1,286.11						1,174.24 *	1,374.80
Rhode Island	1,194.27						1,073.47	1,212.25
Middle Atlantic:								
New York	1,333.52						1,239.59	1,355.77
New Jersey	1,531.00						1,296.91	1,593.61
Pennsylvania	797.17						983.23	767.74
East North Central:								
Ohio	1,056.82						1,044.94	1,059.48
Indiana	959.69						1,665.06	818.71
Illinois	1,305.69						1,492.19	1,265.08
Michigan	734.69						938.47	700.23
Wisconsin	1,155.99						1,285.58	1,127.17
West North Central:								
Minnesota	1,250.47						1,522.92	1,203.56
Iowa	1,768.62						1,470.45	1,814.93
Missouri	1,051.22						997.69	1,062.51
Kansas	1,254.80						581.49 *	1,625.54
South Atlantic:								
Maryland	1,384.02						1,972.46	1,234.83
District of Columbia	1,779.35						2,576.67	1,465.79
Virginia	1,651.63						1,725.84	1,638.33
North Carolina	1,600.20						2,077.75	1,524.09
South Carolina	1,304.95						1,634.53	1,246.50
Georgia	1,715.55						2,164.40	1,630.61
Florida	1,407.88						1,920.15	1,315.15
East South Central:								
Kentucky	1,432.68						1,973.15	1,323.31
Tennessee	1,382.62						1,680.82	1,329.28
Alabama	1,496.60						1,803.92	1,435.40
Mississippi	1,752.93						1,607.94	1,798.20
West South Central:								
Arkansas	1,140.41						1,583.13	1,066.49
Louisiana	1,685.90						1,704.86	1,675.64
Oklahoma	1,504.62						1,642.85	1,479.15
Texas	1,825.47						2,434.29	1,650.98
Mountain:								
Colorado	1,562.99						1,895.70	1,453.92
Arizona	1,228.91						1,810.79	1,161.17
Utah	1,356.56						589.33 *	1,691.95
Nevada	945.06						1,291.81	878.94
Pacific:								
Washington	1,035.15						1,275.55	968.73
Oregon	946.37						1,509.75	822.84
California	1,526.99						1,210.92	1,597.37
Alaska	1,266.99						884.14	1,391.16
Hawaii	919.60						1,145.69	860.25
States not shown separately	1,352.52						1,329.01	1,359.96

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.b(1997) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.50	75.52	94.67	126.93	69.66	47.38	78.19	40.58
New England:								
Maine	198.68						459.69 *	138.29
Massachusetts	133.69						382.14	126.24
Connecticut	198.44						396.98 *	199.45
Rhode Island	121.17						251.37	141.10
Middle Atlantic:								
New York	181.63						257.01	211.01
New Jersey	321.39						228.55	432.32
Pennsylvania	67.10						93.03	76.90
East North Central:								
Ohio	129.01						126.52	154.69
Indiana	72.58						221.09	64.18
Illinois	131.77						303.65	141.51
Michigan	113.13						253.55	130.54
Wisconsin	99.04						218.18	128.78
West North Central:								
Minnesota	114.06						295.19	158.26
Iowa	249.59						322.61	278.44
Missouri	163.26						221.24	217.36
Kansas	151.87						209.71 *	108.17
South Atlantic:								
Maryland	145.58						186.18	149.98
District of Columbia	228.48						440.91	140.53
Virginia	198.54						333.34	223.65
North Carolina	177.14						292.53	196.60
South Carolina	121.90						276.06	133.44
Georgia	114.37						317.20	114.32
Florida	121.50						231.77	123.07
East South Central:								
Kentucky	119.09						264.14	98.42
Tennessee	110.06						275.32	126.66
Alabama	133.75						269.28	130.96
Mississippi	64.52						262.76	103.69
West South Central:								
Arkansas	124.96						310.59	105.99
Louisiana	118.53						406.80	90.91
Oklahoma	114.32						244.96	153.39
Texas	197.72						371.74	168.79
Mountain:								
Colorado	131.02						373.54	227.26
Arizona	177.25						341.69	190.97
Utah	185.71						351.20 *	151.94
Nevada	169.20						246.27	182.95
Pacific:								
Washington	189.83						249.98	232.43
Oregon	139.92						223.83	163.86
California	218.06						185.99	232.74
Alaska	160.28						257.65	164.55
Hawaii	157.08						270.25	138.47
States not shown separately	153.03						199.51	179.83

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.c(1997) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,166.78	1,283.10	1,062.58	1,260.89	1,023.37	1,201.67	1,196.55	1,158.01
New England:								
Maine	2,060.87						1,781.53	2,181.62
Massachusetts	1,118.97						1,657.18	999.03 *
Connecticut	1,819.89						806.41 *	2,084.83
Rhode Island	904.01						875.28 *	933.65 *
Middle Atlantic:								
New York	1,553.17						2,263.12	1,337.96
New Jersey	1,339.28 *						902.78 *	1,489.43 *
