

Table II. D. 1(1998) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	5,590.41	5,264.88	5,606.26	5,377.96	5,379.70	5,731.59	5,441.86	5,621.77
New England:								
Massachusetts	6,139.28	6,783.59	6,065.62	5,877.15	6,180.80	6,122.01	6,287.90	6,106.69
New Hampshire	6,185.47	6,783.62	5,947.01	5,818.49	6,035.50	6,338.24	6,202.93	6,177.25
Connecticut	6,380.08	6,169.53	6,215.15	6,332.83	7,358.55	6,135.73	6,198.54	6,413.42
Middle Atlantic:								
New York	6,452.85	5,907.92	6,421.39	6,527.14	5,555.29	6,788.98	6,326.53	6,485.38
New Jersey	6,332.09	6,769.58	8,006.98	6,153.23	5,533.64	6,321.32	7,128.72	6,155.48
Pennsylvania	5,581.96	5,696.00	5,253.35	5,811.98	5,760.53	5,493.82	5,460.37	5,606.22
East North Central:								
Ohio	5,482.54	5,012.44	5,111.73	5,426.54	5,242.28	5,649.88	5,240.66	5,529.15
Indiana	5,483.56	6,112.16	6,188.84	5,222.88	4,715.12	5,613.22	5,836.73	5,426.24
Illinois	5,840.38	5,421.33	6,056.11	6,002.46	5,866.97	5,810.95	5,798.93	5,846.96
Michigan	5,848.46	5,750.03	5,482.24	5,433.27	5,007.82	6,187.19	5,538.79	5,909.86
Wisconsin	5,864.60	5,211.61	6,229.79	5,607.12	5,582.43	6,117.20	5,638.05	5,922.09
West North Central:								
Minnesota	5,025.46	4,722.69	5,456.31	5,053.42	5,055.47	4,991.55	5,213.39	4,985.63
Iowa	5,178.26	5,836.50	5,031.88	4,838.11	4,954.05	5,204.33	5,335.98	5,136.93
Missouri	5,218.28	4,621.35	4,605.43	5,260.36	5,319.09	5,317.77	4,732.08	5,318.66
Nebraska	5,452.57	4,838.40	5,526.30	5,190.78	4,866.05	5,759.71	5,225.84	5,498.46
Kansas	5,284.47	5,367.09	5,425.00	5,679.12	5,512.63	5,086.47	5,423.76	5,256.44
South Atlantic:								
Delaware	5,975.07	5,870.87	6,883.82	6,787.28	6,186.24	5,725.03	6,768.17	5,807.31
Maryland	5,848.53	5,728.68	6,304.90	5,805.76	6,196.59	5,757.16	6,042.90	5,812.62
Virginia	5,354.20	5,069.08	5,893.08	5,464.41	5,183.65	5,364.81	5,540.37	5,310.86
West Virginia	5,410.15	4,032.33	5,946.63	5,935.12	5,586.33	6,106.24	4,487.27	6,064.44
North Carolina	4,963.72	4,681.79	5,626.70	4,913.38	5,358.53	4,856.37	5,243.93	4,917.91
South Carolina	5,325.86	5,140.49	5,103.03	5,440.13	4,729.01	5,458.27	5,167.10	5,350.38
Georgia	5,033.71	3,788.56	4,348.13	5,167.61	5,511.03	5,266.57	4,100.50	5,327.20
Florida	5,383.19	5,759.91	5,583.72	5,180.33	4,752.67	5,555.26	5,508.76	5,358.05
East South Central:								
Kentucky	5,158.89	5,117.90	5,820.48	5,281.66	4,874.51	5,157.35	5,585.69	5,072.62
Tennessee	5,059.57	4,891.03	6,418.51	3,539.17	5,585.54	5,336.04	5,173.36	5,045.49
Alabama	5,338.11	4,919.84	5,058.39	5,109.93	4,999.04	5,495.32	5,017.86	5,397.43
West South Central:								
Arkansas	4,812.86	5,055.56	4,361.98	3,774.06	4,235.12	5,149.86	4,741.52	4,822.87
Louisiana	5,496.54	4,577.97	4,803.19	5,130.11	4,766.63	6,061.79	4,857.09	5,657.83
Oklahoma	5,262.04	5,408.24	5,974.21	4,673.11	5,092.77	5,359.37	5,308.52	5,252.75
Texas	5,588.23	5,903.69	5,555.12	4,899.30	5,594.06	5,649.24	5,574.63	5,590.09
Mountain:								
Idaho	5,139.99	5,056.57	5,079.28	5,137.91	4,914.48	5,214.15	5,207.77	5,123.08
Wyoming	5,998.60	5,594.15	5,580.11	5,699.38	5,358.42	6,325.86	5,507.28	6,119.29
Colorado	5,537.36	5,556.72	5,594.62	5,305.85	4,904.75	5,802.66	5,534.29	5,539.30
New Mexico	4,889.15	5,427.81	4,642.09	5,011.91	4,368.28	5,043.20	5,169.21	4,831.10
Arizona	5,401.87	4,447.68	5,390.87	4,940.59	5,522.28	5,521.24	4,830.83	5,497.38
Utah	5,420.35	5,608.82	5,239.16	6,355.18	5,617.08	5,169.29	5,811.53	5,313.41
Pacific:								
Washington	5,669.86	5,412.00	4,568.73	5,072.90	5,163.61	6,019.45	5,039.20	5,813.73
Oregon	5,598.63	5,137.97	5,358.79	5,432.85	5,576.14	5,704.57	5,372.67	5,641.11
California	5,441.04	4,622.67	4,899.09	4,870.20	5,059.87	5,775.17	4,759.82	5,571.48
States not shown separately	5,453.87	4,747.93	5,203.25	5,410.00	5,449.97	5,708.53	5,107.95	5,572.35

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](#).

Table II.D.1(1998) 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, 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	49.32	112.60	100.55	63.22	57.73	82.86	60.89	62.47
New England:								
Massachusetts	61.85	158.93	119.21	159.97	177.22	110.00	110.54	87.56
New Hampshire	82.23	482.21	304.16	230.47	171.40	208.36	238.34	138.69
Connecticut	209.69	449.23	538.75	237.00	306.81	257.58	273.24	253.40
Middle Atlantic:								
New York	214.10	361.75	395.18	429.30	268.95	340.11	293.70	271.23
New Jersey	165.06	392.56	401.54	405.92	252.11	220.08	280.87	189.70
Pennsylvania	98.73	235.19	349.65	291.77	223.11	145.74	83.79	123.37
East North Central:								
Ohio	186.67	303.91	278.95	118.26	366.90	303.01	147.40	213.49
Indiana	245.11	821.45	784.05	188.15	278.09	316.07	296.64	258.27
Illinois	207.88	171.77	388.69	298.92	232.56	297.12	187.55	248.96
Michigan	312.95	313.79	269.75	277.42	238.66	498.50	160.23	366.71
Wisconsin	255.47	105.02	351.24	395.62	303.78	530.27	216.39	389.39
West North Central:								
Minnesota	192.60	311.95	437.35	241.50	240.79	372.69	317.10	237.07
Iowa	126.36	536.66	744.05	161.49	171.64	209.60	278.39	152.66
Missouri	218.76	535.96	306.16	154.37	264.09	248.51	306.76	217.00
Nebraska	239.65	422.38	301.17	284.58	281.53	335.55	215.68	286.57
Kansas	173.08	286.18	265.23	398.18	269.35	205.48	290.52	167.10
South Atlantic:								
Delaware	214.89	1,088.74	360.77	400.07	226.36	315.92	247.10	263.85
Maryland	150.74	171.82	258.98	238.99	329.45	208.85	78.68	178.08
Virginia	207.45	325.73	523.32	235.19	338.55	325.63	130.81	255.80
West Virginia	345.85	681.48	741.81	516.43	290.59	381.92	371.70	364.40
North Carolina	157.26	430.78	330.42	220.65	192.39	189.11	328.39	144.72
South Carolina	186.75	423.58	837.52	297.68	282.46	235.38	167.17	202.43
Georgia	179.20	976.01	449.24	284.18	351.48	141.27	478.78	117.39
Florida	133.64	511.60	392.64	433.70	251.01	163.09	379.83	108.56
East South Central:								
Kentucky	147.84	378.48	247.18	199.02	258.67	232.39	171.22	163.65
Tennessee	194.31	313.09	699.13	466.68	308.19	131.54	442.39	197.21
Alabama	172.49	56.42	169.89	152.00	88.25	241.27	151.02	193.64
West South Central:								
Arkansas	192.89	540.82	503.12	596.48	193.82	176.59	250.35	198.66
Louisiana	213.34	394.53	588.50	307.78	205.27	278.63	266.18	213.49
Oklahoma	130.98	364.09	617.61	307.46	327.46	171.42	255.56	174.65
Texas	102.10	461.94	361.15	415.42	315.99	107.32	200.98	101.15
Mountain:								
Idaho	143.17	685.82	585.09	318.72	384.20	181.45	144.87	161.02
Wyoming	193.45	326.15	667.17	308.84	263.07	362.29	201.61	210.87
Colorado	139.25	291.71	381.03	273.89	167.50	243.51	171.71	208.09
New Mexico	134.26	435.61	407.18	546.76	296.63	203.78	330.86	145.74
Arizona	162.74	311.74	293.08	207.71	286.71	204.68	208.34	157.47
Utah	99.92	501.09	302.93	406.42	281.09	117.65	279.84	71.12
Pacific:								
Washington	170.02	417.09	318.87	119.97	268.71	192.44	121.45	194.98
Oregon	129.19	398.33	1,146.36	422.28	314.10	208.93	349.41	157.61
California	159.98	308.16	193.40	193.86	119.58	241.05	100.51	198.26
States not shown separately	214.47	293.66	386.66	258.22	204.76	333.62	285.89	247.48

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](#).

