

Table II.A.2.c(1998) 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, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
New England:								
Massachusetts	31.1%	49.7%	30.5%	24.1%	10.0% *	3.7%	42.9%	7.6%
New Hampshire	25.7%	41.8%	13.3% *	14.3%	5.3% *	3.2% *	33.9%	4.8% *
Connecticut	31.0%	50.2%	30.7%	11.1% *	6.1% *	4.2% *	42.8%	5.3% *
Middle Atlantic:								
New York	39.2%	56.1%	43.7%	28.1%	14.5% *	5.0% *	51.0%	10.0%
New Jersey	42.2%	65.6%	31.7%	24.6%	9.3% *	8.7% *	55.5%	10.1%
Pennsylvania	39.0%	59.7%	42.9%	25.5%	18.6% *	2.6%	52.5%	10.7%
East North Central:								
Ohio	30.9%	55.7%	47.6%	19.1%	11.5% *	6.0%	48.7%	9.2%
Indiana	26.2%	53.8%	28.3%	14.9% *	4.4% *	9.2% *	40.6%	9.0%
Illinois	36.0%	53.8%	44.5%	26.9%	5.1% *	16.8%	47.6%	16.7%
Michigan	39.1%	58.3%	45.1%	34.4%	8.8%	12.0% *	52.8%	13.1%
Wisconsin	29.7%	50.1%	30.9%	13.2%	10.8% *	14.9% *	39.5%	12.7%
West North Central:								
Minnesota	31.2%	47.6%	44.1%	23.2%	6.1% *	2.7% *	44.3%	6.3%
Iowa	30.6%	47.7%	29.5% *	12.6%	2.4% *	26.3%	40.0%	16.1%
Missouri	31.1%	56.5%	37.8%	17.5%	3.8% *	6.0% *	47.8%	6.9%
Nebraska	28.6%	52.7%	21.2% *	5.0% *	1.2% *	6.2% *	42.3%	4.4%
Kansas	29.7%	56.1%	26.3% *	17.9%	4.3% *	8.3% *	44.7%	6.3% *
South Atlantic:								
Delaware	25.5%	45.4%	22.9%	18.9%	4.3% *	3.3% *	37.1%	3.9% *
Maryland	18.4%	29.7%	23.4%	17.4% *	3.4% *	5.3% *	27.0%	5.5% *
Virginia	23.9%	39.4%	40.1%	10.1% *	1.1% *	7.2% *	35.8%	5.2% *
West Virginia	27.5%	45.3%	39.4%	21.1%	2.0% *	11.3% *	40.4%	10.3% *
North Carolina	24.3%	45.8%	27.0%	18.3% *	2.2% *	2.2% *	38.4%	3.5%
South Carolina	16.7%	30.0%	21.1%	8.4% *	2.0% *	9.1% *	24.3%	7.4% *
Georgia	24.0%	49.7%	17.4% *	13.8% *	3.0% *	1.4% *	41.0%	2.5% *
Florida	20.4%	38.6%	15.9% *	11.6% *	6.8% *	2.2% *	31.9%	3.4% *
East South Central:								
Kentucky	27.3%	41.7%	27.5%	18.0%	13.8% *	17.5% *	34.9%	16.1%
Tennessee	17.8%	39.0%	16.9% *	12.2% *	4.1% *	8.9% *	28.7%	6.9% *
Alabama	21.1%	36.2%	24.1%	15.8% *	1.7% *	13.2% *	29.9%	9.9% *
West South Central:								
Arkansas	20.8%	37.7% *	20.4% *	22.0%	8.6% *	4.3% *	31.4%	8.1%
Louisiana	18.9%	38.4%	26.8% *	7.0% *	3.6% *	6.0% *	31.3%	4.3% *
Oklahoma	27.5%	47.4%	38.0%	15.2% *	5.1% *	13.5%	40.8%	11.1% *
Texas	21.2%	43.6%	20.4% *	16.3%	4.8% *	5.5% *	34.0%	5.8%
Mountain:								
Idaho	28.1%	43.1%	30.3% *	20.4%	12.2% *	11.2% *	37.4%	10.7%
Wyoming	33.0%	50.3%	40.3%	29.9%	4.5% *	14.4% *	47.1%	11.5% *
Colorado	23.7%	33.7%	26.0% *	22.8%	7.1% *	4.4% *	31.6%	6.5%
New Mexico	20.7%	41.4%	20.1% *	16.4% *	5.6% *	2.2% *	31.9%	5.8% *
Arizona	21.3%	39.8%	27.6%	14.3%	8.1% *	3.1% *	33.9%	5.9% *
Utah	26.3%	35.8%	30.9%	11.6% *	3.2% *	24.0%	31.9%	16.6%
Pacific:								
Washington	30.3%	44.2%	30.2%	24.4%	20.5%	8.0% *	38.0%	15.1%
Oregon	31.6%	44.0%	35.4%	27.9% *	20.4%	9.8% *	39.9%	16.2%
California	25.9%	40.5%	36.3%	20.3%	9.3% *	6.5% *	37.2%	8.4%
States not shown separately	30.6%	48.1%	28.0%	25.9%	15.0%	7.7% *	40.5%	13.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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

*Figure does not meet standard of reliability or precision.