Pennsylvania	899.25						870.54	915.29
East North Central:								
Ohio	730.29						1,042.66	660.79
Indiana	905.03						1,084.84	843.95
Illinois	1,196.50						1,344.71	1,091.66
Michigan	971.15						946.29	985.97 *
Wisconsin	717.06 *						637.17 *	746.35 *
West North Central:								
Minnesota	920.21						452.64	1,174.21
Iowa	1,256.33						1,330.46	1,226.40
Missouri	1,243.03						506.55 *	1,345.41
Kansas	963.81						1,129.73 *	943.82
South Atlantic:								
Maryland	829.42 *						2,123.00	626.81 *
District of Columbia	1,084.74						1,823.21 *	930.13 *
Virginia	953.85						1,284.80 *	898.69
North Carolina	1,297.51						2,259.86	1,140.00
South Carolina	895.15 *						2,198.27	688.62 *
Georgia	1,208.04						2,446.76	1,121.59
Florida	1,244.04						716.24 *	1,275.88
East South Central:								
Kentucky	1,265.08						1,606.16	1,158.51
Tennessee	705.88						1,079.63 *	649.84
Alabama	1,081.64						1,845.92 *	860.78 *
Mississippi	1,236.43						419.60 *	1,835.81
West South Central:								
Arkansas	1,186.42						828.29 *	1,255.96
Louisiana	1,327.46						2,525.68	996.40 *
Oklahoma	1,017.55						1,181.39 *	972.73
Texas	1,401.96						1,171.66 *	1,426.85
Mountain:								
Colorado	2,010.96						2,043.09	2,008.46
Arizona	1,101.87 *						1,521.84	1,062.43 *
Utah	1,206.16						697.17 *	1,403.68
Nevada	1,155.44						836.53 *	1,209.09
Pacific:								
Washington	883.97						782.50 *	929.87 *
Oregon	755.39						761.10 *	753.37
California	1,626.69						1,618.48 *	1,628.55
Alaska	1,477.54						2,163.98	1,153.83 *
Hawaii	1,010.63						974.37 *	1,030.39
States not shown separately	1,310.87						1,055.37	1,429.06

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.2.c(1997) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62.32	191.20	125.74	145.53	159.92	83.05	109.17	62.13
New England:								
Maine	235.21						249.35	296.81
Massachusetts	321.52						462.62	303.07 *
Connecticut	320.06						397.40 *	333.98
Rhode Island	198.46						287.48 *	322.78 *
Middle Atlantic:								
New York	263.24						465.15	242.49
New Jersey	431.99 *						563.41 *	468.22 *
Pennsylvania	109.64						245.21	167.88
East North Central:								
Ohio	130.66						228.28	184.30
Indiana	138.68						271.48	224.10
Illinois	263.27						352.10	298.20
Michigan	234.35						249.12	337.16 *
Wisconsin	275.65 *						415.68 *	287.16 *
West North Central:								
Minnesota	155.48						128.18	238.57
Iowa	190.21						184.43	258.76
Missouri	225.54						183.50 *	280.08
Kansas	211.81						374.31 *	250.03
South Atlantic:								
Maryland	277.95 *						626.28	448.72 *
District of Columbia	308.25						996.23 *	390.49 *
Virginia	144.86						570.44 *	159.04
North Carolina	259.14						393.90	186.03
South Carolina	274.51 *						568.78	257.94 *
Georgia	215.45						732.47	210.75
Florida	215.76						477.23 *	246.65
East South Central:								
Kentucky	212.52						423.28	181.34
Tennessee	132.73						1,028.73 *	175.16
Alabama	273.96						572.93 *	303.10 *
Mississippi	322.27						430.47 *	309.02
West South Central:								
Arkansas	184.76						317.65 *	189.88
Louisiana	275.68						552.51	306.55 *
Oklahoma	186.60						643.00 *	236.41
Texas	171.53						356.27 *	180.26
Mountain:								
Colorado	387.94						533.77	488.59
Arizona	599.81 *						416.00	599.42 *
Utah	205.12						463.62 *	239.80
Nevada	194.70						372.97 *	216.38
Pacific:								
Washington	204.90						240.12 *	350.45 *
Oregon	145.86						390.70 *	153.03
California	372.54						670.26 *	384.73
Alaska	384.97						388.41	412.80 *
Hawaii	297.19						386.53 *	195.17
States not shown separately	213.64						211.71	271.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3(1997) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.5%	23.4%	27.4%	31.5%	28.7%	21.4%	27.5%	23.8%
New England:								
Maine	32.3%	14.6% *	54.6%	42.1%	28.6%	31.1%	33.0%	32.0%
Massachusetts	26.9%	16.5%	18.1%	30.0%	34.5%	25.8%	22.5%	28.1%
Connecticut	21.6%	17.6%	21.6%	28.4%	17.8%	23.4%	21.8%	21.5%
Rhode Island	22.2%	13.9%	20.9%	27.1%	31.7%	20.4%	19.2%	23.0%
Middle Atlantic:								
New York	20.9%	26.5%	32.2%	25.2%	21.2%	18.0%	24.5%	20.0%
New Jersey	22.9%	20.0%	18.6% *	23.8%	41.8%	17.3%	17.7%	24.3%