Table II. D. 1. a(1998) 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, 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	5,301.92	5,079.70	5,256.00	5,228.28	5,265.09	5,359.75	5,202.31	5,324.30
New England:								
Massachusetts	5,833.11	6,416.01	6,043.46	5,762.07	5,750.52	5,786.88	6,135.14	5,755.34
New Hampshire	5,838.66	5,687.71	5,387.02	5,688.46	5,881.07	6,154.17	5,609.11	5,952.32
Connecticut	6,533.71	6,518.28	5,357.31	5,653.70	8,267.80	6,110.36	5,767.17	6,821.53
Middle Atlantic:								
New York	5,418.46	5,132.25	6,015.85	5,655.69	4,772.76	5,666.62	5,442.34	5,410.61
New Jersey	5,806.33	5,946.11	6,632.70	5,856.56	5,303.79	5,708.97	6,250.51	5,664.33
Pennsylvania	5,445.56	5,461.60	4,817.79	5,548.40	6,322.75	5,164.60	5,355.89	5,459.32
East North Central:								
Ohio	5,129.44	4,964.09	5,643.19	5,606.16	4,759.27	5,098.11	5,462.27	5,062.52
Indiana	5,454.86	6,067.94	5,582.80	5,395.30	4,965.47	5,539.14	6,009.43	5,409.58
Illinois	5,323.35	5,844.71	5,350.93	4,875.61	5,600.03	5,256.21	5,461.72	5,299.54
Michigan	5,523.38	4,118.03	5,319.38	5,063.10	5,018.95	5,693.61	5,009.15	5,587.69
Wisconsin	5,308.79	5,294.93	6,203.33	5,384.74	5,382.32	5,201.55	5,557.94	5,258.98
West North Central:								
Minnesota	5,614.64	4,661.16	3,363.31	5,055.42	4,794.43	6,261.04	4,506.56	5,912.54
Iowa	4,510.50	3,926.84	3,813.56 *	4,538.49	4,554.31	4,599.18	3,926.96	4,596.03
Missouri	4,986.94	5,939.88	3,944.74	4,755.46	5,986.40	4,893.21	5,524.63	4,940.70
Nebraska	5,505.22	2,167.03	5,897.93 *	4,577.77	5,925.94	5,602.59	4,294.04	5,615.35
Kansas	5,597.40	5,678.87	5,851.80	6,393.53	5,052.64	5,696.28	5,753.69	5,561.90
South Atlantic:								
Delaware	5,966.90	5,315.05	6,578.22	6,425.49	6,034.36	5,726.84	5,995.53	5,957.02
Maryland	5,316.42	5,885.32	5,478.39	5,982.17	5,429.85	5,044.07	5,855.51	5,161.84
Virginia	4,984.58	4,004.83	5,185.12	5,025.45	5,553.42	4,911.63	4,643.27	5,046.59
West Virginia	5,623.08	4,750.36	5,029.00	5,333.16	5,810.51	5,858.32	5,449.25	5,664.70
North Carolina	5,343.12	3,533.83	4,614.19	5,034.29	6,159.87	5,492.07	4,073.26	5,518.35
South Carolina	5,331.05	5,316.62	5,768.39	5,229.61	5,784.60	5,258.99	5,603.27	5,300.65
Georgia	4,937.22	6,055.67	3,698.70	4,740.34	6,518.74	4,974.15	4,632.05	5,044.78
Florida	5,203.75	6,482.72	5,390.81	4,864.19	4,565.88	5,375.91	5,774.96	5,121.72
East South Central:								
Kentucky	5,322.21	5,641.78	5,855.76	5,023.65	5,284.34	5,276.13	5,701.52	5,222.31
Tennessee	5,758.58	5,020.98	8,212.47	6,151.75	5,896.12	5,256.67	6,671.05	5,709.33
Alabama	5,530.13	5,102.80	5,248.35	5,684.29	5,796.16	5,560.34	5,254.13	5,653.03
West South Central:								
Arkansas	5,245.34	5,082.32	4,620.45	5,683.62	5,262.84	5,264.33	4,812.62	5,290.88
Louisiana	5,845.33	4,012.47	4,766.45	4,989.00	4,658.78	6,291.60	4,786.57	6,021.78
Oklahoma	4,928.42	5,274.39	4,854.92	4,001.72	5,101.82	5,068.72	4,166.78	5,036.18
Texas	5,822.56	5,522.39	6,369.78	5,078.45	5,638.48	5,891.71	5,838.22	5,820.36
Mountain:								
Idaho	4,933.82	4,025.33	3,407.00 *	4,862.77	3,904.71	5,276.68	3,696.33	5,019.31
Wyoming	5,525.48	5,336.83	4,670.33 *	6,093.86	5,985.27	5,548.61	5,101.83	5,619.62
Colorado	5,190.42	5,549.10	4,118.46	5,116.22	4,691.70	5,267.12	5,306.71	5,086.06
New Mexico	4,834.49	6,033.90	4,119.98	4,715.44	4,116.05	5,266.15	5,221.82	4,712.53
Arizona	5,048.54	4,905.12	4,391.72	4,959.92	4,880.33	5,154.97	4,751.25	5,107.81
Utah	5,336.65	5,818.92	4,441.55	6,419.68	4,866.98	5,432.91	5,333.40	5,337.75
Pacific:								
Washington	5,400.74	4,749.16	4,997.70	4,844.95	5,055.87	5,589.29	4,809.96	5,468.12
Oregon	5,248.49	4,963.37	5,005.32	5,840.93	5,534.19	5,081.91	5,304.94	5,235.60
California	4,779.76	4,233.53	4,492.74	4,706.61	4,825.85	4,880.34	4,464.90	4,849.01
States not shown separately	5,307.86	4,771.51	5,016.98	5,533.72	5,433.91	5,698.31	4,946.44	5,558.20

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.D.1.a(1998) 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, 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	55.84	171.01	164.19	48.88	79.87	77.34	107.93	59.89
New England:								
Massachusetts	72.41	184.24	146.78	157.43	198.85	91.35	142.89	88.68
New Hampshire	90.94	632.36	235.74	138.45	238.03	259.21	124.67	164.24
Connecticut	272.66	908.44	1,097.09	458.49	738.65	218.78	266.82	532.36
Middle Atlantic:								
New York	147.15	212.20	725.19	255.20	352.05	210.73	215.34	194.34
New Jersey	344.45	490.32	1,245.80	1,082.98	454.66	811.90	275.52	419.46
Pennsylvania	231.05	417.45	1,247.56	171.88	404.77	160.21	316.08	259.58
East North Central:								
Ohio	114.74	818.50	871.43	232.96	728.66	205.16	200.95	131.53
Indiana	213.43	1,584.52	1,445.70	1,344.37	1,336.94	603.14	1,118.68	603.21
Illinois	133.82	1,315.01	1,352.86	802.75	255.54	664.26	664.26	151.87
Michigan	268.18	936.27	855.55	1,072.08	931.38	674.36	356.30	335.91
Wisconsin	217.18	621.83	1,001.40	436.72	839.72	253.86	280.47	244.28
West North Central:								
Minnesota	281.92	1,050.80	760.08	817.88	1,037.67	752.53	620.38	311.59
Iowa	267.57	1,036.81	1,160.64 *	965.98	976.57	390.63	836.89	292.20
Missouri	326.77	1,488.04	1,128.72	576.33	1,171.91	367.03	719.50	325.96
Nebraska	371.38	646.27	1,865.09 *	1,115.86	1,562.37	271.78	1,170.58	302.14
Kansas	287.18	1,243.84	1,545.56	1,423.77	999.62	718.28	922.27	626.30
South Atlantic:								
Delaware	227.04	1,082.41	1,017.65	483.97	229.41	374.36	282.06	266.16
Maryland	127.41	195.08	931.59	760.01	610.76	174.73	278.80	140.19
Virginia	267.35	627.01	1,137.08	804.32	744.47	315.36	234.99	316.94
West Virginia	239.21	1,051.61	1,499.65	1,016.39	1,251.44	925.78	1,053.22	307.59
North Carolina	242.97	949.05	1,368.70	1,072.07	1,628.17	188.32	782.84	185.40
South Carolina	170.30	1,439.43	1,298.76	1,350.66	1,519.64	228.65	922.92	229.44
Georgia	191.45	1,434.94	912.91	582.73	1,739.20	432.24	787.71	234.94
Florida	168.19	1,157.99	1,035.70	561.03	302.04	202.38	561.68	145.99
East South Central:								
Kentucky	241.78	1,467.21	1,261.70	981.25	1,007.45	302.19	932.35	240.13
Tennessee	321.28	1,157.29	2,117.31	1,445.68	985.04	240.17	1,226.05	332.93
Alabama	210.59	780.08	790.63	1,124.70	1,453.26	545.06	169.93	411.33
West South Central:								
Arkansas	170.37	1,521.87	1,021.54	697.36	1,155.78	275.18	551.27	229.46
Louisiana	234.06	1,047.78	807.53	924.40	989.29	715.26	360.71	285.01
Oklahoma	173.76	1,321.76	1,050.94	1,030.24	1,091.02	191.34	545.41	225.93
Texas	204.57	875.44	1,020.83	777.16	662.83	307.95	362.21	246.19
Mountain:								
Idaho	605.01	1,133.93	1,077.39 *	1,078.41	967.31	1,005.57	1,033.07	627.15
Wyoming	933.76	1,396.79	1,401.98 *	1,625.46	1,785.31	1,435.45	980.97	1,113.70
Colorado	114.80	631.85	810.56	330.79	281.23	128.05	244.61	83.25
New Mexico	308.18	1,043.66	638.34	599.66	383.18	399.35	399.77	350.41
Arizona	154.48	309.64	430.81	313.85	308.20	231.28	231.28	174.72
Utah	178.57	892.56	572.40	1,049.28	748.43	125.30	391.50	156.03
Pacific:								
Washington	159.62	623.11	805.01	322.45	303.22	194.14	362.66	168.36
Oregon	194.73	219.71	606.23	745.42	361.93	246.38	271.24	219.47
California	135.01	244.61	375.49	179.77	142.58	192.21	113.64	154.56
States not shown separately	168.42	404.70	391.76	665.72	229.65	223.58	403.58	144.50

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.D.1.b(1998) 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, 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	5,700.86	5,293.47	5,748.98	5,433.50	5,398.28	5,898.96	5,515.57	5,738.25
New England:								
Massachusetts	6,448.31	7,301.79	6,290.61	6,000.01	6,800.84	6,382.39	6,553.07	6,431.13
New Hampshire	6,315.32	7,201.18	6,487.09	5,929.63	6,107.30	6,457.11	6,300.30	6,320.44
Connecticut	6,360.22	5,656.76	6,848.17	6,728.89	6,734.30	6,246.87	6,411.10	6,354.05
Middle Atlantic:								
New York	6,992.01	6,450.19	7,133.36	6,860.43	6,558.08	7,152.94	6,827.17	7,027.21
New Jersey	6,431.17	6,845.06	8,930.39	6,218.70	5,407.74	6,476.69	7,485.27	6,188.65
Pennsylvania	5,622.46	5,978.91	5,159.22	6,115.61	5,446.41	5,642.17	5,480.67	5,650.61
East North Central:								
Ohio	5,417.65	4,793.00	4,914.27	5,423.27	5,243.59	5,605.13	5,144.23	5,471.41
Indiana	5,085.00	5,651.18	5,874.25	5,003.36	4,227.91	5,224.54	5,441.39	5,016.30
Illinois	6,162.71	5,164.38	6,005.08	6,481.61	6,137.43	6,173.88	5,801.10	6,227.12
Michigan	5,857.98	5,802.10	5,542.98	5,460.67	4,760.40	6,432.44	5,480.71	5,943.39
Wisconsin	5,747.72	5,226.12	5,972.13	5,794.50	5,763.52	5,734.69	5,701.16	5,759.05
West North Central:								
Minnesota	4,985.22	4,879.47	5,147.14	5,148.83	5,089.78	4,872.37	5,390.20	4,915.95
Iowa	5,146.53	6,167.57	5,370.60	4,597.56	4,676.03	5,149.38	5,510.76	5,048.69
Missouri	5,387.10	4,506.40	4,536.84	5,391.75	5,208.97	5,746.10	4,625.27	5,607.72
Nebraska	5,300.28	4,831.75	5,486.67	5,251.79	4,666.23	5,631.27	5,320.12	5,295.84
Kansas	5,187.02	5,485.12	4,947.28	5,780.67	5,704.81	4,900.10	5,369.37	5,157.35
South Atlantic:								
Delaware	6,131.40	6,207.33	7,114.88	7,059.05	6,265.05	5,884.53	7,328.00	5,901.23
Maryland	6,257.33	5,523.97	6,612.60	6,100.62	6,454.41	6,228.04	6,154.21	6,276.08
Virginia	5,580.50	5,460.85	6,049.37	5,747.04	5,126.82	5,699.82	5,929.69	5,497.00
West Virginia	6,190.05	5,716.77	6,202.47	6,615.30	5,345.14	6,396.12	5,409.28	6,403.37
North Carolina	4,882.73	5,345.39	5,867.30	4,680.44	5,347.98	4,644.23	5,459.88	4,789.88
South Carolina	5,396.89	5,348.86	5,112.28	5,266.70	4,770.24	5,601.96	5,217.74	5,426.58
Georgia	4,949.10	3,265.19	5,964.91	5,508.37	5,337.67	5,274.06	3,672.92	5,371.20
Florida	5,583.93	5,615.56	5,796.20	5,343.06	4,922.32	5,826.53	5,572.03	5,586.88
East South Central:								
Kentucky	5,173.11	4,879.77	5,887.67	5,381.18	4,805.35	5,273.84	5,538.39	5,118.69
Tennessee	4,623.35	4,821.95	5,611.55	3,466.81	5,060.95	5,459.75	4,795.23	4,593.12
Alabama	5,326.42	4,879.68	5,015.17	4,736.78	5,086.36	5,485.76	4,858.07	5,401.64
West South Central:								
Arkansas	4,710.46	5,117.71	4,110.46	3,333.25	4,147.31	5,273.64	4,653.80	4,720.05
Louisiana	5,469.53	5,333.45	4,829.41	5,222.97	4,592.50	6,003.17	5,390.81	5,483.93
Oklahoma	5,296.19	5,630.90	5,063.78	4,892.19	5,200.32	5,435.96	5,259.25	5,304.62
Texas	5,639.30	6,266.64	5,265.01	4,930.82	5,586.72	5,752.80	5,602.35	5,644.26
Mountain:								
Idaho	5,494.04	5,019.55	5,463.16	5,187.99	5,266.19	5,708.09	5,260.39	5,564.77
Wyoming	6,110.71	6,390.26	6,114.92	6,027.85	5,939.86	6,162.32	6,241.88	6,090.17
Colorado	5,645.16	5,547.53	6,041.33	5,247.44	5,053.49	5,910.19	5,647.91	5,643.64
New Mexico	4,943.46	3,335.84	5,192.85	5,188.00	4,852.06	4,989.32	4,529.87	4,988.83
Arizona	5,575.68	4,735.12	5,949.35	5,031.10	6,078.32	5,608.00	5,173.89	5,634.81
Utah	5,414.35	4,757.21	5,294.94	6,255.20	5,909.62	4,964.54	5,829.15	5,283.71
Pacific:								
Washington	5,816.86	5,779.64	4,474.68	5,164.60	4,842.14	6,357.50	5,180.49	5,982.71
Oregon	5,888.60	6,038.08	5,201.35	5,130.23	5,595.94	6,152.91	5,441.86	5,956.23
California	6,024.17	5,106.65	5,454.53	5,155.99	5,299.18	6,405.06	5,137.83	6,168.09
States not shown separately	5,678.44	4,531.04	4,879.38	5,211.25	5,603.06	6,090.73	5,046.56	5,827.19

