

**Table IX.B.1(2008) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2008**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Northern New Jersey-Long Island, NY-NJ-PA MSA</b>					
Less than 50 employees	52.1%	70.5%	81.3%	73.9%	60.1%
50 or more employees	97.4%	98.8%	78.4%	80.9%	63.4%
Total	59.9%	90.4%	79.0%	79.3%	62.7%
<b>Los Angeles-Long Beach-Santa Ana, CA MSA</b>					
Less than 50 employees	46.4%	60.5%	83.7%	80.0%	66.9%
50 or more employees	96.5%	92.0%	82.4%	83.3%	68.6%
Total	58.8%	84.7%	82.6%	82.7%	68.3%
<b>Chicago-Naperville-Joliet, IL-IN-WI MSA</b>					
Less than 50 employees	41.9%	62.7%	78.1%	77.3%	60.4%
50 or more employees	98.1%	93.5%	81.4%	82.5%	67.2%
Total	56.5%	86.5%	80.9%	81.7%	66.1%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA</b>					
Less than 50 employees	52.4%	77.8%	73.7%	76.2%	56.2%
50 or more employees	98.7%	99.8%	77.5%	80.4%	62.3%
Total	63.4%	93.7%	76.6%	79.4%	60.9%
<b>Dallas-Fort Worth-Arlington, TX MSA</b>					
Less than 50 employees	30.4%	56.7%	87.7%	79.0%	69.3%
50 or more employees	92.1%	98.1%	70.2%	83.2%	58.4%
Total	48.0%	88.2%	72.9%	82.4%	60.1%
<b>Miami-Fort Lauderdale-Miami Beach, FL MSA</b>					
Less than 50 employees	44.2%	58.2%	87.0%	86.6%	75.3%
50 or more employees	95.0%	96.8%	78.2%	82.1%	64.2%
Total	55.2%	86.9%	79.7%	83.0%	66.1%
<b>Houston-Sugar Land-Baytown, TX MSA</b>					
Less than 50 employees	32.3%	48.1%	91.5%	81.6%	74.7%
50 or more employees	90.1%	96.0%	81.1%	85.2%	69.1%
Total	47.9%	88.1%	82.1%	84.9%	69.6%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV MSA</b>					
Less than 50 employees	47.2%	63.7%	84.5%	72.5%	61.3%
50 or more employees	98.6%	98.9%	81.5%	82.1%	66.9%
Total	61.4%	89.7%	82.1%	80.2%	65.8%
<b>Atlanta-Sandy Springs-Marietta, GA MSA</b>					
Less than 50 employees	37.2%	50.2%	82.6%	71.6%	59.2%
50 or more employees	97.0%	97.2%	82.4%	78.6%	64.8%
Total	52.5%	87.2%	82.4%	77.7%	64.1%
<b>Detroit-Warren-Livonia, MI MSA</b>					
Less than 50 employees	47.8%	64.3%	71.9%	78.0%	56.1%
50 or more employees	96.6%	99.8%	78.6%	77.6%	61.0%
Total	58.8%	89.8%	77.3%	77.7%	60.0%
<b>Boston-Cambridge-Quincy, MA-NH MSA</b>					
Less than 50 employees	57.8%	77.4%	72.2%	74.9%	54.1%
50 or more employees	99.9%	99.9%	77.4%	78.8%	61.0%
Total	68.2%	94.9%	76.5%	78.2%	59.8%
<b>San Francisco-Oakland-Fremont, CA MSA</b>					
Less than 50 employees	47.7%	68.2%	81.3%	84.5%	68.7%
50 or more employees	92.8%	98.7%	82.0%	84.0%	68.9%
Total	56.3%	90.0%	81.9%	84.1%	68.9%
<b>Riverside-San Bernardino-Ontario, CA MSA</b>					
Less than 50 employees	44.0%	52.9%	81.3%	76.5%	62.3%
50 or more employees	97.9%	97.7%	69.7%	79.0%	55.1%
Total	57.8%	87.9%	71.3%	78.6%	56.1%
<b>Phoenix-Mesa-Scottsdale, AZ MSA</b>					
Less than 50 employees	34.8%	50.7%	84.7%	78.0%	66.0%
50 or more employees	96.1%	97.8%	73.8%	77.8%	57.4%
Total	54.6%	88.8%	75.0%	77.8%	58.4%