Pennsylvania	17.1%	18.3%	23.3%	16.9% *	19.4%	15.0%	20.4%	16.3%
East North Central:								
Ohio	19.3%	15.4%	17.4%	26.7%	17.8%	18.6%	20.3%	19.2%
Indiana	21.7%	28.5%	26.8% *	26.5%	22.9%	19.5%	31.2%	20.1%
Illinois	23.0%	25.1%	19.0% *	26.6%	25.9%	21.3%	23.8%	22.8%
Michigan	15.5%	12.7%	15.4% *	19.2%	12.7%	15.9%	18.8%	14.8%
Wisconsin	17.9%	25.9% *	13.5% *	20.9%	11.2% *	21.0%	17.4%	18.1%
West North Central:								
Minnesota	25.4%	13.1% *	35.1%	32.9%	35.7%	21.5%	26.7%	25.1%
Iowa	31.4%	25.6%	33.9%	39.8%	27.0%	31.9%	32.0%	31.3%
Missouri	23.9%	9.1% *	21.2%	43.8%	26.7%	21.9%	20.6%	24.4%
Kansas	24.0%	10.2% *	23.5%	29.0%	37.5%	20.9%	17.3%	26.4%
South Atlantic:								
Maryland	25.0%	28.6%	43.0%	37.4%	28.2%	18.2%	39.6%	21.3%
District of Columbia	31.0%	43.3%	28.8%	23.4%	21.4%	35.2%	37.8%	28.7%
Virginia	30.1%	28.9%	24.5% *	51.0%	28.4%	27.6%	33.9%	29.5%
North Carolina	26.0%	34.9%	48.8%	43.9%	31.1%	22.0%	43.0%	24.0%
South Carolina	28.5%	24.1%	48.4%	47.4%	40.3%	21.3%	42.4%	26.0%
Georgia	32.2%	36.0%	50.0%	44.1%	40.9%	24.8%	43.6%	30.2%
Florida	27.7%	36.4%	43.8%	39.9%	35.7%	21.1%	38.7%	25.9%
East South Central:								
Kentucky	22.6%	30.4%	39.2%	16.1% *	26.2%	21.9%	34.9%	20.6%
Tennessee	25.9%	27.6%	39.2%	35.7%	30.5%	22.5%	36.1%	24.5%
Alabama	28.2%	36.6%	37.1%	29.4%	40.4%	22.1%	37.6%	26.3%
Mississippi	33.2%	39.6%	36.0%	23.5% *	50.5%	31.4%	22.7%	37.0%
West South Central:								
Arkansas	26.2%	15.7%	38.0%	36.3%	23.6% *	25.4%	30.4%	25.4%
Louisiana	30.6%	36.0%	28.0%	48.1%	44.2%	23.2%	34.5%	28.6%
Oklahoma	28.4%	24.1%	32.9%	30.6%	34.0%	23.8%	36.0%	26.8%
Texas	31.0%	27.1%	36.9%	49.7%	42.1%	25.2%	39.9%	29.3%
Mountain:								
Colorado	31.5%	27.1%	35.8%	33.9%	27.1%	32.6%	36.7%	30.5%
Arizona	23.8%	27.6%	50.1%	45.5%	34.2%	18.2%	39.2%	22.0%
Utah	27.0%	6.5% *	27.9%	38.4%	34.6%	27.4%	18.4%	29.1%
Nevada	21.2%	20.1%	29.2%	36.4%	21.4% *	18.4%	29.0%	20.0%
Pacific:								
Washington	20.1%	11.9% *	27.4%	29.3%	27.9%	16.4%	23.2%	19.3%
Oregon	20.0%	37.5%	26.9%	30.2%	31.6%	11.1%	34.1%	16.6%
California	26.7%	27.4%	23.0%	37.3%	32.8%	22.9%	28.1%	26.5%
Alaska	22.4%	19.9% *	25.7%	31.5%	22.7%	18.9%	23.1%	22.1%
Hawaii	19.2%	18.2%	18.2% *	30.1%	18.9%	16.3%	20.2%	18.8%
States not shown separately	25.8%	18.8%	32.3%	32.8%	34.3%	22.2%	22.9%	26.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3(1997) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.36%	1.65%	1.59%	0.90%	0.71%	1.16%	0.47%
New England:								
Maine	3.14%	6.38% *	8.24%	4.84%	4.96%	3.12%	5.30%	3.63%
Massachusetts	2.23%	3.82%	3.89%	3.63%	5.80%	2.57%	2.50%	2.20%
Connecticut	1.96%	4.29%	4.06%	4.22%	2.89%	3.54%	2.12%	2.31%
Rhode Island	1.97%	3.84%	5.69%	5.58%	6.31%	3.05%	3.11%	2.77%
Middle Atlantic:								
New York	2.11%	4.96%	4.19%	5.35%	2.69%	3.96%	3.98%	2.84%
New Jersey	3.74%	5.45%	5.84% *	7.02%	6.24%	3.32%	2.59%	4.27%
Pennsylvania	1.78%	3.44%	3.72%	5.15% *	1.80%	2.70%	3.03%	1.60%
East North Central:								
Ohio	1.37%	3.04%	3.19%	3.98%	1.64%	1.72%	2.01%	1.54%
Indiana	2.66%	6.59%	8.21% *	4.53%	5.60%	4.42%	3.89%	2.83%
Illinois	1.96%	4.85%	8.87% *	5.91%	2.87%	2.36%	4.85%	1.99%
Michigan	2.30%	3.79%	5.61% *	2.94%	3.26%	3.52%	2.86%	2.88%
Wisconsin	2.47%	9.06% *	4.90% *	4.61%	5.54% *	2.46%	3.80%	2.77%
West North Central:								
Minnesota	2.17%	7.54% *	7.29%	4.03%	6.16%	3.26%	4.85%	2.92%
Iowa	3.24%	4.89%	8.11%	3.19%	5.99%	3.80%	3.43%	3.45%
Missouri	2.77%	4.40% *	6.11%	6.40%	5.91%	2.19%	3.55%	3.18%
Kansas	1.91%	5.24% *	6.20%	5.13%	4.72%	2.08%	4.00%	2.26%
South Atlantic:								
Maryland	2.22%	6.30%	6.51%	4.74%	5.91%	3.10%	3.37%	2.20%
District of Columbia	2.38%	8.42%	5.99%	2.94%	3.01%	4.44%	4.08%	2.60%
Virginia	2.57%	7.67%	7.88% *	5.75%	7.18%	3.05%	5.58%	2.61%
North Carolina	3.63%	5.87%	8.97%	5.63%	3.62%	4.95%	5.67%	3.75%
South Carolina	2.81%	3.74%	7.68%	7.63%	7.80%	3.45%	4.30%	3.06%
Georgia	1.87%	8.22%	7.62%	5.48%	7.81%	2.37%	5.59%	2.04%
Florida	2.34%	7.22%	8.78%	6.29%	4.44%	3.71%	3.99%	2.51%
East South Central:								
Kentucky	2.39%	6.70%	5.50%	9.65% *	3.56%	2.65%	3.67%	2.22%
Tennessee	2.41%	5.83%	8.72%	8.33%	4.84%	3.52%	3.96%	2.67%
Alabama	3.43%	6.45%	5.83%	5.07%	6.24%	4.96%	3.35%	3.61%
Mississippi	3.76%	7.23%	4.45%	9.03% *	4.44%	2.21%	6.43%	3.22%