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.D.1.b(1998) 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, 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	39.65	141.78	133.93	108.25	61.12	56.03	70.83	46.52
New England:								
Massachusetts	117.05	581.85	161.13	252.00	363.01	180.74	175.06	156.45
New Hampshire	225.70	969.77	754.91	764.16	457.79	261.76	423.81	173.80
Connecticut	231.24	731.79	526.11	875.26	259.43	311.08	333.46	270.99
Middle Atlantic:								
New York	356.95	351.62	843.86	326.59	257.89	625.02	193.59	411.34
New Jersey	171.34	468.40	474.67	420.37	428.22	303.20	319.20	222.19
Pennsylvania	148.85	269.44	300.05	457.62	203.86	253.41	112.91	179.80
East North Central:								
Ohio	217.78	346.38	410.47	227.15	569.14	282.01	223.51	270.58
Indiana	189.74	739.33	752.14	236.86	387.94	242.29	303.94	211.60
Illinois	235.50	181.81	251.14	255.16	397.52	399.44	232.43	331.60
Michigan	362.34	663.64	397.13	307.78	342.77	560.95	164.58	413.17
Wisconsin	261.86	861.94	457.15	611.19	382.09	365.76	441.40	287.93
West North Central:								
Minnesota	169.17	371.55	853.18	285.96	244.33	364.00	465.49	202.08
Iowa	174.67	818.21	1,091.11	257.02	81.10	281.33	304.29	205.06
Missouri	229.46	358.19	288.10	175.04	278.73	286.69	268.61	241.84
Nebraska	181.81	630.92	610.03	293.96	246.16	262.95	195.87	203.76
Kansas	193.11	728.80	717.70	469.04	431.79	198.05	359.36	190.37
South Atlantic:								
Delaware	233.65	1,556.77	1,155.36	1,241.71	608.10	395.48	990.27	346.31
Maryland	218.37	694.41	377.35	678.85	428.23	262.70	172.75	242.29
Virginia	147.86	1,083.86	890.53	348.13	435.84	254.99	180.12	170.59
West Virginia	385.42	884.81	1,014.00	1,178.48	404.68	437.67	669.99	442.57
North Carolina	205.48	682.07	723.63	234.52	280.59	370.63	278.11	234.61
South Carolina	236.16	446.08	1,125.80	448.22	218.28	313.14	215.11	245.98
Georgia	225.22	907.86	1,138.56	689.13	491.80	186.80	768.81	131.04
Florida	198.59	647.62	749.92	549.54	333.54	303.95	493.91	184.93
East South Central:								
Kentucky	213.87	488.61	745.95	213.74	284.50	363.07	267.21	239.03
Tennessee	195.08	453.47	469.63	482.17	218.68	197.50	311.59	213.12
Alabama	190.05	132.87	193.84	98.55	161.02	266.46	147.39	213.16
West South Central:								
Arkansas	204.26	755.99	782.00	719.64	361.63	184.88	337.04	223.68
Louisiana	188.15	920.04	909.33	484.57	251.09	400.80	375.61	233.83
Oklahoma	97.53	905.69	442.02	308.58	409.25	97.29	311.72	140.57
Texas	150.37	862.72	338.62	607.41	372.60	163.03	219.83	159.91
Mountain:								
Idaho	167.34	839.12	850.14	933.94	334.30	343.02	401.85	161.86
Wyoming	236.40	850.30	1,470.28	707.80	913.05	439.57	760.66	288.59
Colorado	140.23	342.10	795.01	282.57	581.13	364.53	248.21	253.40
New Mexico	140.26	741.37	1,176.73	633.52	548.96	276.85	546.94	163.17
Arizona	147.75	372.21	897.91	474.46	325.93	206.16	189.94	164.96
Utah	138.36	425.65	802.68	450.08	317.42	189.15	404.17	98.38
Pacific:								
Washington	203.46	774.22	411.66	231.72	234.42	260.67	153.67	234.66
Oregon	202.47	826.83	968.69	964.63	352.89	234.80	559.58	213.52
California	213.67	476.56	384.55	364.56	227.88	246.75	207.14	239.06
States not shown separately	242.35	601.11	571.04	346.71	221.07	409.47	285.81	282.01

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. D. 1. c(1998) 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, 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	5,753.86	5,533.77	5,791.15	5,421.38	5,629.52	5,845.01	5,684.75	5,769.05
New England:								
Massachusetts	6,334.99	6,793.04	5,223.15	6,269.72	5,998.94	6,415.07	6,254.86	6,358.91
New Hampshire	6,734.91	7,325.41	6,370.08	5,723.38	6,388.02	6,371.83	7,136.49	6,325.66
Connecticut	6,001.32	7,012.77	7,678.54	6,452.21 *	9,066.94	4,903.26	7,247.37	5,692.12
Middle Atlantic:								
New York	7,454.30	7,414.27	5,818.96	7,833.43	5,896.79	7,821.46	7,943.86	7,341.63
New Jersey	6,699.35	8,448.31	3,489.58 *	5,103.60 *	7,306.74	6,609.91	7,534.11	6,646.87
Pennsylvania	5,723.92	5,490.66	5,844.17	5,600.64	5,800.48	5,727.28	5,617.46	5,752.67
East North Central:								
Ohio	6,149.21	6,188.43	5,030.68	5,007.40	6,337.86	6,322.93	5,306.46	6,291.65
Indiana	6,676.73	7,439.15	7,390.33	6,490.30	6,355.18	6,644.23	7,264.09	6,593.22
Illinois	5,211.11	5,787.45	7,246.97	4,177.63	4,901.17	5,318.32	6,750.51	5,102.00
Michigan	6,173.14	6,093.20	5,472.95	5,524.16	6,245.23	6,350.66	6,017.89	6,207.35
Wisconsin	7,165.01	5,065.38	7,956.71	5,239.85	5,083.64	8,946.85	5,556.64	7,800.33
West North Central:								
Minnesota	4,483.51	4,484.69	6,975.95	4,559.65	5,170.95	3,906.97	5,515.44	4,144.78
Iowa	5,761.76	5,196.91	5,025.90	5,593.05	5,980.91	5,972.73	5,355.11	5,897.97
Missouri	4,836.04	4,024.40 *	7,490.29 *	6,570.26	5,641.06 *	4,819.98	4,655.71	4,853.54
Nebraska	5,988.33	5,330.40	5,292.78	4,777.24	5,717.20	6,280.23	5,162.46	6,160.02
Kansas	5,388.82	4,978.76	5,830.08	4,589.29	5,380.08	5,694.06	5,291.02	5,428.13
South Atlantic:								
Delaware	5,541.18	6,537.66	6,887.48	7,334.95	6,641.17	5,349.22	6,985.87	5,385.85
Maryland	5,329.05	5,957.49	5,391.12	4,584.05	5,835.11	5,379.03	6,146.31	5,272.46
Virginia	5,201.22	5,328.77	5,818.04	5,320.34	4,788.72	5,223.33	5,495.07	5,098.80
West Virginia	4,451.38	3,747.21	5,984.07	4,904.81	5,964.30	5,339.03	4,086.49	5,375.13
North Carolina	4,657.99	6,450.14	5,417.06	6,320.12	4,894.10	4,316.37	5,914.64	4,396.90
South Carolina	4,972.80	4,186.23	4,059.75	5,974.40	3,195.84 *	5,064.25	4,503.29	5,044.89
Georgia	5,682.02	7,152.61	5,869.30	4,744.87	5,385.48	5,076.83	6,092.05	5,611.73
Florida	4,947.69	4,129.89	4,317.14 *	4,752.52	4,760.05	5,051.75	4,175.32 *	5,079.49
East South Central:								
Kentucky	4,783.11	5,335.37	5,604.50	5,230.36	5,542.03	4,264.04	5,548.53	4,452.59
Tennessee	5,177.57	5,515.97 *	8,650.00 *	4,495.30 *	5,577.69	5,031.42	6,536.80	5,070.07
Alabama	5,219.32	4,851.63	4,920.47	5,646.54	4,449.38	5,509.20	5,643.78	5,160.54
West South Central:								
Arkansas	4,540.31	4,812.11	8,916.00 *	5,557.09	3,569.00	4,636.68	5,186.94	4,481.47
Louisiana	5,105.03	4,197.09	0.00	4,692.67	6,961.72	5,787.26	4,202.07	5,891.92
Oklahoma	5,781.96	4,522.53	10,411.14	4,425.77	4,486.22	5,686.94	7,389.84	5,474.25
Texas	4,504.80	5,014.89	5,038.42	2,918.64	5,661.70	4,436.77	4,619.76	4,488.38
Mountain:								
Idaho	4,863.20	5,229.54	4,861.45	5,130.43	4,932.65	4,743.77	5,289.43	4,751.08
Wyoming	6,004.66	5,357.36	5,552.14	5,459.60	4,957.27	6,513.41	5,346.87	6,198.16
Colorado	6,577.94	5,898.97	5,232.00 *	7,608.36 *	4,208.35	6,862.57	7,039.95	6,479.85
New Mexico	4,826.06	5,515.84	5,613.33	5,187.10	3,140.70 *	4,791.67	6,104.68	4,338.32
Arizona	5,634.53	2,640.18	6,790.70	3,536.97	4,251.11	6,073.14	3,755.56	5,951.41
Utah	5,526.37	7,413.29	6,542.90	7,567.45	5,506.56	5,255.18	6,891.23	5,349.31
Pacific:								
Washington	5,628.16	5,176.35	4,453.45	4,458.04	8,617.47	5,662.95	4,756.77	5,984.54
Oregon	5,562.05	3,140.08	7,852.26	2,880.00 *	5,730.23	5,550.13	5,415.03	5,596.13
California	6,759.46	6,839.99	4,505.29	4,498.06	6,363.79	7,178.54	5,296.23	6,999.53
States not shown separately	5,021.90	5,267.87	5,991.83	6,029.30	4,816.78	4,757.60	5,687.50	4,834.35

