

Table VI.A.2.a(2003) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by ownership type and age of firm and State: United States, 2003

| Division and State | Total | Ownership | | | | Age of firm | | |
|----------------------|-------|--------------------------|----------------------------|-----------|---------|-------------------|-----------------|---------|
| | | For profit, incorporated | For profit, unincorporated | Nonprofit | Unknown | Less than 5 years | 5 or more years | Unknown |
| United States | 32.4% | 35.7% | 21.3% | 19.9% | 31.9% | 13.4% | 25.3% | 85.8% |
| New England: | | | | | | | | |
| Connecticut | 27.8% | 29.7% | 19.7% * | 34.9% * | 32.2% * | 7.4% * | 20.7% | 85.3% |
| Maine | 29.5% | 32.9% | 15.9% * | 24.0% * | 21.4% * | 5.5% * | 22.6% | 87.3% |
| Massachusetts | 26.4% | 28.5% | 34.4% * | 12.7% * | 19.0% * | 33.5% * | 18.7% | 89.4% |
| New Hampshire | 25.1% | 25.4% | 18.7% * | 8.1% * | 44.0% | 5.2% * | 20.9% | 68.4% |
| Rhode Island | 26.0% | 28.3% | 18.3% * | 18.1% * | 28.4% * | 11.8% * | 20.2% | 90.9% |
| Vermont | 31.8% | 38.4% | 6.3% * | 27.8% | 9.9% * | 15.5% * | 25.1% | 88.5% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 29.2% | 30.6% | 12.6% * | 9.8% * | 46.9% | 8.2% * | 23.8% | 93.9% |
| New York | 25.3% | 30.2% | 17.0% * | 9.6% * | 10.6% * | 24.1% | 19.6% | 77.7% |
| Pennsylvania | 29.8% | 34.6% | 23.2% * | 4.0% * | 20.3% * | 6.8% * | 24.4% | 86.1% |
| East North Central: | | | | | | | | |
| Illinois | 39.7% | 41.8% | 22.3% * | 26.0% * | 57.0% | 1.8% * | 30.3% | 96.9% |
| Indiana | 38.3% | 41.3% | 25.8% * | 27.7% * | 23.1% * | 2.0% * | 25.5% | 90.2% |
| Michigan | 25.1% | 29.6% | 12.8% * | 8.2% * | 11.3% * | 1.5% * | 18.2% | 90.5% |
| Ohio | 33.6% | 37.4% | 22.3% * | 31.7% * | 13.7% * | 10.5% * | 24.5% | 88.3% |
| Wisconsin | 33.9% | 36.2% | 22.4% * | 30.0% * | 31.8% * | 10.3% * | 29.1% | 80.4% |
| West North Central: | | | | | | | | |
| Iowa | 33.2% | 37.0% | 16.7% * | 27.1% * | 34.3% * | 9.3% * | 28.2% | 87.0% |
| Kansas | 34.7% | 38.4% | 25.7% * | 14.9% * | 39.8% * | 8.2% * | 26.5% | 94.5% |
| Minnesota | 32.1% | 32.9% | 34.2% * | 36.9% * | 14.8% * | 24.7% * | 25.7% | 84.4% |
| Missouri | 32.3% | 34.2% | 20.5% | 41.8% | 34.3% * | 32.0% * | 23.1% | 85.5% |
| Nebraska | 35.9% | 42.4% | 16.3% * | 19.7% * | 21.3% * | 7.4% * | 29.3% | 91.9% |
| North Dakota | 28.7% | 34.4% | 17.0% | 21.9% * | 15.4% * | 6.3% * | 22.5% | 87.8% |
| South Dakota | 24.6% | 28.0% | 12.4% * | 15.6% * | 30.9% * | 0.4% * | 19.7% | 95.0% |
| South Atlantic: | | | | | | | | |
| Delaware | 35.0% | 38.4% | 33.7% * | 7.2% * | 13.4% * | 14.3% * | 24.1% | 77.8% |
| District of Columbia | 28.7% | 35.1% | 19.3% * | 24.2% | 16.2% * | 9.0% * | 24.4% | 74.9% |
| Florida | 33.1% | 35.7% | 8.4% * | 25.3% * | 37.8% * | 7.5% * | 26.6% | 88.6% |
| Georgia | 37.0% | 39.3% | 29.3% * | 8.7% * | 43.4% * | 2.4% * | 27.2% | 80.0% |
| Maryland | 33.7% | 34.8% | 24.2% * | 32.7% * | 31.5% * | 28.0% * | 22.9% | 98.8% |
| North Carolina | 35.1% | 37.1% | 30.1% * | 16.0% * | 41.6% * | 1.1% * | 31.3% | 88.3% |
| South Carolina | 37.3% | 42.6% | 18.3% * | 30.5% | 27.9% * | 10.0% * | 32.6% | 87.3% |
| Virginia | 33.3% | 37.4% | 10.9% | 16.6% * | 32.8% * | 37.4% | 25.8% | 79.2% |
| West Virginia | 37.7% | 42.3% | 19.8% * | 28.2% * | 43.3% * | 33.0% * | 27.3% | 84.5% |
| East South Central: | | | | | | | | |
| Alabama | 31.5% | 35.5% | 16.2% * | 30.8% | 23.7% * | 7.0% * | 28.5% | 73.3% |
| Kentucky | 33.5% | 32.9% | 15.0% * | 39.3% * | 52.9% | 0.2% * | 25.2% | 83.3% |
| Mississippi | 36.5% | 39.4% | 22.1% * | 52.0% * | 7.5% * | 14.7% * | 27.8% | 85.0% |
| Tennessee | 45.2% | 49.2% | 32.0% | 27.7% * | 53.2% | 13.4% * | 35.4% | 98.4% |