West South Central:								
Arkansas	2.05%	4.66%	9.43%	5.88%	10.47% *	3.70%	3.07%	2.42%
Louisiana	2.82%	6.71%	6.92%	5.60%	6.72%	3.44%	4.26%	2.98%
Oklahoma	1.56%	6.54%	5.96%	8.58%	6.32%	3.09%	3.06%	2.24%
Texas	1.83%	4.54%	5.53%	3.65%	6.95%	1.58%	4.37%	2.00%
Mountain:								
Colorado	2.57%	7.67%	5.58%	6.27%	5.86%	4.05%	4.15%	3.85%
Arizona	2.90%	7.05%	8.92%	5.64%	5.45%	3.35%	5.99%	3.41%
Utah	1.68%	5.77% *	7.32%	6.25%	6.46%	1.94%	5.13%	1.10%
Nevada	2.18%	5.05%	7.90%	6.85%	7.58% *	2.76%	5.77%	2.67%
Pacific:								
Washington	2.35%	5.75% *	4.62%	5.02%	4.95%	3.98%	3.89%	3.09%
Oregon	2.20%	8.36%	5.50%	4.94%	5.55%	2.58%	4.88%	2.79%
California	2.15%	5.55%	5.53%	5.11%	2.14%	2.25%	3.70%	2.11%
Alaska	3.03%	6.06% *	7.60%	6.98%	4.26%	3.88%	5.28%	4.05%
Hawaii	1.78%	2.05%	5.92% *	6.36%	3.03%	2.35%	2.97%	1.48%
States not shown separately	3.05%	1.89%	6.69%	5.31%	7.34%	3.31%	2.48%	3.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II. D. 3. a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	27.4%	28.9%	33.7%	33.4%	21.4%	29.2%	24.7%
New England:								
Maine	32.7%						47.3%	29.8%
Massachusetts	29.1%						22.6%	32.0%
Connecticut	20.8%						25.0%	19.6%
Rhode Island	26.1%						20.8%	28.3%
Middle Atlantic:								
New York	19.5%						29.6%	17.7%
New Jersey	21.2%						14.3% *	22.5%
Pennsylvania	19.7%						23.7%	18.8%
East North Central:								
Ohio	19.9%						11.1% *	20.7%
Indiana	26.0%						27.0% *	26.0%
Illinois	22.1%						20.7% *	22.4%
Michigan	14.7%						12.4% *	15.0%
Wisconsin	17.3%						21.2%	16.6% *
West North Central:								
Minnesota	32.6%						26.3% *	34.2%
Iowa	26.3%						35.8%	24.5%
Missouri	26.8%						20.0% *	27.9%
Kansas	26.5%						27.5%	26.0%
South Atlantic:								
Maryland	28.7%						46.3%	23.7%
District of Columbia	37.9%						38.9%	37.7%
Virginia	33.1%						37.5%	32.4%
North Carolina	21.0% *						60.1%	19.2%
South Carolina	39.9%						61.7%	34.0%
Georgia	34.4%						54.0%	30.9%
Florida	34.4%						41.9%	32.8%
East South Central:								
Kentucky	14.4% *						19.8% *	13.9% *
Tennessee	25.6%						43.9%	24.1%
Alabama	21.2%						34.6%	19.2% *
Mississippi	28.3%						34.2% *	27.8% *
West South Central:								
Arkansas	32.3%						31.8%	32.4%
Louisiana	27.2%						38.0%	21.4%
Oklahoma	32.0%						51.4%	27.1%
Texas	35.7%						32.4%	36.1%
Mountain:								
Colorado	29.9%						28.5%	30.1%
Arizona	28.4%						43.3%	26.1%
Utah	30.0%						35.9%	29.2%
Nevada	23.7%						51.5%	21.6%
Pacific:								
Washington	20.3%						24.1%	19.6%
Oregon	23.2%						38.5%	18.6% *
California	26.6%						29.7%	26.2%
Alaska	23.7%						0.0%	26.6%
Hawaii	25.0%						21.5% *	26.5%
States not shown separately	28.2%						24.5% *	29.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	2.04%	1.66%	1.96%	1.09%	1.26%	1.16%	0.94%
New England:								
Maine	4.00%						4.01%	5.08%
Massachusetts	4.25%						5.00%	4.21%
Connecticut	3.34%						6.55%	3.99%
Rhode Island	2.70%						4.82%	3.11%
Middle Atlantic:								
New York	1.71%						5.19%	2.27%
New Jersey	3.16%						4.56% *	4.11%
Pennsylvania	3.06%						4.20%	4.19%
East North Central:								
Ohio	2.52%						3.48% *	3.33%
Indiana	5.68%						9.13% *	5.69%
Illinois	2.40%						7.87% *	2.62%
Michigan	3.66%						5.50% *	3.77%
Wisconsin	3.07%						6.26%	5.03% *
West North Central:								
Minnesota	3.74%						10.40% *	4.83%
Iowa	2.48%						6.44%	2.67%
Missouri	3.20%						7.15% *	4.99%
Kansas	4.98%						7.20%	6.29%
South Atlantic:								
Maryland	3.24%						6.35%	2.61%
District of Columbia	4.11%						5.19%	4.90%
Virginia	4.04%						6.72%	5.09%
North Carolina	6.62% *						16.92%	5.22%
South Carolina	5.60%						12.99%	4.72%
Georgia	3.79%						9.07%	3.72%
Florida	3.14%						3.93%	3.81%
East South Central:								
Kentucky	5.49% *						7.87% *	6.56% *
Tennessee	3.87%						10.34%	4.10%
Alabama	6.10%						8.65%	9.41% *
Mississippi	7.79%						10.57% *	9.52% *
West South Central:								
Arkansas	6.36%						6.38%	8.02%
Louisiana	4.62%						10.87%	5.54%
Oklahoma	5.78%						11.61%	6.76%
Texas	3.67%						9.01%	4.61%
Mountain:								
Colorado	3.11%						5.87%	3.92%
Arizona	3.40%						8.23%	3.80%
Utah	2.74%						5.55%	3.62%
Nevada	4.66%						11.70%	4.68%