Table IX.B.1(2008) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2008 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
<b>Seattle-Tacoma-Bellevue, WA MSA</b>					
Less than 50 employees	49.3%	66.7%	82.8%	90.1%	74.5%
50 or more employees	96.7%	99.2%	78.1%	86.2%	67.3%
Total	60.7%	89.4%	79.1%	87.1%	68.9%
<b>Minneapolis-St. Paul-Bloomington, MN-WI MSA</b>					
Less than 50 employees	40.5%	67.5%	74.9%	81.8%	61.3%
50 or more employees	96.1%	96.2%	79.4%	76.1%	60.4%
Total	57.6%	90.2%	78.7%	76.9%	60.5%
<b>San Diego-Carlsbad-San Marcos, CA MSA</b>					
Less than 50 employees	47.8%	64.4%	79.0%	75.4%	59.6%
50 or more employees	93.8%	92.1%	79.1%	80.4%	63.6%
Total	56.8%	82.2%	79.1%	79.0%	62.5%
<b>St. Louis, MO-IL MSA</b>					
Less than 50 employees	48.1%	69.6%	74.7%	79.2%	59.2%
50 or more employees	95.8%	96.6%	80.7%	77.1%	62.2%
Total	61.3%	89.9%	79.5%	77.5%	61.6%
<b>Baltimore-Towson, MD MSA</b>					
Less than 50 employees	48.7%	66.6%	77.4%	73.1%	56.6%
50 or more employees	98.3%	98.0%	80.4%	78.7%	63.3%
Total	61.9%	90.3%	79.9%	77.8%	62.1%
<b>Tampa-St. Petersburg-Clearwater, FL MSA</b>					
Less than 50 employees	46.5%	74.0%	81.6%	73.0%	59.6%
50 or more employees	98.0%	96.9%	83.3%	71.4%	59.5%
Total	59.0%	91.0%	83.0%	71.7%	59.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.B.1(2008) Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2008