West South Central:

| | | | | | | | | |
|-----------|-------|-------|---------|---------|---------|---------|-------|-------|
| Arkansas | 32.4% | 36.0% | 15.2% * | 11.8% * | 29.1% * | 2.7% * | 21.7% | 84.8% |
| Louisiana | 37.1% | 43.9% | 27.3% * | 4.8% * | 6.4% * | 10.9% * | 26.8% | 92.6% |
| Oklahoma | 32.7% | 35.2% | 33.8% * | 13.5% * | 17.5% * | 0.3% * | 24.0% | 80.6% |
| Texas | 41.8% | 45.0% | 32.1% | 26.7% | 45.6% | 13.1% * | 33.8% | 91.9% |

Mountain:

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|------------|-------|-------|---------|---------|---------|---------|-------|-------|
| Arizona | 34.2% | 35.5% | 32.1% * | 21.4% * | 38.9% * | 5.5% * | 26.5% | 85.3% |
| Colorado | 31.7% | 34.0% | 14.9% * | 17.4% * | 76.2% | 1.2% * | 26.4% | 72.2% |
| Idaho | 29.1% | 31.1% | 24.7% * | 25.1% * | 17.3% * | 3.1% * | 27.1% | 87.3% |
| Montana | 27.2% | 25.1% | 14.6% * | 42.1% | 40.3% * | 6.9% * | 21.4% | 91.8% |
| Nevada | 34.9% | 33.1% | 42.4% | 33.8% * | 38.7% * | 5.6% * | 26.4% | 86.3% |
| New Mexico | 35.7% | 37.2% | 43.0% * | 12.4% * | 35.7% * | 33.2% * | 20.4% | 90.6% |
| Utah | 33.0% | 32.0% | 34.0% * | 29.1% * | 61.5% | 16.3% * | 23.9% | 86.9% |
| Wyoming | 38.6% | 41.5% | 28.7% * | 42.4% * | 23.5% * | 28.2% * | 28.2% | 96.8% |

Pacific:

| | | | | | | | | |
|------------|-------|-------|---------|---------|---------|---------|-------|---------|
| Alaska | 36.9% | 37.7% | 30.9% * | 29.6% | 56.8% | 30.0% * | 30.4% | 82.3% |
| California | 30.7% | 35.5% | 16.3% | 14.1% | 35.9% | 16.6% | 23.8% | 77.4% |
| Hawaii | 22.7% | 26.9% | 15.1% * | 18.0% * | 7.7% * | 13.0% * | 23.2% | 29.9% * |
| Oregon | 27.8% | 31.7% | 14.5% * | 7.8% * | 41.8% * | 19.2% * | 23.7% | 88.1% |
| Washington | 25.3% | 26.7% | 20.8% | 14.2% * | 51.0% * | 15.1% * | 21.5% | 71.2% |

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

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

* Figure does not meet standard of reliability or precision.