Pacific:								
Washington	4.77%						6.81%	4.62%
Oregon	3.60%						6.94%	6.54% *
California	2.57%						4.07%	2.50%
Alaska	6.38%						0.00%	6.66%
Hawaii	3.38%						6.55% *	3.17%
States not shown separately	3.32%						7.93% *	3.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3.b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.8%	21.9%	29.3%	31.9%	29.1%	21.3%	28.7%	24.0%
New England:								
Maine	28.1%						25.7% *	29.4%
Massachusetts	26.2%						21.9% *	26.9%
Connecticut	21.4%						21.4%	21.4%
Rhode Island	21.7%						20.6%	21.9%
Middle Atlantic:								
New York	20.1%						18.8%	20.4%
New Jersey	24.5%						19.6%	25.9%
Pennsylvania	15.3%						19.9%	14.6%
East North Central:								
Ohio	20.2%						21.4%	20.0%
Indiana	20.1%						36.6%	17.0%
Illinois	23.9%						25.9%	23.4%
Michigan	14.6%						19.5%	13.8%
Wisconsin	21.1%						24.3%	20.4%
West North Central:								
Minnesota	25.1%						35.0%	23.7%
Iowa	33.6%						31.2%	33.9%
Missouri	21.8%						22.0%	21.8%
Kansas	25.5%						14.0% *	30.5%
South Atlantic:								
Maryland	25.9%						34.8%	23.5%
District of Columbia	27.6%						38.0%	23.1%
Virginia	31.6%						34.2%	31.1%
North Carolina	30.7%						40.4%	29.2%
South Carolina	28.6%						36.7%	27.2%
Georgia	34.4%						40.7%	33.1%
Florida	25.4%						39.5%	23.2%
East South Central:								
Kentucky	28.7%						42.7%	26.2%
Tennessee	28.3%						36.2%	27.0%
Alabama	31.2%						38.2%	29.8%
Mississippi	38.2%						39.1%	38.0%
West South Central:								
Arkansas	24.1%						35.1%	22.4%
Louisiana	33.6%						30.8%	35.3%
Oklahoma	31.1%						39.7%	29.8%
Texas	31.5%						43.6%	28.2%
Mountain:								
Colorado	30.8%						40.6%	27.9%
Arizona	22.7%						36.2%	21.3%
Utah	25.8%						14.5% *	29.3%
Nevada	19.6%						25.7%	18.4%
Pacific:								
Washington	20.6%						24.5%	19.5%
Oregon	18.5%						34.1%	15.7%
California	26.2%						26.4%	26.1%
Alaska	21.0%						15.8%	22.5%
Hawaii	17.3%						20.4%	16.4%
States not shown separately	25.6%						27.5%	25.0%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
 \*Figure does not meet standard of reliability or precision.

Table II.D.3.b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.47%	1.98%	1.96%	0.83%	0.91%	1.48%	0.70%
New England:								
Maine	4.98%						9.30% *	4.51%
Massachusetts	1.47%						6.74% *	1.47%
Connecticut	2.74%						4.98%	2.66%
Rhode Island	2.41%						4.93%	2.69%
Middle Atlantic:								
New York	3.14%						4.14%	3.61%
New Jersey	4.71%						3.55%	6.35%
Pennsylvania	1.59%						1.87%	1.61%
East North Central:								
Ohio	2.03%						2.68%	2.31%
Indiana	1.63%						5.08%	1.47%
Illinois	2.36%						5.34%	2.35%
Michigan	2.12%						5.04%	2.40%
Wisconsin	1.98%						4.07%	2.60%
West North Central:								
Minnesota	2.61%						6.64%	3.51%
Iowa	3.58%						5.86%	3.87%
Missouri	3.30%						5.90%	4.31%
Kansas	2.96%						5.08% *	2.53%
South Atlantic:								
Maryland	2.57%						3.55%	2.66%
District of Columbia	2.88%						5.83%	2.50%
Virginia	4.15%						7.97%	4.25%
North Carolina	3.26%						4.85%	3.58%
South Carolina	2.74%						5.24%	3.29%
Georgia	2.46%						7.40%	2.46%
Florida	2.13%						4.71%	1.86%
East South Central:								
Kentucky	2.76%						5.13%	1.67%
Tennessee	2.77%						6.77%	2.97%
Alabama	3.52%						5.84%	3.12%
Mississippi	2.57%						6.37%	3.22%
West South Central:								
Arkansas	2.22%						5.83%	2.06%
Louisiana	3.53%						7.04%	3.54%
Oklahoma	2.22%						6.01%	2.80%
Texas	3.13%						4.67%	2.94%
Mountain:								
Colorado	2.26%						6.23%	3.86%
Arizona	3.85%						7.42%	4.20%
Utah	2.58%						6.69% *	1.82%
Nevada	4.23%						5.19%	4.83%
Pacific:								
Washington	3.45%						5.22%	4.29%
Oregon	3.46%						5.03%	3.52%
California	3.62%						4.87%	3.58%
Alaska	2.41%						4.31%	2.68%
Hawaii	2.34%						4.03%	1.98%
States not shown separately	3.74%						4.72%	3.83%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.4%	22.9%	19.3%	24.3%	19.9%	21.5%	22.0%	21.2%
New England:								
Maine	37.1%						34.1%	38.2%
Massachusetts	19.0% *						25.2% *	17.4%
Connecticut	26.0%						12.9% *	29.0%
Rhode Island	16.2%						15.3% *	17.3% *
Middle Atlantic:								
New York	26.2%						31.4%	24.1%
New Jersey	19.5%						14.5% *	21.1%