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. D. 1. c(1998) 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, 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	168.24	284.62	257.66	282.35	133.49	289.43	166.44	231.65
New England:								
Massachusetts	270.17	935.12	1,150.24	1,575.40	677.51	464.14	382.61	351.73
New Hampshire	343.81	1,134.69	1,800.08	1,133.19	1,214.61	1,028.74	678.55	510.32
Connecticut	999.07	1,724.60	2,040.42	1,970.91 *	2,704.58	935.29	1,287.84	1,147.32
Middle Atlantic:								
New York	530.86	1,332.13	1,721.90	1,808.41	1,032.08	780.07	1,518.57	691.90
New Jersey	909.22	2,060.50	1,117.19 *	1,547.63 *	2,040.19	1,119.43	1,553.19	935.44
Pennsylvania	151.92	474.80	1,164.25	914.73	926.54	234.10	379.17	177.35
East North Central:								
Ohio	494.88	1,359.37	846.05	569.85	1,134.21	606.73	456.70	540.80
Indiana	747.19	1,533.25	2,023.73	1,564.19	1,040.02	936.67	1,027.59	808.27
Illinois	431.58	1,434.59	1,674.07	982.15	1,085.06	645.03	1,182.88	341.77
Michigan	557.64	843.72	1,436.84	365.07	1,020.80	1,123.77	402.08	659.49
Wisconsin	987.83	954.66	1,818.61	496.81	1,178.60	1,582.47	850.69	1,283.20
West North Central:								
Minnesota	396.19	741.21	1,591.70	1,143.48	1,129.13	541.67	689.36	461.74
Iowa	269.54	726.76	1,254.55	1,214.13	806.84	339.49	523.56	313.22
Missouri	418.38	1,293.94 *	2,282.70 *	1,967.15	1,750.00 *	373.83	1,353.53	381.47
Nebraska	427.28	915.19	1,408.89	1,134.14	1,178.34	838.77	816.84	577.69
Kansas	323.03	482.36	1,033.14	1,261.30	684.73	657.94	348.52	410.88
South Atlantic:								
Delaware	458.40	1,486.61	1,972.76	1,900.68	1,514.58	691.57	1,080.63	408.38
Maryland	357.03	1,495.38	1,525.03	1,236.03	1,517.84	464.95	977.91	374.06
Virginia	406.20	628.13	1,735.15	1,274.13	997.37	907.37	553.64	708.34
West Virginia	415.34	829.16	1,472.20	822.67	1,147.64	467.27	696.47	408.84
North Carolina	265.35	1,579.76	1,309.10	1,650.71	1,094.00	409.91	949.79	316.69
South Carolina	367.35	1,027.18	1,216.83	1,332.60	1,088.17 *	827.54	867.41	512.85
Georgia	443.29	1,514.08	1,637.89	1,018.66	1,273.29	567.16	1,112.94	528.59
Florida	313.51	1,087.78	1,605.36 *	1,181.75	1,273.01	267.83	1,384.46 *	260.93
East South Central:								
Kentucky	276.42	908.26	1,333.56	523.47	1,588.76	387.28	673.21	374.84
Tennessee	439.26	1,666.97 *	2,735.37 *	1,349.82 *	1,592.92	421.91	1,729.08	398.70
Alabama	247.53	1,068.93	1,038.98	1,102.25	953.55	330.25	670.99	243.75
West South Central:								
Arkansas	407.82	1,270.98	2,819.49 *	1,343.00	836.19	527.91	1,088.69	459.40
Louisiana	407.66	1,052.38	0.00	1,223.32	1,964.48	746.01	1,041.06	430.67
Oklahoma	842.34	1,184.14	3,022.74	1,156.54	1,264.36	1,129.94	1,649.25	710.56
Texas	339.53	1,189.28	1,347.69	827.66	1,643.35	396.59	827.60	383.42
Mountain:								
Idaho	283.84	1,148.64	797.37	477.33	806.88	435.69	200.85	373.40
Wyoming	348.25	805.82	656.97	543.11	873.70	639.20	353.30	397.58
Colorado	1,020.37	1,692.51	1,654.50 *	2,283.41 *	1,212.15	1,404.26	1,745.80	1,207.48
New Mexico	359.76	1,136.15	1,515.69	1,353.47	982.39 *	647.43	859.24	419.67
Arizona	538.50	693.20	1,801.82	1,005.22	984.33	810.20	789.79	826.88
Utah	496.44	1,713.01	1,627.47	1,822.45	1,325.87	315.25	1,009.96	298.18
Pacific:								
Washington	403.46	1,083.13	937.29	1,117.11	1,857.43	509.92	783.02	528.73
Oregon	375.25	746.03	2,154.26	910.74 *	1,497.11	611.94	1,461.75	607.70
California	513.90	2,011.30	926.05	1,226.56	1,169.92	655.09	679.69	634.90
States not shown separately	270.44	555.80	1,623.42	718.45	570.30	554.50	352.23	443.93

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.D.2(1998) 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, 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	1,382.40	1,241.96	1,752.40	1,776.56	1,520.62	1,248.52	1,551.42	1,346.72
New England:								
Massachusetts	1,626.23	1,512.52	1,580.92	1,688.36	1,978.37	1,517.93	1,653.96	1,620.15
New Hampshire	1,961.36	1,465.18	3,039.55	2,816.85	1,434.60	1,529.84	2,149.27	1,872.90
Connecticut	1,273.01	1,442.01	1,791.61	1,527.10	1,954.74	976.85	1,620.06	1,209.27
Middle Atlantic:								
New York	1,360.99	799.38	1,447.40	1,787.95	1,085.41	1,436.47	1,303.82	1,375.71
New Jersey	1,535.90	779.27 *	2,652.51	2,323.52	1,335.64	1,390.28	1,781.98	1,481.35
Pennsylvania	1,235.97	759.83	793.77 *	1,724.68	1,431.01	1,183.08	925.35	1,297.95
East North Central:								
Ohio	1,070.60	924.68	1,093.34 *	1,123.86	1,054.61	1,076.68	1,013.63	1,081.58
Indiana	1,106.69	941.30 *	2,132.32 *	2,007.20	1,299.31	868.04	1,789.23	995.92
Illinois	1,300.82	952.58 *	1,201.82	1,414.70	1,367.19	1,292.01	1,410.67	1,283.40
Michigan	1,068.73	453.98 *	1,432.67	792.84	1,592.30	1,002.47	905.28	1,101.14
Wisconsin	1,176.73	852.41	1,268.13	1,406.53	1,182.31	1,130.23	1,209.78	1,168.34
West North Central:								
Minnesota	1,302.98	944.74 *	1,454.94	1,278.83	1,635.92	1,219.27	1,232.18	1,317.99
Iowa	1,336.39	1,520.38	995.77	1,591.78	1,356.47	1,291.93	1,377.47	1,325.62
Missouri	1,312.88	1,012.88	1,308.48	2,211.44	1,355.81	1,195.67	1,291.90	1,317.22
Nebraska	1,276.80	907.60	2,055.55	2,207.49	1,361.22	1,064.92	1,720.03	1,187.10
Kansas	1,466.59	1,398.44	1,689.25	1,983.98	1,729.03	1,234.68	1,599.63	1,439.81
South Atlantic:								
Delaware	1,258.79	829.62	2,412.49	1,348.77	1,423.86	1,149.66	1,572.09	1,192.52
Maryland	1,553.46	1,730.34	2,677.67	2,033.68	1,887.41	1,298.92	2,149.28	1,443.40
Virginia	1,598.99	1,235.13	2,119.22	2,538.99	1,918.15	1,306.02	1,938.79	1,519.89
West Virginia	1,758.31	3,005.98	1,070.44 *	1,102.25	1,371.21	1,306.90	2,438.33	1,276.21
North Carolina	1,490.89	1,081.69	2,251.41	2,381.12	2,141.78	1,198.29	1,880.70	1,427.15
South Carolina	1,642.42	1,415.31	2,437.20	2,566.83	1,856.75	1,405.02	2,079.41	1,574.93
Georgia	1,479.54	621.76 *	2,747.55	2,351.34	1,594.41	1,381.86	1,217.20	1,562.05
Florida	1,861.09	1,518.30	3,385.47	2,604.67	1,712.15	1,681.40	2,405.48	1,752.11
East South Central:								
Kentucky	1,265.75	1,731.85	2,496.13	1,842.43	958.14	1,072.21	1,978.79	1,121.61
Tennessee	1,313.63	882.28	2,132.97	1,628.91	1,112.06	1,277.88	1,788.19	1,254.90
Alabama	1,301.92	1,948.22	2,188.60	2,164.24	1,594.53	987.53	2,023.54	1,168.24
West South Central:								
Arkansas	1,261.45	1,446.50	1,888.22	1,503.05 *	1,456.25	1,121.61	1,727.27	1,196.14
Louisiana	1,447.06	1,682.39	1,718.27	2,262.52	1,262.61	1,303.40	1,813.32	1,354.68
Oklahoma	1,307.32	1,313.38	1,577.08	1,758.35	1,772.89	1,079.82	1,538.12	1,261.20
Texas	1,622.90	1,892.98	2,175.98	2,047.03	1,916.39	1,428.27	2,043.19	1,565.56
Mountain:								
Idaho	1,444.27	969.66 *	1,247.58	2,075.08	1,396.58 *	1,412.96	1,327.61	1,473.39
Wyoming	1,115.11	1,344.62 *	1,179.65	1,627.55	1,408.15	913.33	1,189.89	1,096.74
Colorado	1,376.37	927.62 *	2,482.37	1,714.49	1,536.78	1,159.24	1,454.72	1,326.89
New Mexico	1,601.40	1,886.34	1,536.88	2,213.42	2,086.17	1,249.33	1,813.09	1,557.53
Arizona	1,405.06	1,578.27	2,006.50	1,924.65	1,786.76	1,234.05	1,806.96	1,337.84
Utah	1,517.38	1,970.53	1,761.04	2,731.48	1,595.77	1,170.01	2,308.08	1,301.21
Pacific:								
Washington	1,254.41	1,087.83	1,240.23	1,566.54	1,714.92	1,113.19	1,285.90	1,247.23
Oregon	1,079.61	1,331.18	1,323.60	886.69 *	1,280.41 *	975.08	1,214.89	1,054.18
California	1,309.06	1,873.43	1,269.23	1,703.81	1,592.52	1,105.62	1,566.76	1,259.72
States not shown separately	1,584.93	1,479.83	1,449.02	1,669.90	1,747.66	1,560.00	1,653.86	1,561.32

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.D.2(1998) 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, 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	19.30	91.84	88.96	68.90	55.00	26.38	45.32	21.48
New England:								
Massachusetts	76.03	181.18	89.61	109.82	203.90	87.96	88.70	99.05
New Hampshire	183.93	270.51	389.41	299.84	215.02	159.08	252.04	172.95
Connecticut	175.58	264.55	232.56	320.95	212.98	183.02	171.05	207.98
Middle Atlantic:								
New York	129.30	196.88	273.55	508.55	150.68	157.01	236.35	122.97
New Jersey	237.61	292.01 *	549.03	481.85	229.80	370.34	334.86	283.43
Pennsylvania	40.74	209.54	398.94 *	198.27	187.09	48.38	142.10	34.88
East North Central:								
Ohio	79.52	222.78	389.79 *	184.24	93.02	133.14	199.11	84.94
Indiana	77.96	403.86 *	702.31 *	245.50	151.08	95.19	286.80	73.56
Illinois	127.89	428.44 *	164.07	225.87	217.68	150.42	131.31	155.61
Michigan	161.12	264.59 *	379.56	143.76	312.93	198.73	191.73	176.64
Wisconsin	64.34	220.05	320.08	149.25	144.59	112.70	143.58	74.98
West North Central:								
Minnesota	113.68	386.42 *	323.37	226.87	304.37	136.63	252.78	102.78
Iowa	115.09	271.80	280.06	227.49	145.17	157.04	192.24	123.94
Missouri	62.32	180.94	323.41	156.94	206.57	117.16	173.56	91.98
Nebraska	89.54	258.69	332.54	143.47	175.18	104.33	180.19	106.92
Kansas	76.73	363.67	376.78	381.14	244.53	144.51	323.77	120.22
South Atlantic:								
Delaware	109.45	222.33	372.52	342.92	303.15	143.91	266.70	103.24
Maryland	132.62	222.92	380.85	275.58	296.44	135.25	187.98	150.69
Virginia	71.12	293.17	405.23	207.83	166.09	94.53	199.11	91.45
West Virginia	244.26	779.21	344.83 *	188.40	147.32	226.57	476.54	101.79
North Carolina	61.96	240.20	296.10	242.89	100.20	92.42	227.11	87.94
South Carolina	161.37	374.90	474.36	327.16	143.37	162.59	286.72	164.21
Georgia	188.15	340.11 *	479.84	363.72	292.35	211.86	267.12	168.30
Florida	116.61	185.14	388.12	324.59	328.72	81.65	267.63	120.39
East South Central:								
Kentucky	106.08	405.78	502.51	128.03	171.80	110.12	233.92	122.00
Tennessee	71.76	221.17	318.20	286.88	213.38	130.14	160.23	89.07
Alabama	163.32	297.48	189.71	285.93	166.20	216.99	213.85	171.01
West South Central:								
Arkansas	73.64	321.09	375.76	491.94 *	124.43	55.13	247.71	62.88
Louisiana	106.18	243.59	395.09	282.27	192.08	149.14	170.84	131.13
Oklahoma	116.54	370.42	141.46	230.03	177.45	136.87	258.50	132.68
Texas	58.52	221.04	359.37	177.60	166.25	102.22	111.00	71.96
Mountain:								
Idaho	160.08	802.75 *	340.68	360.06	450.81 *	157.03	215.91	162.92
Wyoming	101.87	410.11 *	285.42	202.14	218.26	190.29	181.08	140.19
Colorado	139.85	553.01 *	426.48	254.11	222.86	89.06	271.97	90.09
New Mexico	87.74	376.51	340.43	320.53	166.42	152.77	245.12	101.63
Arizona	78.21	213.33	220.14	197.56	235.85	75.48	144.65	82.87
Utah	134.20	391.91	302.40	499.72	111.25	98.33	249.70	103.06
Pacific:								
Washington	62.25	270.04	129.04	234.70	158.32	68.90	108.62	72.64
Oregon	205.78	209.83	357.05	390.49 *	395.07 *	246.43	180.90	255.82
California	72.83	261.36	205.89	183.79	117.03	94.45	151.01	67.30
States not shown separately	106.31	343.26	274.67	345.30	148.87	159.91	258.16	126.53