Table VI.A.2.a(2003) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by ownership type and age of firm and State: United States, 2003

| Division and State | Total | Ownership | | | | Age of firm | | |
|----------------------|-------|--------------------------|----------------------------|-----------|----------|-------------------|-----------------|---------|
| | | For profit, incorporated | For profit, unincorporated | Nonprofit | Unknown | Less than 5 years | 5 or more years | Unknown |
| United States | 0.99% | 1.16% | 2.34% | 1.59% | 3.72% | 1.39% | 0.98% | 1.57% |
| New England: | | | | | | | | |
| Connecticut | 5.21% | 5.54% | 6.15% * | 11.37% * | 14.11% * | 6.80% * | 4.84% | 14.03% |
| Maine | 1.75% | 2.66% | 5.46% * | 7.57% * | 10.55% * | 10.11% * | 2.27% | 8.45% |
| Massachusetts | 2.30% | 2.41% | 10.39% * | 9.67% * | 13.33% * | 11.43% * | 2.37% | 3.97% |
| New Hampshire | 4.76% | 6.07% | 8.41% * | 4.33% * | 12.86% | 10.15% * | 4.63% | 8.85% |
| Rhode Island | 3.46% | 4.02% | 6.13% * | 8.16% * | 13.00% * | 4.06% * | 2.81% | 3.84% |
| Vermont | 3.04% | 3.27% | 7.49% * | 7.69% | 4.58% * | 5.81% * | 2.84% | 3.55% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 4.00% | 4.25% | 13.47% * | 18.57% * | 13.87% | 6.39% * | 3.03% | 8.13% |
| New York | 2.03% | 2.50% | 5.51% * | 4.61% * | 4.52% * | 6.93% | 2.59% | 9.84% |
| Pennsylvania | 3.42% | 4.51% | 7.54% * | 2.58% * | 13.13% * | 10.39% * | 3.69% | 6.23% |
| East North Central: | | | | | | | | |
| Illinois | 4.05% | 4.11% | 8.70% * | 10.20% * | 15.42% | 2.47% * | 3.90% | 5.50% |
| Indiana | 5.26% | 5.95% | 9.67% * | 10.97% * | 13.35% * | 10.34% * | 3.66% | 4.20% |
| Michigan | 3.67% | 3.99% | 5.33% * | 12.82% * | 13.64% * | 2.68% * | 2.89% | 7.07% |
| Ohio | 2.70% | 4.07% | 7.33% * | 12.48% * | 6.37% * | 8.43% * | 3.27% | 6.10% |
| Wisconsin | 3.17% | 2.67% | 10.07% * | 10.16% * | 13.83% * | 10.10% * | 3.49% | 10.88% |
| West North Central: | | | | | | | | |
| Iowa | 2.57% | 3.49% | 8.41% * | 8.40% * | 14.71% * | 10.81% * | 2.40% | 12.67% |
| Kansas | 3.93% | 5.64% | 8.95% * | 14.85% * | 13.86% * | 5.53% * | 4.63% | 8.05% |
| Minnesota | 3.88% | 3.71% | 12.15% * | 13.41% * | 5.82% * | 11.37% * | 3.72% | 10.72% |
| Missouri | 5.40% | 6.43% | 4.71% | 12.17% | 10.72% * | 9.97% * | 4.15% | 11.24% |
| Nebraska | 4.03% | 3.49% | 10.35% * | 11.26% * | 13.18% * | 14.33% * | 3.51% | 3.93% |
| North Dakota | 3.76% | 2.59% | 4.90% | 6.97% * | 13.65% * | 10.15% * | 3.92% | 4.76% |
| South Dakota | 2.44% | 2.72% | 7.92% * | 9.67% * | 11.67% * | 0.17% * | 1.66% | 11.33% |
| South Atlantic: | | | | | | | | |
| Delaware | 3.10% | 3.57% | 11.28% * | 6.34% * | 13.59% * | 8.72% * | 2.45% | 10.06% |
| District of Columbia | 3.33% | 6.37% | 7.61% * | 6.44% | 10.37% * | 9.98% * | 3.50% | 12.86% |
| Florida | 4.86% | 5.49% | 4.35% * | 10.90% * | 12.42% * | 4.49% * | 4.53% | 6.20% |
| Georgia | 3.02% | 3.72% | 10.76% * | 16.81% * | 14.77% * | 10.32% * | 4.29% | 10.48% |
| Maryland | 4.05% | 4.23% | 11.42% * | 12.85% * | 16.27% * | 11.58% * | 3.14% | 7.94% |
| North Carolina | 3.26% | 3.36% | 11.80% * | 13.00% * | 13.54% * | 0.77% * | 3.38% | 6.39% |
| South Carolina | 4.47% | 3.76% | 9.90% * | 7.74% | 12.51% * | 12.11% * | 4.47% | 9.86% |
| Virginia | 1.96% | 2.72% | 2.30% | 5.81% * | 9.97% * | 9.34% | 2.66% | 6.17% |
| West Virginia | 3.96% | 5.12% | 6.22% * | 11.46% * | 15.58% * | 14.19% * | 4.70% | 9.24% |
| East South Central: | | | | | | | | |
| Alabama | 4.32% | 4.56% | 5.69% * | 8.44% | 11.25% * | 12.39% * | 4.56% | 8.03% |
| Kentucky | 3.94% | 3.95% | 5.86% * | 14.76% * | 14.56% | 0.21% * | 3.21% | 11.58% |
| Mississippi | 2.81% | 3.17% | 10.37% * | 15.92% * | 10.02% * | 13.47% * | 2.35% | 6.94% |
| Tennessee | 3.31% | 3.91% | 9.05% | 12.64% * | 13.78% | 9.94% * | 5.23% | 1.16% |