Table II.A.2.c(1998) 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, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
New England:								
Massachusetts	1.67%	3.26%	4.67%	4.59%	4.29% *	1.04%	2.71%	1.34%
New Hampshire	3.20%	6.14%	5.57% *	4.28%	2.07% *	2.98% *	4.39%	1.82% *
Connecticut	1.96%	4.42%	4.19%	5.54% *	4.57% *	2.33% *	3.40%	2.80% *
Middle Atlantic:								
New York	1.59%	3.12%	8.42%	6.94%	4.41% *	2.39% *	2.23%	2.13%
New Jersey	3.25%	3.88%	8.41%	6.08%	6.48% *	4.48% *	3.75%	2.27%
Pennsylvania	2.06%	2.84%	5.35%	5.66%	6.89% *	0.71%	2.82%	2.24%
East North Central:								
Ohio	2.01%	5.18%	7.56%	4.53%	3.99% *	1.71%	3.76%	1.85%
Indiana	2.36%	4.41%	6.22%	4.67% *	1.82% *	3.66% *	3.17%	2.56%
Illinois	2.71%	5.98%	7.79%	3.91%	2.31% *	4.61%	3.73%	3.95%
Michigan	3.01%	5.19%	3.43%	6.19%	1.88%	4.85% *	4.11%	2.68%
Wisconsin	2.89%	8.18%	5.69%	3.79%	7.51% *	5.73% *	4.64%	3.27%
West North Central:								
Minnesota	3.92%	6.50%	5.82%	6.97%	4.78% *	1.17% *	5.07%	1.55%
Iowa	2.31%	5.75%	12.17% *	3.18%	4.84% *	6.94%	4.75%	3.88%
Missouri	2.22%	7.02%	10.93% *	5.17%	2.60% *	2.82% *	3.91%	1.41%
Nebraska	3.01%	7.98%	8.51% *	2.59% *	0.75% *	1.93% *	6.54%	1.26%
Kansas	3.82%	7.96%	8.35% *	4.97%	2.46% *	4.19% *	6.78%	1.98% *
South Atlantic:								
Delaware	2.28%	5.25%	4.04%	4.58%	3.99% *	1.23% *	3.99%	1.23% *
Maryland	3.82%	6.91%	6.46%	5.36% *	1.29% *	3.81% *	5.04%	2.22% *
Virginia	1.29%	5.87%	5.71%	3.51% *	0.56% *	3.41% *	3.36%	2.13% *
West Virginia	3.99%	8.10%	9.05%	5.61%	0.91% *	5.77% *	6.54%	3.59% *
North Carolina	1.93%	6.29%	6.10%	6.33% *	1.39% *	0.95% *	2.85%	0.99%
South Carolina	2.86%	6.95%	5.60%	2.86% *	3.11% *	4.37% *	3.59%	3.20% *
Georgia	2.19%	7.37%	13.23% *	5.02% *	1.14% *	0.50% *	4.18%	0.77% *
Florida	1.86%	3.37%	4.94% *	4.47% *	3.13% *	1.68% *	2.61%	1.92% *
East South Central:								
Kentucky	3.00%	8.09%	7.35%	5.21%	5.65% *	5.33% *	3.66%	4.10%
Tennessee	3.05%	6.76%	5.83% *	4.46% *	4.71% *	4.56% *	4.29%	3.29% *
Alabama	2.80%	6.87%	6.78%	4.96% *	1.29% *	5.87% *	4.06%	3.42% *
West South Central:								
Arkansas	3.66%	11.42% *	10.82% *	4.98%	7.43% *	1.45% *	6.59%	2.07%
Louisiana	3.09%	8.15%	9.91% *	5.90% *	1.51% *	3.88% *	5.01%	2.55% *
Oklahoma	3.68%	5.65%	7.64%	5.19% *	2.31% *	4.02%	4.97%	3.44% *
Texas	3.33%	5.38%	6.96% *	2.61%	3.48% *	2.02% *	4.60%	1.57%
Mountain:								
Idaho	3.66%	6.60%	10.29% *	5.29%	3.80% *	4.48% *	4.44%	2.78%
Wyoming	3.48%	6.59%	8.34%	5.09%	3.20% *	8.19% *	3.79%	5.22% *
Colorado	3.15%	4.79%	9.47% *	6.46% *	2.73% *	1.91% *	4.63%	1.72% *
New Mexico	1.80%	4.88%	7.78% *	6.86% *	2.30% *	0.97% *	2.95%	1.77% *
Arizona	2.23%	4.41%	5.00%	3.74%	3.99% *	1.13% *	3.29%	2.21% *
Utah	2.11%	8.55%	8.03%	6.04% *	1.17% *	6.34%	4.57%	3.58%
Pacific:								
Washington	2.41%	3.98%	4.43%	2.21%	3.88%	2.43% *	2.68%	2.84%
Oregon	2.78%	5.27%	7.11%	10.92% *	4.89%	3.34% *	4.48%	2.92%
California	2.21%	4.22%	5.26%	4.71%	3.25% *	1.41%	3.23%	1.86%
States not shown separately	2.92%	6.59%	5.61%	4.67%	4.18%	2.33% *	4.70%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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

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