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
<b>New York-Northern New Jersey-Long Island, NY-NJ-PA MSA</b>					
Less than 50 employees	3.18%	3.19%	2.84%	2.69%	2.96%
50 or more employees	0.80%	0.75%	4.11%	2.49%	3.67%
Total	0.91%	0.69%	1.05%	1.38%	1.09%
<b>Los Angeles-Long Beach-Santa Ana, CA MSA</b>					
Less than 50 employees	3.25%	2.45%	2.65%	2.53%	2.19%
50 or more employees	0.83%	2.84%	2.93%	1.86%	3.14%
Total	2.65%	2.08%	2.62%	1.60%	2.60%
<b>Chicago-Naperville-Joliet, IL-IN-WI MSA</b>					
Less than 50 employees	2.13%	3.23%	2.86%	3.80%	3.45%
50 or more employees	0.95%	3.82%	1.53%	1.38%	1.33%
Total	1.83%	2.65%	1.68%	1.62%	1.53%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA</b>					
Less than 50 employees	4.21%	5.82%	4.25%	3.67%	4.69%
50 or more employees	5.70%	1.49%	2.97%	2.41%	2.91%
Total	3.30%	0.79%	3.00%	1.81%	2.92%
<b>Dallas-Fort Worth-Arlington, TX MSA</b>					
Less than 50 employees	4.25%	6.34%	2.96%	2.76%	3.17%
50 or more employees	3.34%	1.10%	3.38%	2.84%	2.85%
Total	4.21%	2.93%	3.20%	1.99%	2.45%
<b>Miami-Fort Lauderdale-Miami Beach, FL MSA</b>					
Less than 50 employees	4.42%	4.43%	3.03%	2.72%	2.95%
50 or more employees	3.34%	1.37%	5.36%	2.13%	5.25%
Total	3.09%	2.07%	4.10%	1.51%	3.94%
<b>Houston-Sugar Land-Baytown, TX MSA</b>					
Less than 50 employees	3.93%	4.77%	2.06%	4.26%	3.24%
50 or more employees	3.40%	1.59%	3.13%	2.18%	2.55%
Total	2.81%	2.49%	2.78%	1.98%	2.22%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV MSA</b>					
Less than 50 employees	5.11%	4.44%	2.47%	4.30%	4.92%
50 or more employees	1.74%	0.76%	2.47%	1.85%	2.32%
Total	1.99%	1.00%	1.68%	1.06%	1.19%
<b>Atlanta-Sandy Springs-Marietta, GA MSA</b>					
Less than 50 employees	3.81%	5.37%	2.58%	4.60%	3.65%
50 or more employees	2.13%	1.74%	2.32%	1.74%	2.38%
Total	2.86%	2.34%	2.12%	1.54%	2.11%
<b>Detroit-Warren-Livonia, MI MSA</b>					
Less than 50 employees	4.97%	5.73%	3.72%	2.48%	3.43%
50 or more employees	1.92%	0.10%	3.64%	2.67%	3.26%
Total	4.72%	1.57%	2.82%	2.16%	2.70%
<b>Boston-Cambridge-Quincy, MA-NH MSA</b>					
Less than 50 employees	3.03%	2.81%	3.85%	2.54%	3.26%
50 or more employees	0.02%	0.02%	1.50%	2.79%	2.40%
Total	2.41%	0.56%	1.20%	2.00%	1.78%
<b>San Francisco-Oakland-Fremont, CA MSA</b>					
Less than 50 employees	2.65%	4.00%	3.07%	2.35%	3.01%
50 or more employees	3.51%	0.64%	3.22%	2.72%	4.30%
Total	2.20%	1.51%	2.79%	2.08%	3.47%
<b>Riverside-San Bernardino-Ontario, CA MSA</b>					
Less than 50 employees	4.78%	7.28%	9.49%	9.61%	8.55%
50 or more employees	2.07%	3.06%	3.81%	2.19%	2.48%
Total	4.01%	4.81%	3.10%	1.38%	1.88%
<b>Phoenix-Mesa-Scottsdale, AZ MSA</b>					
Less than 50 employees	3.22%	5.32%	5.42%	3.54%	5.13%
50 or more employees	1.89%	1.50%	3.88%	3.27%	4.01%
Total	2.62%	1.96%	3.53%	2.80%	3.63%

Table IX.B.1(2008) Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2008 (cont.)

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<b>Seattle-Tacoma-Bellevue, WA MSA</b>					
Less than 50 employees	2.11%	4.11%	3.64%	2.07%	4.09%
50 or more employees	2.79%	0.58%	4.25%	2.73%	4.92%
Total	1.70%	1.41%	3.35%	1.98%	3.89%
<b>Minneapolis-St. Paul-Bloomington, MN-WI MSA</b>					
Less than 50 employees	5.08%	5.75%	2.84%	3.29%	2.79%
50 or more employees	1.37%	1.54%	2.94%	2.57%	3.22%
Total	3.48%	1.93%	2.31%	2.33%	2.46%
<b>San Diego-Carlsbad-San Marcos, CA MSA</b>					
Less than 50 employees	5.71%	8.08%	4.31%	5.47%	6.33%
50 or more employees	2.70%	4.04%	4.78%	2.99%	4.90%
Total	4.54%	3.27%	3.60%	2.51%	3.92%
<b>St. Louis, MO-IL MSA</b>					
Less than 50 employees	10.33%	11.65%	10.45%	10.44%	10.31%
50 or more employees	11.39%	11.28%	12.60%	9.92%	10.88%
Total	3.47%	1.71%	1.79%	1.48%	1.95%
<b>Baltimore-Towson, MD MSA</b>					
Less than 50 employees	4.16%	6.59%	4.29%	3.77%	4.62%
50 or more employees	1.99%	2.05%	2.21%	2.16%	2.60%
Total	3.68%	3.18%	2.00%	1.82%	2.31%
<b>Tampa-St. Petersburg-Clearwater, FL MSA</b>					
Less than 50 employees	7.07%	7.79%	3.53%	3.58%	4.14%
50 or more employees	3.95%	3.03%	3.33%	5.70%	4.80%
Total	6.79%	7.76%	2.87%	4.30%	3.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.