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.D.2.a(1998) 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, 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	1,381.65	1,399.21	1,770.12	1,781.83	1,544.77	1,225.46	1,580.00	1,337.09
New England:								
Massachusetts	1,640.59						1,651.25	1,637.84
New Hampshire	1,704.92						1,929.43	1,593.75
Connecticut	1,878.17						1,742.42	1,929.15
Middle Atlantic:								
New York	1,290.92						1,166.04	1,331.95
New Jersey	1,528.70						1,091.67 *	1,668.42 *
Pennsylvania	1,284.10						1,070.92 *	1,316.82
East North Central:								
Ohio	1,346.03						1,045.57	1,406.44
Indiana	1,369.78						2,713.57	1,260.05
Illinois	1,138.42						1,193.16	1,129.00
Michigan	894.83						1,355.05	837.27
Wisconsin	1,170.26						1,354.65	1,133.39
West North Central:								
Minnesota	1,568.49						1,048.13	1,708.39
Iowa	1,230.68						1,066.86 *	1,254.69
Missouri	1,454.86						1,474.29	1,453.19
Nebraska	1,817.14						2,358.00	1,767.97
Kansas	1,373.10						1,956.05	1,240.68
South Atlantic:								
Delaware	1,480.50						1,963.43	1,313.66
Maryland	1,420.27						2,079.09	1,231.37
Virginia	1,460.46						2,035.30	1,356.01
West Virginia	1,320.57						1,434.06	1,293.40
North Carolina	1,138.20						1,545.58	1,081.98
South Carolina	1,543.46						2,849.52	1,397.61
Georgia	1,746.00						1,813.22	1,722.32
Florida	1,665.58						2,276.33	1,577.88
East South Central:								
Kentucky	1,212.98						1,951.57	1,018.46
Tennessee	1,117.34						1,987.31	1,070.38
Alabama	1,930.67						2,910.98	1,494.15
West South Central:								
Arkansas	1,237.82						1,844.82	1,173.95
Louisiana	1,485.19						1,744.34	1,442.00
Oklahoma	1,425.37						1,612.42	1,398.90
Texas	1,641.35						1,840.72	1,613.34
Mountain:								
Idaho	1,451.37						814.17 *	1,495.39
Wyoming	1,734.83						1,716.25	1,738.95
Colorado	1,433.48						1,335.19 *	1,521.69
New Mexico	1,867.34						1,969.63	1,835.13
Arizona	1,623.04						2,305.27	1,487.01
Utah	1,742.44						2,603.15	1,449.96
Pacific:								
Washington	1,309.77						1,641.10	1,271.98
Oregon	997.42						1,327.59	922.03 *
California	1,259.78						1,588.93	1,187.39
States not shown separately	1,659.24						1,781.78	1,574.37

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. 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. D. 2. a(1998) 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, 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	45.71	101.10	89.66	58.83	98.72	46.80	49.79	44.99
New England:								
Massachusetts	119.93						167.24	167.35
New Hampshire	121.73						233.14	160.14
Connecticut	299.44						329.21	470.20
Middle Atlantic:								
New York	115.10						155.21	136.11
New Jersey	393.89						337.89 *	570.03 *
Pennsylvania	141.65						364.96 *	161.47
East North Central:								
Ohio	144.38						260.31	136.12
Indiana	244.41						676.21	223.95
Illinois	113.86						322.89	138.63
Michigan	204.21						398.98	206.90
Wisconsin	178.40						388.19	168.33
West North Central:								
Minnesota	143.31						298.99	158.57
Iowa	249.82						371.47 *	256.67
Missouri	141.02						364.44	159.56
Nebraska	247.81						669.48	250.54
Kansas	259.42						401.27	223.19
South Atlantic:								
Delaware	140.15						380.62	95.86
Maryland	185.54						295.38	212.56
Virginia	148.74						234.41	180.21
West Virginia	171.67						400.95	179.53
North Carolina	185.20						373.67	199.48
South Carolina	146.57						759.21	184.47
Georgia	161.28						424.44	155.64
Florida	197.25						351.48	196.47
East South Central:								
Kentucky	147.44						507.96	134.88
Tennessee	210.54						400.69	247.92
Alabama	252.90						456.67	278.78
West South Central:								
Arkansas	194.77						399.64	180.15
Louisiana	197.42						314.04	252.87
Oklahoma	206.90						371.76	140.36
Texas	152.25						255.83	156.67
Mountain:								
Idaho	304.18						652.64 *	318.54
Wyoming	460.27						430.64	478.11
Colorado	152.61						401.56 *	130.54
New Mexico	121.61						382.14	180.68
Arizona	83.42						244.81	75.96
Utah	162.87						409.29	112.52
Pacific:								
Washington	80.95						214.52	97.54
Oregon	219.45						276.19	294.56 *
California	108.94						164.66	85.20
States not shown separately	269.39						358.96	307.44

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.D.2.b(1998) 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, 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	1,430.66	1,125.45	1,877.75	1,761.03	1,522.38	1,317.96	1,566.10	1,403.34
New England:								
Massachusetts	1,596.76						1,534.89	1,606.91
New Hampshire	2,293.86						2,677.37	2,163.31
Connecticut	1,077.79						1,678.63	1,004.91
Middle Atlantic:								
New York	1,404.13						1,141.99	1,460.11
New Jersey	1,636.95						2,158.64	1,516.92
Pennsylvania	1,261.47						972.66	1,318.80
East North Central:								
Ohio	908.89						902.49	910.15
Indiana	1,106.50						2,031.49	928.19
Illinois	1,519.29						1,596.65	1,505.51
Michigan	1,319.60						910.60	1,412.20
Wisconsin	1,286.15						1,192.13	1,309.03
West North Central:								
Minnesota	1,350.59						1,510.36	1,323.26
Iowa	1,343.04						1,561.96	1,284.23
Missouri	1,350.70						1,323.65	1,358.53
Nebraska	1,227.30						1,818.97	1,094.76
Kansas	1,460.60						1,378.00 *	1,474.03
South Atlantic:								
Delaware	1,158.43						1,344.64	1,122.62
Maryland	1,700.90						2,325.40	1,587.37
Virginia	1,715.70						1,915.81	1,667.85
West Virginia	1,219.08						867.88	1,315.04
North Carolina	1,710.39						1,966.16	1,669.25
South Carolina	1,702.94						2,030.34	1,648.67
Georgia	1,394.56						978.81 *	1,532.07
Florida	2,114.03						2,655.50	1,979.84
East South Central:								
Kentucky	1,320.29						2,127.78	1,199.99
Tennessee	1,421.84						1,769.48	1,360.69
Alabama	1,149.24						1,699.22	1,060.90
West South Central:								
Arkansas	1,393.29						1,895.69	1,308.20
Louisiana	1,410.60						1,825.34	1,334.72
Oklahoma	1,343.81						1,691.44	1,264.41
Texas	1,644.01						2,116.10	1,580.65
Mountain:								
Idaho	1,437.28						908.72	1,597.27
Wyoming	1,273.39						1,627.47	1,217.97
Colorado	1,383.93						1,628.38	1,249.32
New Mexico	1,499.94						1,938.97	1,451.78
Arizona	1,347.13						1,675.52	1,298.80
Utah	1,489.80						2,403.81	1,201.92
Pacific:								
Washington	1,207.24						1,302.92	1,182.30
Oregon	1,143.76						1,045.99	1,158.56
California	1,359.00						1,459.14	1,342.74
States not shown separately	1,601.33						1,473.95	1,631.31

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. 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.D.2.b(1998) 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, 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	24.21	104.81	109.07	58.09	49.44	32.07	64.03	26.48
New England:								
Massachusetts	104.30						156.65	112.62
New Hampshire	261.93						403.97	240.86
Connecticut	179.21						265.24	174.74
Middle Atlantic:								
New York	126.63						132.14	144.03
New Jersey	291.06						424.98	347.68
Pennsylvania	100.22						181.02	127.48
East North Central:								
Ohio	106.41						163.33	135.79
Indiana	106.87						258.76	66.92
Illinois	130.54						199.72	179.32
Michigan	208.69						268.69	224.61
Wisconsin	91.63						139.58	122.49
West North Central:								
Minnesota	106.94						436.09	93.17
Iowa	130.99						240.30	144.46
Missouri	87.35						187.56	122.46
Nebraska	84.59						160.97	99.01
Kansas	93.00						427.07 *	136.35
South Atlantic:								
Delaware	185.06						367.32	151.38
Maryland	164.11						296.12	183.34
Virginia	88.46						292.89	106.66
West Virginia	120.64						158.50	153.41
North Carolina	60.94						179.87	74.02
South Carolina	170.30						334.65	168.73
Georgia	243.67						480.24 *	228.27
Florida	173.89						298.81	158.65
East South Central:								
Kentucky	186.30						206.51	186.18
Tennessee	59.65						157.77	79.03
Alabama	249.01						260.08	304.13
West South Central:								
Arkansas	97.92						285.65	113.67
Louisiana	101.25						211.82	130.22
Oklahoma	142.43						244.72	183.14
Texas	60.06						182.81	72.66
Mountain:								
Idaho	188.41						267.69	189.87
Wyoming	210.48						484.98	194.20
Colorado	165.40						378.26	118.58
New Mexico	96.49						410.02	120.80
Arizona	101.35						147.98	111.41
Utah	204.11						413.55	159.86
Pacific:								
Washington	68.51						156.65	74.59
Oregon	215.83						228.41	255.40
California	71.46						212.10	79.39
States not shown separately	132.77						144.82	154.79