Pennsylvania	17.3%						17.4%	17.3%
East North Central:								
Ohio	14.0%						22.7%	12.3%
Indiana	19.3%						22.0%	18.4%
Illinois	20.8%						22.8% *	19.3%
Michigan	18.7%						20.0%	18.0% *
Wisconsin	13.1% *						10.2% *	14.4% *
West North Central:								
Minnesota	17.2%						10.8%	19.6%
Iowa	25.4%						31.7%	23.4%
Missouri	25.2%						12.3% *	26.7%
Kansas	18.4%						21.7% *	18.0%
South Atlantic:								
Maryland	14.8% *						38.4%	11.2% *
District of Columbia	16.0% *						27.5%	13.6% *
Virginia	20.4%						27.7% *	19.2%
North Carolina	20.2% *						40.6%	17.4% *
South Carolina	18.7% *						41.7%	14.6% *
Georgia	21.0%						43.5% *	19.5%
Florida	22.9%						12.1% *	23.6%
East South Central:								
Kentucky	21.3%						30.7%	18.8%
Tennessee	15.0%						22.7% *	13.8%
Alabama	24.6%						38.0%	20.2% *
Mississippi	28.9%						10.4% *	41.1%
West South Central:								
Arkansas	25.7%						17.4% *	27.4%
Louisiana	25.8%						48.2%	19.4%
Oklahoma	17.6%						18.8% *	17.3%
Texas	23.5%						20.1% *	23.9%
Mountain:								
Colorado	38.9%						43.0%	38.6%
Arizona	14.6% *						31.1%	13.7% *
Utah	22.5%						12.4% *	26.7%
Nevada	22.4%						18.0% *	23.1%
Pacific:								
Washington	15.8%						14.4% *	16.4%
Oregon	13.7%						14.7% *	13.3%
California	30.4%						29.6% *	30.6%
Alaska	25.0%						34.5%	20.1% *
Hawaii	17.7%						17.4% *	17.8%
States not shown separately	24.3%						17.9%	27.8%

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	3.28%	2.55%	2.89%	3.35%	1.60%	2.23%	1.26%
New England:								
Maine	4.73%						5.71%	7.97%
Massachusetts	6.54% *						9.39% *	5.03%
Connecticut	3.69%						4.95% *	3.60%
Rhode Island	3.44%						5.12% *	5.57% *
Middle Atlantic:								
New York	4.73%						7.88%	4.45%
New Jersey	5.54%						7.16% *	6.15%
Pennsylvania	1.79%						4.48%	4.02%
East North Central:								
Ohio	2.49%						5.13%	2.64%
Indiana	3.10%						6.39%	5.05%
Illinois	6.15%						9.74% *	5.00%
Michigan	4.17%						5.50%	5.74% *
Wisconsin	4.66% *						7.83% *	4.34% *
West North Central:								
Minnesota	3.13%						2.88%	4.19%
Iowa	3.47%						4.45%	5.78%
Missouri	4.78%						4.10% *	5.99%
Kansas	4.40%						7.96% *	4.96%
South Atlantic:								
Maryland	4.94% *						10.97%	8.38% *
District of Columbia	5.25% *						6.97%	6.86% *
Virginia	3.50%						10.99% *	3.20%
North Carolina	6.60% *						7.06%	9.42% *
South Carolina	6.12% *						10.30%	7.29% *
Georgia	3.66%						13.13% *	4.10%
Florida	4.58%						9.99% *	5.18%
East South Central:								
Kentucky	3.91%						6.82%	4.39%
Tennessee	3.04%						11.02% *	3.58%
Alabama	6.54%						9.50%	8.03% *
Mississippi	6.07%						10.58% *	4.92%
West South Central:								
Arkansas	4.19%						6.41% *	4.70%
Louisiana	5.05%						9.64%	5.65%
Oklahoma	4.56%						11.44% *	4.58%
Texas	3.14%						8.34% *	3.18%
Mountain:								
Colorado	7.18%						11.31%	8.77%
Arizona	9.34% *						9.05%	9.41% *
Utah	3.29%						8.20% *	4.81%
Nevada	3.69%						11.15% *	4.28%
Pacific:								
Washington	3.65%						6.10% *	4.70%
Oregon	2.19%						10.50% *	2.55%
California	5.25%						9.73% *	4.66%
Alaska	5.41%						5.50%	6.07% *
Hawaii	4.44%						5.89% *	3.56%
States not shown separately	3.86%						4.24%	5.00%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.4(1997) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State:  
United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.9%	41.0%	42.3%	45.7%	48.9%	58.4%	42.6%	54.6%
New England:								
Maine	50.9%	47.0%	46.1%	47.0%	43.0%	63.2%	46.3%	53.4%
Massachusetts	46.4%	40.3%	43.6%	46.6%	35.0%	56.2%	41.5%	47.9%
Connecticut	49.9%	48.6%	55.2%	49.5%	49.2%	50.3%	48.9%	50.4%
Rhode Island	54.9%	46.8%	44.9%	48.2%	54.9%	60.4%	45.8%	58.0%
Middle Atlantic:								
New York	51.5%	42.1%	34.5%	44.6%	49.5%	58.8%	40.3%	55.0%
New Jersey	51.0%	43.4%	50.0%	45.6%	52.8%	53.3%	46.8%	52.1%
Pennsylvania	54.8%	37.6%	42.1%	53.7%	54.7%	60.9%	42.5%	58.7%
East North Central:								
Ohio	57.2%	54.8%	46.7%	51.5%	58.1%	60.3%	50.3%	58.8%
Indiana	54.5%	50.4%	45.7%	49.4%	52.1%	58.2%	49.7%	55.5%
Illinois	53.1%	39.7%	42.2%	46.2%	53.7%	59.1%	42.3%	56.3%
Michigan	61.4%	50.8%	56.0%	58.5%	61.0%	64.4%	54.8%	63.1%
Wisconsin	61.1%	46.7%	62.6%	39.6%	66.3%	66.1%	55.7%	62.7%