West South Central:

| | | | | | | | | |
|-----------|-------|-------|----------|----------|----------|----------|-------|-------|
| Arkansas | 3.60% | 4.36% | 14.29% * | 9.70% * | 11.10% * | 10.29% * | 3.69% | 9.40% |
| Louisiana | 2.99% | 3.45% | 11.23% * | 2.74% * | 10.03% * | 9.98% * | 2.68% | 5.49% |
| Oklahoma | 5.57% | 5.49% | 11.05% * | 10.14% * | 10.57% * | 0.21% * | 5.81% | 7.50% |
| Texas | 1.31% | 2.11% | 5.08% | 6.85% | 11.80% | 6.07% * | 2.09% | 2.68% |

Mountain:

| | | | | | | | | |
|------------|-------|-------|----------|----------|----------|----------|-------|--------|
| Arizona | 4.99% | 5.34% | 9.72% * | 9.26% * | 14.03% * | 4.22% * | 4.59% | 9.87% |
| Colorado | 5.51% | 5.35% | 8.10% * | 5.39% * | 20.24% | 0.49% * | 5.69% | 12.88% |
| Idaho | 4.33% | 4.32% | 9.69% * | 8.29% * | 11.64% * | 10.47% * | 3.89% | 9.51% |
| Montana | 3.54% | 3.32% | 11.16% * | 10.39% | 14.17% * | 10.17% * | 2.96% | 11.36% |
| Nevada | 3.58% | 4.37% | 9.35% | 12.00% * | 12.73% * | 10.45% * | 3.77% | 5.56% |
| New Mexico | 3.38% | 4.40% | 13.11% * | 5.41% * | 13.66% * | 12.53% * | 3.39% | 6.03% |
| Utah | 5.18% | 5.53% | 10.59% * | 13.82% * | 15.91% | 9.99% * | 4.84% | 12.03% |
| Wyoming | 3.10% | 4.76% | 11.70% * | 12.78% * | 13.22% * | 10.95% * | 4.48% | 10.31% |

Pacific:

| | | | | | | | | |
|------------|-------|-------|---------|---------|----------|----------|-------|----------|
| Alaska | 2.75% | 3.03% | 9.48% * | 7.86% | 13.87% | 12.43% * | 3.17% | 6.22% |
| California | 1.28% | 2.00% | 1.93% | 3.70% | 9.16% | 3.05% | 1.76% | 7.48% |
| Hawaii | 2.44% | 3.79% | 7.66% * | 6.08% * | 10.76% * | 10.19% * | 3.34% | 11.23% * |
| Oregon | 3.80% | 5.01% | 6.55% * | 6.56% * | 14.39% * | 6.58% * | 3.86% | 8.69% |
| Washington | 3.73% | 5.20% | 5.12% | 8.42% * | 15.86% * | 10.40% * | 3.69% | 11.92% |

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

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

* Figure does not meet standard of reliability or precision.