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.D.2.c(1998) 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, 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	1,190.02	1,271.63	1,199.36	1,867.72	1,431.54	1,048.57	1,438.94	1,135.31
New England:								
Massachusetts	1,688.45						2,015.00	1,591.01
New Hampshire	1,595.62						1,686.63	1,502.87
Connecticut	1,011.63 *						642.42 *	1,103.25 *
Middle Atlantic:								
New York	1,405.59						2,347.56 *	1,188.79
New Jersey	1,073.75						671.93 *	1,099.01
Pennsylvania	1,085.21						665.96 *	1,198.43
East North Central:								
Ohio	1,295.94						1,411.03 *	1,276.48
Indiana	904.43						432.89 *	971.47
Illinois	630.05						322.69 *	651.84 *
Michigan	695.09						598.61 *	716.35
Wisconsin	795.14						1,118.23	667.52
West North Central:								
Minnesota	792.75						755.67 *	804.93
Iowa	1,389.67						969.24 *	1,530.50
Missouri	831.31						550.28 *	858.59
Nebraska	1,087.59						1,110.13	1,082.90
Kansas	1,615.19						1,863.26	1,515.47
South Atlantic:								
Delaware	1,233.55						1,196.17 *	1,237.57
Maryland	1,280.31						1,174.89 *	1,287.61
Virginia	1,386.43						1,874.96	1,216.15
West Virginia	2,518.32						3,063.84	1,137.26
North Carolina	1,395.23						2,022.53	1,264.89
South Carolina	1,467.08						1,629.62	1,442.13 *
Georgia	1,399.21						1,253.31 *	1,424.22
Florida	1,197.88						943.31 *	1,241.32
East South Central:								
Kentucky	1,068.69 *						1,668.32 *	809.76 *
Tennessee	1,423.34						1,325.61 *	1,431.07
Alabama	1,696.90						2,223.78	1,623.93
West South Central:								
Arkansas	805.34						433.16 *	839.21
Louisiana	1,533.89						1,827.96	1,277.61 *
Oklahoma	889.64						566.48 *	951.49
Texas	1,399.14						2,054.50	1,305.51
Mountain:								
Idaho	1,448.85						1,819.54	1,351.34
Wyoming	967.89						1,020.04	952.55
Colorado	988.14						263.31 *	1,142.03
New Mexico	1,125.20						1,104.09 *	1,133.25
Arizona	1,046.12						705.78	1,103.52
Utah	1,332.57						1,131.68	1,358.64
Pacific:								
Washington	1,343.94						920.24 *	1,517.23
Oregon	1,098.47						1,406.95	1,026.96 *
California	1,374.05						1,929.45	1,282.92
States not shown separately	1,432.42						1,759.17	1,340.35

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. 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.D.2.c(1998) 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, 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	47.48	158.79	174.41	364.94	106.12	51.27	153.09	38.72
New England:								
Massachusetts	237.70						477.49	233.67
New Hampshire	158.74						419.23	239.44
Connecticut	384.06 *						648.70 *	517.46 *
Middle Atlantic:								
New York	381.10						1,164.25 *	175.66
New Jersey	309.23						452.27 *	314.94
Pennsylvania	139.75						211.86 *	152.28
East North Central:								
Ohio	232.59						515.71 *	248.98
Indiana	150.25						434.87 *	213.65
Illinois	181.77						244.15 *	236.42 *
Michigan	131.59						301.91 *	132.12
Wisconsin	118.74						197.97	109.26
West North Central:								
Minnesota	163.02						275.83 *	238.34
Iowa	187.37						365.17 *	206.91
Missouri	100.82						363.21 *	124.83
Nebraska	194.54						314.14	167.94
Kansas	215.38						417.50	221.14
South Atlantic:								
Delaware	132.49						513.64 *	158.44
Maryland	117.42						440.82 *	117.06
Virginia	212.72						460.06	172.86
West Virginia	473.89						562.87	154.08
North Carolina	249.09						583.55	256.92
South Carolina	313.34						366.57	532.53 *
Georgia	154.88						600.85 *	219.97
Florida	283.60						886.91 *	251.15
East South Central:								
Kentucky	368.36 *						516.16 *	311.67 *
Tennessee	121.53						480.77 *	164.45
Alabama	316.78						542.05	340.68
West South Central:								
Arkansas	230.69						307.55 *	218.56
Louisiana	287.23						526.53	415.51 *
Oklahoma	221.09						422.92 *	237.79
Texas	260.33						515.04	250.15
Mountain:								
Idaho	243.21						272.32	248.62
Wyoming	146.94						222.42	253.84
Colorado	228.88						260.13 *	284.83
New Mexico	173.32						454.62 *	200.33
Arizona	193.12						188.64	211.77
Utah	214.48						338.45	296.62
Pacific:								
Washington	205.79						405.18 *	292.69
Oregon	295.51						411.56	355.76 *
California	166.87						523.11	185.36
States not shown separately	111.84						388.45	163.23

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.D.3(1998) 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, 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	24.7%	23.6%	31.3%	33.0%	28.3%	21.8%	28.5%	24.0%
New England:								
Massachusetts	26.5%	22.3%	26.1%	28.7%	32.0%	24.8%	26.3%	26.5%
New Hampshire	31.7%	21.6%	51.1%	48.4%	23.8%	24.1%	34.6%	30.3%
Connecticut	20.0%	23.4%	28.8%	24.1%	26.6%	15.9%	26.1%	18.9%
Middle Atlantic:								
New York	21.1%	13.5%	22.5%	27.4%	19.5%	21.2%	20.6%	21.2%
New Jersey	24.3%	11.5% *	33.1%	37.8%	24.1%	22.0%	25.0%	24.1%
Pennsylvania	22.1%	13.3%	15.1% *	29.7%	24.8%	21.5%	16.9%	23.2%
East North Central:								
Ohio	19.5%	18.4%	21.4% *	20.7%	20.1%	19.1%	19.3%	19.6%
Indiana	20.2%	15.4% *	34.5%	38.4%	27.6%	15.5%	30.7%	18.4%
Illinois	22.3%	17.6% *	19.8%	23.6%	23.3%	22.2%	24.3%	21.9%
Michigan	18.3%	7.9% *	26.1%	14.6%	31.8%	16.2%	16.3%	18.6%
Wisconsin	20.1%	16.4%	20.4%	25.1%	21.2%	18.5%	21.5%	19.7%
West North Central:								
Minnesota	25.9%	20.0% *	26.7%	25.3%	32.4%	24.4%	23.6%	26.4%
Iowa	25.8%	26.0%	19.8% *	32.9%	27.4%	24.8%	25.8%	25.8%
Missouri	25.2%	21.9%	28.4%	42.0%	25.5%	22.5%	27.3%	24.8%
Nebraska	23.4%	18.8%	37.2%	42.5%	28.0%	18.5%	32.9%	21.6%
Kansas	27.8%	26.1%	31.1%	34.9%	31.4%	24.3%	29.5%	27.4%
South Atlantic:								
Delaware	21.1%	14.1%	35.0%	19.9% *	23.0%	20.1%	23.2%	20.5%
Maryland	26.6%	30.2%	42.5%	35.0%	30.5%	22.6%	35.6%	24.8%
Virginia	29.9%	24.4%	36.0%	46.5%	37.0%	24.3%	35.0%	28.6%
West Virginia	32.5%	74.5%	18.0% *	18.6%	24.5%	21.4%	54.3%	21.0%
North Carolina	30.0%	23.1%	40.0%	48.5%	40.0%	24.7%	35.9%	29.0%
South Carolina	30.8%	27.5%	47.8%	47.2%	39.3%	25.7%	40.2%	29.4%
Georgia	29.4%	16.4% *	63.2%	45.5%	28.9%	26.2%	29.7%	29.3%
Florida	34.6%	26.4%	60.6%	50.3%	36.0%	30.3%	43.7%	32.7%
East South Central:								
Kentucky	24.5%	33.8%	42.9%	34.9%	19.7%	20.8%	35.4%	22.1%
Tennessee	26.0%	18.0% *	33.2%	46.0%	19.9%	23.9%	34.6%	24.9%
Alabama	24.4%	39.6%	43.3%	42.4%	31.9%	18.0%	40.3%	21.6%
West South Central:								
Arkansas	26.2%	28.6%	43.3%	39.8%	34.4%	21.8%	36.4%	24.8%
Louisiana	26.3%	36.7%	35.8%	44.1%	26.5%	21.5%	37.3%	23.9%
Oklahoma	24.8%	24.3%	26.4%	37.6%	34.8%	20.1%	29.0%	24.0%
Texas	29.0%	32.1%	39.2%	41.8%	34.3%	25.3%	36.7%	28.0%
Mountain:								
Idaho	28.1%	19.2% *	24.6% *	40.4%	28.4% *	27.1%	25.5%	28.8%
Wyoming	18.6%	24.0%	21.1%	28.6%	26.3%	14.4% *	21.6%	17.9%
Colorado	24.9%	16.7% *	44.4%	32.3%	31.3%	20.0%	26.3%	24.0%
New Mexico	32.8%	34.8%	33.1%	44.2%	47.8%	24.8%	35.1%	32.2%
Arizona	26.0%	35.5%	37.2%	39.0%	32.4%	22.4%	37.4%	24.3%
Utah	28.0%	35.1%	33.6%	43.0%	28.4%	22.6%	39.7%	24.5%
Pacific:								
Washington	22.1%	20.1%	27.1%	30.9%	33.2%	18.5%	25.5%	21.5%
Oregon	19.3%	25.9%	24.7%	16.3% *	23.0%	17.1%	22.6%	18.7%
California	24.1%	40.5%	25.9%	35.0%	31.5%	19.1%	32.9%	22.6%
States not shown separately	29.1%	31.2%	27.8%	30.9%	32.1%	27.3%	32.4%	28.0%

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.D.3(1998) 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, 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	0.28%	1.82%	1.90%	1.30%	0.95%	0.44%	0.92%	0.35%
New England:								
Massachusetts	1.15%	2.41%	1.05%	1.89%	3.21%	1.37%	1.17%	1.45%
New Hampshire	2.87%	3.22%	5.77%	4.61%	4.10%	2.38%	3.60%	2.79%
Connecticut	2.42%	3.85%	4.00%	5.98%	2.48%	2.96%	2.04%	2.71%
Middle Atlantic:								
New York	2.01%	3.81%	5.01%	4.73%	2.93%	2.49%	2.68%	2.00%
New Jersey	3.25%	5.27% *	6.04%	6.04%	4.82%	4.86%	3.89%	3.86%
Pennsylvania	0.68%	3.52% *	5.77% *	3.09%	4.08%	0.76%	2.51%	0.72%
East North Central:								
Ohio	1.52%	5.14%	7.00% *	3.27%	1.60%	2.44%	3.46%	1.81%
Indiana	1.56%	7.32% *	9.46%	4.52%	3.14%	1.31%	5.27%	1.46%
Illinois	1.89%	9.08% *	4.47%	3.84%	3.71%	2.08%	1.79%	2.27%
Michigan	3.21%	5.07% *	6.45%	2.65%	6.65%	3.12%	3.79%	3.47%
Wisconsin	1.25%	4.54%	4.89%	2.47%	2.40%	2.29%	2.74%	1.47%
West North Central:								
Minnesota	2.08%	6.72% *	5.48%	4.28%	4.97%	1.88%	3.78%	1.76%
Iowa	1.97%	5.66%	5.98% *	4.87%	3.55%	2.95%	3.84%	2.22%
Missouri	1.18%	4.39%	7.02%	3.13%	3.92%	1.93%	3.44%	1.58%
Nebraska	1.72%	5.19%	5.98%	3.10%	3.20%	2.10%	3.23%	2.04%
Kansas	2.18%	7.46%	7.13%	5.92%	4.36%	3.27%	5.67%	2.79%
South Atlantic:								
Delaware	1.95%	3.97%	4.88%	7.26% *	4.44%	1.94%	4.26%	1.81%
Maryland	2.28%	3.53%	7.43%	5.42%	4.39%	2.24%	3.30%	2.47%
Virginia	1.64%	5.91%	9.85%	3.58%	4.00%	2.03%	4.09%	2.25%
West Virginia	6.53%	20.28%	6.83% *	4.82%	2.08%	3.53%	12.01%	1.81%
North Carolina	1.98%	5.02%	6.11%	5.30%	2.64%	2.42%	4.44%	2.33%
South Carolina	2.25%	7.14%	9.37%	5.44%	3.29%	2.15%	6.07%	2.23%
Georgia	3.75%	5.73% *	10.70%	7.19%	6.33%	4.08%	5.11%	3.71%
Florida	1.53%	4.42%	4.67%	5.41%	4.89%	1.34%	3.79%	1.82%
East South Central:								
Kentucky	1.64%	9.67%	8.37%	1.98%	2.82%	1.51%	3.66%	2.00%
Tennessee	1.99%	5.97% *	7.53%	5.12%	4.94%	2.69%	3.97%	2.22%
Alabama	3.55%	5.86%	3.50%	6.21%	3.52%	4.48%	4.75%	3.54%
West South Central:								
Arkansas	1.55%	7.14%	8.02%	7.61%	3.33%	1.00%	4.87%	1.49%
Louisiana	2.97%	6.77%	9.40%	5.63%	4.44%	2.65%	4.20%	2.74%
Oklahoma	2.21%	6.21%	4.87%	5.42%	2.73%	2.69%	4.47%	2.47%
Texas	1.41%	4.14%	5.36%	3.62%	3.48%	1.99%	2.30%	1.59%
Mountain:								
Idaho	2.89%	10.65% *	8.85% *	7.51%	9.02% *	2.91%	3.73%	2.92%
Wyoming	2.24%	7.16%	5.55%	4.65%	4.44%	4.70% *	3.11%	2.92%
Colorado	2.57%	9.22% *	6.82%	5.31%	4.76%	1.95%	4.77%	1.96%
New Mexico	1.67%	6.89%	9.52%	6.73%	3.21%	3.64%	3.56%	2.27%
Arizona	1.50%	4.77%	5.02%	3.68%	4.03%	1.54%	3.36%	1.51%
Utah	2.10%	6.44%	6.28%	6.60%	1.46%	2.13%	4.03%	1.89%
Pacific:								
Washington	1.48%	3.91%	3.66%	4.56%	3.66%	1.64%	2.23%	1.79%
Oregon	3.30%	4.97%	7.11%	6.92% *	6.53%	3.70%	3.81%	3.88%
California	1.18%	6.38%	4.31%	5.02%	1.96%	1.52%	3.54%	1.04%
States not shown separately	1.76%	6.94%	5.41%	5.07%	2.89%	2.76%	3.98%	2.18%