West North Central:								
Minnesota	48.7%	44.8%	38.1%	43.9%	45.2%	54.2%	39.2%	51.6%
Iowa	58.4%	50.6%	48.2%	48.1%	55.8%	64.0%	48.4%	60.8%
Missouri	51.3%	36.2%	45.4%	44.7%	44.9%	56.3%	43.2%	53.1%
Kansas	59.9%	66.1%	43.6%	55.7%	48.6%	70.4%	56.7%	61.4%
South Atlantic:								
Maryland	49.6%	36.1%	44.7%	45.7%	45.7%	55.2%	39.8%	52.8%
District of Columbia	42.8%	28.9%	30.8%	33.5%	44.2%	57.4%	29.0%	50.3%
Virginia	53.3%	44.7%	40.6%	41.9%	49.3%	60.1%	40.9%	56.4%
North Carolina	45.6%	36.6%	24.5%	37.0%	35.8%	54.1%	29.5%	49.1%
South Carolina	48.7%	29.5%	34.0%	39.1%	45.6%	57.5%	33.8%	53.2%
Georgia	46.2%	27.0%	42.9%	39.3%	48.0%	50.9%	34.1%	49.4%
Florida	49.1%	32.1%	38.9%	37.1%	46.6%	56.8%	36.8%	52.2%
East South Central:								
Kentucky	55.7%	39.0%	42.9%	61.5%	48.6%	60.6%	43.3%	58.8%
Tennessee	54.0%	49.7%	36.6%	40.4%	51.9%	60.6%	43.2%	56.2%
Alabama	54.8%	43.6%	50.7%	51.0%	51.8%	59.0%	47.9%	56.5%
Mississippi	53.6%	42.4%	48.0%	57.4%	47.2%	57.8%	52.5%	54.1%
West South Central:								
Arkansas	53.7%	44.4%	45.0%	45.2%	61.4%	54.4%	45.8%	55.6%
Louisiana	51.7%	39.5%	54.0%	41.5%	45.4%	58.3%	48.1%	53.6%
Oklahoma	53.6%	33.7%	45.6%	51.2%	53.2%	59.8%	43.3%	56.4%
Texas	49.7%	37.2%	42.0%	45.2%	42.2%	56.1%	42.1%	51.7%
Mountain:								
Colorado	48.0%	29.7%	41.2%	50.0%	44.5%	54.3%	38.1%	51.0%
Arizona	51.4%	35.4%	23.7%	33.6%	45.0%	61.9%	31.4%	56.0%
Utah	65.6%	82.3%	56.2%	61.5%	58.3%	65.7%	70.8%	64.0%
Nevada	45.1%	32.3%	29.4%	41.8%	46.7%	49.1%	32.8%	48.2%
Pacific:								
Washington	47.1%	31.3%	34.9%	36.4%	40.5%	61.0%	33.2%	53.0%
Oregon	46.6%	34.7%	28.0%	38.9%	49.9%	54.7%	34.0%	51.5%
California	49.5%	36.4%	40.9%	39.9%	44.3%	58.8%	39.5%	52.2%
Alaska	49.9%	55.6%	33.7%	39.1%	56.2%	52.4%	45.0%	51.9%
Hawaii	44.4%	30.4%	31.2%	42.2%	37.6%	59.6%	34.4%	49.1%
States not shown separately	55.3%	46.4%	42.1%	48.2%	54.1%	64.0%	45.8%	59.2%

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

Table II.D.4(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
New England:								
Maine	2.91%	4.61%	6.95%	4.58%	5.02%	4.15%	5.47%	2.45%
Massachusetts	3.03%	3.81%	6.35%	4.47%	6.06%	1.46%	3.27%	3.80%
Connecticut	2.02%	5.51%	3.88%	4.81%	4.54%	4.51%	3.02%	2.66%
Rhode Island	2.39%	2.77%	6.38%	4.75%	4.35%	3.13%	1.42%	3.01%
Middle Atlantic:								
New York	1.35%	3.48%	2.25%	4.51%	2.43%	3.76%	2.72%	2.13%
New Jersey	3.08%	3.48%	5.84%	3.91%	7.17%	4.18%	1.61%	3.76%
Pennsylvania	2.50%	5.10%	4.87%	3.72%	2.03%	2.36%	2.94%	2.36%
East North Central:								
Ohio	1.44%	4.29%	4.75%	3.30%	4.99%	1.92%	2.51%	1.59%
Indiana	2.04%	6.71%	5.47%	2.25%	5.48%	2.99%	2.58%	2.41%
Illinois	1.05%	3.07%	4.06%	4.81%	3.32%	1.29%	2.58%	0.92%
Michigan	1.06%	4.57%	4.67%	3.32%	3.15%	1.39%	2.75%	0.98%
Wisconsin	3.31%	4.19%	4.54%	5.99%	4.98%	3.37%	3.38%	4.32%
West North Central:								
Minnesota	2.72%	6.14%	4.87%	3.03%	6.63%	4.05%	3.62%	2.99%
Iowa	2.09%	3.63%	6.92%	4.75%	4.78%	2.45%	3.62%	2.47%
Missouri	2.79%	5.72%	6.62%	3.35%	4.09%	3.70%	2.57%	3.28%
Kansas	3.38%	9.10%	4.72%	3.42%	3.72%	4.66%	4.36%	4.08%
South Atlantic:								
Maryland	2.77%	2.74%	5.70%	3.50%	6.45%	3.99%	2.49%	3.12%
District of Columbia	1.86%	3.86%	4.21%	3.11%	4.63%	3.81%	2.42%	2.39%
Virginia	2.10%	5.07%	8.12%	3.91%	5.71%	2.42%	2.90%	2.44%
North Carolina	1.83%	3.60%	4.39%	4.17%	4.87%	1.95%	1.93%	1.88%
South Carolina	2.16%	2.76%	6.37%	5.81%	5.84%	3.38%	2.77%	2.53%
Georgia	2.39%	5.10%	5.92%	5.37%	4.76%	4.14%	2.81%	2.30%
Florida	2.45%	2.27%	4.34%	4.96%	4.10%	3.07%	2.03%	2.87%
East South Central:								
Kentucky	3.05%	3.89%	4.55%	9.28%	4.57%	2.95%	3.66%	3.45%
Tennessee	2.57%	5.96%	4.98%	4.63%	4.74%	3.01%	1.94%	3.07%
Alabama	1.23%	4.85%	5.49%	6.54%	4.90%	2.36%	2.27%	1.44%
Mississippi	1.48%	5.88%	6.47%	9.06%	5.54%	4.59%	5.48%	2.14%
West South Central:								
Arkansas	2.36%	6.64%	5.74%	6.68%	7.04%	3.48%	3.60%	3.16%
Louisiana	1.93%	5.74%	5.60%	3.44%	5.57%	3.14%	3.68%	2.05%
Oklahoma	2.26%	5.19%	5.41%	6.73%	4.49%	5.63%	4.04%	2.54%
Texas	1.70%	2.87%	5.06%	4.28%	3.57%	2.33%	2.92%	1.81%
Mountain:								
Colorado	2.20%	5.82%	4.34%	6.75%	7.70%	2.95%	3.33%	3.03%
Arizona	2.54%	4.71%	4.37%	4.40%	5.42%	2.40%	3.85%	2.50%
Utah	3.19%	9.59%	6.88%	3.35%	2.50%	3.63%	6.14%	2.78%