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. D. 3. a(1998) 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, 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	26.1%	27.5%	33.7%	34.1%	29.3%	22.9%	30.4%	25.1%
New England:								
Massachusetts	28.1%						26.9%	28.5%
New Hampshire	29.2%						34.4%	26.8%
Connecticut	28.7%						30.2%	28.3%
Middle Atlantic:								
New York	23.8%						21.4%	24.6%
New Jersey	26.3%						17.5% *	29.5%
Pennsylvania	23.6%						20.0% *	24.1%
East North Central:								
Ohio	26.2%						19.1%	27.8%
Indiana	25.1%						45.2%	23.3%
Illinois	21.4%						21.8%	21.3%
Michigan	16.2%						27.1%	15.0% *
Wisconsin	22.0%						24.4%	21.6%
West North Central:								
Minnesota	27.9%						23.3%	28.9%
Iowa	27.3%						27.2% *	27.3%
Missouri	29.2%						26.7%	29.4%
Nebraska	33.0%						54.9%	31.5%
Kansas	24.5%						34.0%	22.3%
South Atlantic:								
Delaware	24.8%						32.7%	22.1%
Maryland	26.7%						35.5%	23.9%
Virginia	29.3%						43.8%	26.9%
West Virginia	23.5%						26.3%	22.8%
North Carolina	21.3%						37.9%	19.6%
South Carolina	29.0%						50.9%	26.4%
Georgia	35.4%						39.1%	34.1%
Florida	32.0%						39.4%	30.8%
East South Central:								
Kentucky	22.8%						34.2%	19.5%
Tennessee	19.4%						29.8%	18.7%
Alabama	34.9%						55.4%	26.4%
West South Central:								
Arkansas	23.6%						38.3%	22.2%
Louisiana	25.4%						36.4%	23.9%
Oklahoma	28.9%						38.7%	27.8%
Texas	28.2%						31.5%	27.7%
Mountain:								
Idaho	29.4%						22.0% *	29.8%
Wyoming	31.4%						33.6%	30.9%
Colorado	27.6%						25.2% *	29.9%
New Mexico	38.6%						37.7%	38.9%
Arizona	32.1%						48.5%	29.1%
Utah	32.7%						48.8%	27.2%
Pacific:								
Washington	24.3%						34.1%	23.3%
Oregon	19.0%						25.0%	17.6% *
California	26.4%						35.6%	24.5%
States not shown separately	31.3%						36.0%	28.3%

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. 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. D. 3. a(1998) 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, 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	0.78%	2.05%	2.48%	1.28%	1.73%	0.76%	1.12%	0.68%
New England:								
Massachusetts	1.85%						2.66%	2.53%
New Hampshire	2.28%						3.89%	2.78%
Connecticut	3.20%						5.41%	3.45%
Middle Atlantic:								
New York	1.89%						2.60%	2.03%
New Jersey	4.01%						5.49% *	5.38%
Pennsylvania	2.46%						7.94% *	2.97%
East North Central:								
Ohio	2.68%						5.17%	2.46%
Indiana	4.35%						10.85%	4.41%
Illinois	1.97%						4.37%	2.35%
Michigan	3.59%						7.73%	4.53% *
Wisconsin	2.71%						6.97%	2.47%
West North Central:								
Minnesota	2.73%						5.76%	2.90%
Iowa	5.01%						9.10% *	5.05%
Missouri	3.49%						6.94%	3.84%
Nebraska	5.11%						15.53%	4.07%
Kansas	4.41%						7.05%	4.31%
South Atlantic:								
Delaware	2.11%						5.47%	1.59%
Maryland	3.12%						4.28%	3.60%
Virginia	3.65%						5.99%	4.02%
West Virginia	2.84%						6.95%	4.30%
North Carolina	4.53%						9.31%	4.24%
South Carolina	3.10%						13.29%	3.68%
Georgia	3.62%						9.42%	3.74%
Florida	3.22%						8.66%	3.29%
East South Central:								
Kentucky	3.06%						9.34%	2.60%
Tennessee	4.96%						7.01%	5.54%
Alabama	4.29%						8.86%	3.80%
West South Central:								
Arkansas	4.01%						9.16%	3.62%
Louisiana	4.23%						9.23%	4.95%
Oklahoma	3.21%						6.77%	2.45%
Texas	2.47%						4.99%	2.49%
Mountain:								
Idaho	5.55%						9.56% *	5.78%
Wyoming	6.35%						8.86%	6.46%
Colorado	3.08%						7.81% *	2.80%
New Mexico	2.85%						7.11%	3.46%
Arizona	1.55%						5.81%	1.23%
Utah	2.55%						6.66%	1.67%
Pacific:								
Washington	1.48%						4.70%	1.86%
Oregon	4.62%						5.45%	6.27% *
California	2.33%						4.08%	1.49%
States not shown separately	4.55%						5.01%	5.37%

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.D.3.b(1998) 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, 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	25.1%	21.3%	32.7%	32.4%	28.2%	22.3%	28.4%	24.5%
New England:								
Massachusetts	24.8%						23.4%	25.0%
New Hampshire	36.3%						42.5%	34.2%
Connecticut	16.9%						26.2%	15.8%
Middle Atlantic:								
New York	20.1%						16.7%	20.8%
New Jersey	25.5%						28.8%	24.5%
Pennsylvania	22.4%						17.7%	23.3%
East North Central:								
Ohio	16.8%						17.5%	16.6%
Indiana	21.8%						37.3%	18.5%
Illinois	24.7%						27.5%	24.2%
Michigan	22.5%						16.6%	23.8%
Wisconsin	22.4%						20.9%	22.7%
West North Central:								
Minnesota	27.1%						28.0%	26.9%
Iowa	26.1%						28.3%	25.4%
Missouri	25.1%						28.6%	24.2%
Nebraska	23.2%						34.2%	20.7%
Kansas	28.2%						25.7%	28.6%
South Atlantic:								
Delaware	18.9%						18.3% *	19.0%
Maryland	27.2%						37.8%	25.3%
Virginia	30.7%						32.3%	30.3%
West Virginia	19.7%						16.0%	20.5%
North Carolina	35.0%						36.0%	34.8%
South Carolina	31.6%						38.9%	30.4%
Georgia	28.2%						26.6% *	28.5%
Florida	37.9%						47.7%	35.4%
East South Central:								
Kentucky	25.5%						38.4%	23.4%
Tennessee	30.8%						36.9%	29.6%
Alabama	21.6%						35.0%	19.6%
West South Central:								
Arkansas	29.6%						40.7%	27.7%
Louisiana	25.8%						33.9%	24.3%
Oklahoma	25.4%						32.2%	23.8%
Texas	29.2%						37.8%	28.0%
Mountain:								
Idaho	26.2%						17.3%	28.7%
Wyoming	20.8%						26.1% *	20.0%
Colorado	24.5%						28.8%	22.1%
New Mexico	30.3%						42.8%	29.1%
Arizona	24.2%						32.4%	23.0%
Utah	27.5%						41.2%	22.7%
Pacific:								
Washington	20.8%						25.2%	19.8%
Oregon	19.4%						19.2%	19.5%
California	22.6%						28.4%	21.8%
States not shown separately	28.2%						29.2%	28.0%

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. 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.D.3.b(1998) 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, 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	0.49%	1.86%	1.76%	1.47%	1.01%	0.57%	0.96%	0.55%
New England:								
Massachusetts	1.39%						2.33%	1.41%
New Hampshire	3.91%						5.71%	3.62%
Connecticut	2.69%						3.60%	2.64%
Middle Atlantic:								
New York	1.96%						1.85%	2.22%
New Jersey	3.91%						5.10%	4.44%
Pennsylvania	1.43%						3.26%	1.78%
East North Central:								
Ohio	1.79%						3.01%	2.15%
Indiana	2.08%						5.30%	1.29%
Illinois	1.93%						2.79%	2.55%
Michigan	3.95%						4.79%	4.14%
Wisconsin	1.24%						3.01%	1.69%
West North Central:								
Minnesota	2.17%						5.23%	1.93%
Iowa	2.82%						4.61%	3.40%
Missouri	1.86%						4.43%	2.35%
Nebraska	1.90%						2.76%	2.24%
Kansas	2.31%						7.45%	3.04%
South Atlantic:								
Delaware	3.06%						6.50% *	2.58%
Maryland	2.81%						5.03%	2.93%
Virginia	1.96%						5.41%	2.18%
West Virginia	2.36%						2.96%	3.05%
North Carolina	1.92%						4.23%	2.39%
South Carolina	2.25%						6.48%	2.09%
Georgia	4.46%						8.24% *	4.37%
Florida	2.08%						4.07%	2.26%
East South Central:								
Kentucky	2.87%						3.92%	2.77%
Tennessee	1.68%						5.46%	1.86%
Alabama	5.13%						5.53%	5.71%
West South Central:								
Arkansas	1.49%						7.12%	2.01%
Louisiana	2.37%						5.06%	2.89%
Oklahoma	2.48%						4.24%	3.18%
Texas	1.36%						3.12%	1.44%
Mountain:								
Idaho	3.31%						4.76%	3.15%
Wyoming	3.03%						7.86% *	2.85%
Colorado	2.88%						6.54%	2.25%
New Mexico	2.18%						9.88%	2.73%
Arizona	1.95%						3.12%	2.12%
Utah	3.29%						5.86%	2.99%
Pacific:								
Washington	1.71%						2.85%	2.05%
Oregon	3.24%						4.34%	3.73%
California	0.95%						4.22%	1.18%
States not shown separately	2.42%						3.32%	2.67%