Nevada	3.02%	5.38%	4.29%	5.54%	5.88%	3.15%	2.13%	3.34%
Pacific:								
Washington	2.69%	3.44%	3.90%	3.17%	3.92%	4.84%	2.92%	4.00%
Oregon	2.62%	4.99%	6.24%	4.50%	3.83%	3.71%	2.75%	2.37%
California	1.60%	1.93%	3.26%	3.09%	2.81%	1.41%	2.15%	1.94%
Alaska	3.23%	4.97%	5.18%	5.58%	4.88%	3.56%	4.67%	3.40%
Hawaii	2.46%	3.48%	4.20%	4.42%	4.76%	1.90%	1.41%	3.21%
States not shown separately	2.13%	5.12%	4.68%	4.65%	2.70%	3.13%	2.88%	2.02%

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

Table II. D. 4. a(1997) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.5%	49.3%	33.3%	23.5%	15.9%	12.9%	36.6%	14.4%
New England:								
Maine	12.4% *						30.1% *	4.0% *
Massachusetts	23.9%						39.8%	19.6%
Connecticut	14.9%						21.2%	11.5% *
Rhode Island	22.3%						50.4%	14.6% *
Middle Atlantic:								
New York	18.1%						39.2%	13.2%
New Jersey	16.4%						44.3%	9.3% *
Pennsylvania	29.5%						43.9%	26.2%
East North Central:								
Ohio	16.7%						41.1%	12.0% *
Indiana	17.1%						34.8%	13.8%
Illinois	18.4%						31.5%	15.5%
Michigan	39.0%						57.5%	35.0%
Wisconsin	28.5%						45.0%	24.3%
West North Central:								
Minnesota	12.9%						41.0%	6.4% *
Iowa	9.4%						35.7%	4.2% *
Missouri	14.7%						43.4%	9.4% *
Kansas	25.7%						63.6%	9.8% *
South Atlantic:								
Maryland	21.3%						27.8%	19.8% *
District of Columbia	17.1%						25.7%	14.3%
Virginia	10.8%						33.8%	6.5% *
North Carolina	11.6%						22.5% *	10.1% *
South Carolina	10.9% *						17.8%	9.6% *
Georgia	8.0% *						16.5% *	6.4% *
Florida	11.4%						23.3%	9.2% *
East South Central:								
Kentucky	24.3%						37.6%	21.8%
Tennessee	9.0% *						20.4%	7.2% *
Alabama	23.7%						28.8%	22.7% *
Mississippi	21.0% *						59.6%	4.4% *
West South Central:								
Arkansas	13.0%						32.4%	9.3% *
Louisiana	14.6% *						19.5%	12.2% *
Oklahoma	11.4%						33.7%	6.7% *
Texas	10.6%						21.6%	8.2%
Mountain:								
Colorado	10.8% *						26.1%	7.4% *
Arizona	7.7% *						20.6%	6.0% *
Utah	21.6%						63.1%	6.7%
Nevada	21.3%						42.7%	17.6% *
Pacific:								
Washington	34.7%						47.9%	31.1%
Oregon	40.6%						40.2%	40.7%
California	18.8%						39.0%	14.8%
Alaska	24.3%						40.4%	18.5% *
Hawaii	35.8%						59.9%	27.8%
States not shown separately	16.2%						37.1%	9.5% *

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.4.a(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	1.87%	2.71%	1.86%	1.59%	0.77%	1.68%	0.55%
New England:								
Maine	3.78% *						9.19% *	1.47% *
Massachusetts	3.92%						5.24%	4.98%
Connecticut	3.35%						6.03%	3.84% *
Rhode Island	3.98%						7.67%	5.07% *
Middle Atlantic:								
New York	2.91%						5.87%	2.79%
New Jersey	3.44%						6.80%	3.38% *
Pennsylvania	4.40%						5.00%	4.95%
East North Central:								
Ohio	4.62%						3.52%	5.17% *
Indiana	3.12%						5.84%	4.11%
Illinois	3.42%						8.71%	3.58%
Michigan	5.51%						5.79%	6.95%
Wisconsin	6.26%						7.65%	7.21%
West North Central:								
Minnesota	2.57%						7.53%	2.57% *
Iowa	1.57%						4.62%	1.51% *
Missouri	2.27%						6.32%	3.07% *
Kansas	5.93%						8.97%	4.20% *
South Atlantic:								
Maryland	5.69%						5.37%	6.94% *
District of Columbia	2.61%						5.31%	3.11%
Virginia	2.60%						8.56%	2.73% *
North Carolina	2.97%						8.22% *	3.49% *
South Carolina	3.40% *						4.13%	4.19% *
Georgia	2.65% *						6.11% *	2.98% *
Florida	2.66%						4.93%	3.07% *
East South Central:								
Kentucky	5.47%						5.67%	6.03%
Tennessee	4.25% *						4.12%	4.68% *
Alabama	7.12%						6.20%	7.67% *
Mississippi	6.75% *						10.70%	2.41% *
West South Central:								
Arkansas	3.48%						5.83%	4.11% *
Louisiana	4.42% *						5.34%	4.71% *
Oklahoma	2.33%						4.22%	3.14% *
Texas	1.76%						5.02%	2.07%
Mountain:								
Colorado	4.37% *						5.97%	4.48% *
Arizona	3.06% *						5.13%	3.40% *
Utah	5.90%						11.25%	1.82%
Nevada	5.55%						8.33%	6.73% *
Pacific:								
Washington	6.30%						6.63%	7.93%
Oregon	7.31%						6.75%	9.87%
California	2.87%						4.38%	3.68%
Alaska	6.44%						7.27%	6.73% *
Hawaii	3.88%						5.67%	4.25%
States not shown separately	4.14%						5.33%	4.89% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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