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.D.3.c(1998) 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, 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	20.7%	23.0%	20.7%	34.5%	25.4%	17.9%	25.3%	19.7%
New England:								
Massachusetts	26.7%						32.2%	25.0%
New Hampshire	23.7%						23.6%	23.8%
Connecticut	16.9% *						8.9% *	19.4% *
Middle Atlantic:								
New York	18.9%						29.6% *	16.2%
New Jersey	16.0%						8.9% *	16.5%
Pennsylvania	19.0%						11.9%	20.8%
East North Central:								
Ohio	21.1%						26.6%	20.3%
Indiana	13.5%						6.0% *	14.7%
Illinois	12.1%						4.8% *	12.8% *
Michigan	11.3%						9.9% *	11.5%
Wisconsin	11.1% *						20.1%	8.6% *
West North Central:								
Minnesota	17.7%						13.7% *	19.4%
Iowa	24.1%						18.1% *	25.9%
Missouri	17.2%						11.8% *	17.7%
Nebraska	18.2%						21.5%	17.6%
Kansas	30.0%						35.2%	27.9%
South Atlantic:								
Delaware	22.3%						17.1% *	23.0%
Maryland	24.0%						19.1% *	24.4%
Virginia	26.7%						34.1%	23.9%
West Virginia	56.6%						75.0%	21.2%
North Carolina	30.0%						34.2% *	28.8%
South Carolina	29.5%						36.2%	28.6%
Georgia	24.6%						20.6% *	25.4%
Florida	24.2%						22.6% *	24.4%
East South Central:								
Kentucky	22.3% *						30.1%	18.2% *
Tennessee	27.5%						20.3% *	28.2%
Alabama	32.5%						39.4%	31.5%
West South Central:								
Arkansas	17.7%						8.4% *	18.7%
Louisiana	30.0%						43.5% *	21.7% *
Oklahoma	15.4% *						7.7% *	17.4% *
Texas	31.1%						44.5%	29.1%
Mountain:								
Idaho	29.8%						34.4%	28.4%
Wyoming	16.1%						19.1%	15.4% *
Colorado	15.0% *						3.7% *	17.6% *
New Mexico	23.3%						18.1% *	26.1%
Arizona	18.6%						18.8% *	18.5%
Utah	24.1%						16.4% *	25.4%
Pacific:								
Washington	23.9%						19.3% *	25.4%
Oregon	19.7% *						26.0% *	18.4% *
California	20.3%						36.4%	18.3%
States not shown separately	28.5%						30.9%	27.7%

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.D.3.c(1998) 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, 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	0.81%	3.80%	4.11%	4.15%	1.48%	1.15%	3.01%	0.90%
New England:								
Massachusetts	3.51%						7.43%	2.89%
New Hampshire	2.74%						6.05%	3.50%
Connecticut	5.50% *						6.92% *	6.29% *
Middle Atlantic:								
New York	4.25%						9.01% *	3.61%
New Jersey	4.41%						6.21% *	4.43%
Pennsylvania	2.48%						3.12%	3.00%
East North Central:								
Ohio	3.37%						7.58%	3.66%
Indiana	2.68%						8.55% *	3.74%
Illinois	3.54%						4.76% *	4.00% *
Michigan	2.36%						6.34% *	2.39%
Wisconsin	3.88% *						4.65%	4.23% *
West North Central:								
Minnesota	2.46%						4.15% *	3.12%
Iowa	3.44%						9.44% *	3.53%
Missouri	1.06%						7.20% *	1.91%
Nebraska	3.49%						6.16%	4.82%
Kansas	5.60%						9.64%	4.34%
South Atlantic:								
Delaware	2.36%						6.10% *	2.79%
Maryland	3.56%						8.08% *	3.42%
Virginia	4.02%						9.18%	3.99%
West Virginia	12.58%						15.63%	2.73%
North Carolina	5.34%						11.30% *	6.18%
South Carolina	5.31%						8.12%	8.32%
Georgia	2.55%						11.03% *	5.49%
Florida	3.80%						9.47% *	3.98%
East South Central:								
Kentucky	9.16% *						8.36%	12.38% *
Tennessee	3.54%						7.27% *	3.64%
Alabama	5.20%						11.30%	5.67%
West South Central:								
Arkansas	4.86%						5.02% *	5.46%
Louisiana	6.11%						13.22% *	8.13% *
Oklahoma	6.69% *						8.83% *	7.64% *
Texas	5.84%						11.86%	5.70%
Mountain:								
Idaho	4.15%						5.73%	4.03%
Wyoming	3.86%						4.13%	5.93% *
Colorado	4.51% *						5.01% *	6.91% *
New Mexico	3.53%						8.56% *	4.14%
Arizona	4.20%						8.20% *	5.47%
Utah	4.34%						6.24% *	5.80%
Pacific:								
Washington	3.35%						7.04% *	4.89%
Oregon	7.51% *						13.16% *	6.03% *
California	3.27%						10.92%	2.34%
States not shown separately	2.62%						6.24%	3.87%

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.D.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with 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	51.7%	42.5%	40.9%	42.1%	49.7%	57.9%	40.9%	54.8%
New England:								
Massachusetts	51.5%	44.2%	44.4%	47.4%	49.5%	55.3%	45.1%	53.1%
New Hampshire	46.7%	48.6%	24.1%	46.6%	53.2%	59.3%	35.8%	54.6%
Connecticut	52.5%	35.4%	40.8%	39.3%	51.6%	59.8%	39.3%	55.9%
Middle Atlantic:								
New York	53.5%	46.6%	40.8%	47.3%	49.7%	59.7%	44.9%	56.3%
New Jersey	53.6%	43.4%	52.7%	45.2%	51.3%	58.0%	43.0%	56.8%
Pennsylvania	51.5%	46.2%	43.0%	37.9%	51.0%	56.6%	43.6%	53.4%
East North Central:								
Ohio	55.4%	56.6%	48.9%	45.6%	56.1%	58.0%	50.1%	56.6%
Indiana	56.1%	50.3%	42.3%	45.5%	43.9%	64.5%	45.3%	58.3%
Illinois	51.9%	31.6%	39.8%	48.6%	49.3%	58.1%	35.9%	55.9%
Michigan	62.0%	52.4%	49.6%	51.4%	58.2%	68.6%	49.9%	65.1%
Wisconsin	56.3%	55.6%	56.4%	51.6%	55.0%	58.8%	54.9%	56.7%
West North Central:								
Minnesota	51.6%	49.4%	39.8%	43.0%	51.4%	57.4%	41.0%	54.6%
Iowa	56.6%	64.1%	52.3%	50.0%	52.3%	58.7%	56.6%	56.6%
Missouri	51.1%	36.8%	42.8%	36.9%	49.6%	58.7%	39.4%	54.4%
Nebraska	49.8%	44.4%	43.6%	48.5%	37.1%	58.1%	46.8%	50.5%
Kansas	55.1%	47.6%	55.4%	48.8%	51.6%	59.1%	50.3%	56.1%
South Atlantic:								
Delaware	53.8%	34.3%	37.5%	52.0%	45.5%	59.6%	43.8%	56.5%
Maryland	50.6%	32.8%	34.6%	33.8%	44.1%	62.3%	32.1%	56.6%
Virginia	43.6%	37.0%	48.1%	28.7%	41.3%	49.1%	35.3%	46.2%
West Virginia	58.9%	71.5%	49.0%	45.3%	56.7%	59.9%	61.3%	57.3%
North Carolina	48.7%	33.8%	33.2%	36.1%	47.0%	55.4%	34.3%	52.3%
South Carolina	45.2%	45.0%	35.6%	38.6%	41.2%	48.6%	37.2%	46.8%
Georgia	51.4%	62.4%	37.8%	41.1%	44.0%	55.8%	51.0%	51.6%
Florida	44.9%	34.2%	35.2%	30.9%	42.4%	53.0%	33.1%	48.3%
East South Central:								
Kentucky	50.8%	28.7%	48.5%	43.2%	52.9%	55.1%	40.7%	53.4%
Tennessee	50.8%	17.9% *	34.5%	50.9%	56.7%	55.6%	28.2%	56.5%
Alabama	57.5%	38.8%	44.4%	43.3%	55.3%	65.1%	43.0%	61.4%
West South Central:								
Arkansas	57.6%	41.2%	49.9%	55.0%	53.8%	61.3%	46.8%	59.5%
Louisiana	49.0%	34.7%	28.6%	31.1%	52.8%	62.5%	31.9%	56.7%
Oklahoma	47.9%	37.6%	44.3%	41.9%	40.1%	53.4%	40.1%	49.8%
Texas	53.2%	38.9%	38.0%	40.5%	54.0%	58.2%	36.4%	56.7%
Mountain:								
Idaho	50.6%	45.5%	39.4%	34.2%	51.2%	58.7%	38.4%	55.1%
Wyoming	56.6%	35.0%	43.7%	45.5%	57.9%	66.7%	39.9%	63.1%
Colorado	50.4%	51.8%	43.7%	43.9%	46.9%	56.1%	48.2%	51.8%
New Mexico	50.5%	34.6%	37.5%	43.7%	51.7%	56.9%	36.9%	54.6%
Arizona	48.4%	31.8%	34.7%	38.3%	40.3%	55.8%	34.5%	51.9%
Utah	58.3%	48.6%	61.9%	53.0%	59.4%	60.3%	53.9%	59.6%
Pacific:								
Washington	49.0%	29.6%	35.3%	37.4%	42.1%	60.7%	35.5%	53.7%
Oregon	51.8%	34.8%	41.1%	36.1%	51.8%	60.3%	36.3%	56.3%
California	49.7%	36.7%	36.1%	36.6%	49.9%	56.6%	35.9%	53.7%
States not shown separately	48.6%	45.3%	36.0%	43.7%	42.3%	56.1%	40.6%	52.2%

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.D.4(1998) 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, 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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
New England:								
Massachusetts	0.89%	1.95%	2.90%	2.27%	2.20%	1.16%	1.18%	1.13%
New Hampshire	2.69%	5.02%	6.58%	2.40%	3.13%	2.16%	3.98%	1.87%
Connecticut	2.15%	4.24%	5.03%	3.72%	3.02%	2.65%	2.12%	2.31%
Middle Atlantic:								
New York	1.75%	4.14%	6.98%	1.97%	2.45%	2.57%	2.35%	1.84%
New Jersey	1.39%	3.27%	6.91%	3.57%	4.62%	1.56%	3.46%	1.53%
Pennsylvania	0.85%	2.65%	5.05%	3.66%	3.14%	2.32%	2.30%	1.16%
East North Central:								
Ohio	1.85%	4.05%	5.28%	3.07%	3.42%	4.02%	2.88%	2.67%
Indiana	2.05%	7.35%	7.41%	2.76%	4.40%	2.34%	2.45%	2.37%
Illinois	1.61%	5.65%	6.30%	3.93%	4.41%	1.92%	3.06%	1.40%
Michigan	1.51%	5.78%	4.03%	3.76%	2.93%	2.11%	2.52%	1.62%
Wisconsin	1.05%	4.42%	3.67%	2.13%	1.94%	1.92%	2.64%	1.06%
West North Central:								
Minnesota	2.21%	3.34%	5.83%	4.75%	3.79%	2.23%	3.80%	2.19%
Iowa	2.33%	7.28%	7.85%	2.21%	2.58%	2.97%	4.64%	1.92%
Missouri	2.28%	6.26%	5.43%	4.13%	3.98%	2.91%	4.85%	2.45%
Nebraska	3.95%	4.85%	7.88%	4.62%	5.52%	3.26%	3.77%	4.17%
Kansas	1.38%	4.92%	4.93%	2.71%	4.56%	2.34%	2.68%	1.59%
South Atlantic:								
Delaware	2.03%	4.39%	3.56%	5.64%	5.70%	2.80%	3.10%	2.22%
Maryland	3.74%	3.23%	3.84%	5.77%	2.50%	3.56%	4.40%	3.21%
Virginia	1.97%	4.27%	5.11%	4.92%	4.47%	1.20%	3.78%	1.54%
West Virginia	2.60%	11.89%	8.10%	5.44%	3.53%	2.33%	6.03%	2.97%
North Carolina	0.87%	4.37%	3.85%	3.29%	2.86%	1.65%	2.38%	1.09%
South Carolina	2.44%	5.70%	7.33%	3.14%	3.99%	3.53%	3.72%	3.02%
Georgia	2.97%	8.65%	9.04%	2.27%	6.82%	2.65%	5.74%	2.42%
Florida	1.10%	3.99%	4.12%	2.36%	2.25%	1.53%	1.91%	1.54%
East South Central:								
Kentucky	1.07%	5.77%	5.97%	3.34%	3.57%	1.58%	3.46%	1.14%
Tennessee	2.57%	5.80% *	4.58%	5.99%	3.78%	2.85%	3.44%	2.25%
Alabama	3.09%	4.11%	4.69%	2.78%	2.53%	4.33%	2.00%	3.26%
West South Central:								
Arkansas	2.46%	5.98%	6.98%	7.99%	4.28%	2.30%	3.17%	2.37%
Louisiana	1.77%	8.89%	4.55%	5.08%	4.14%	2.64%	2.48%	1.77%
Oklahoma	2.40%	6.93%	5.72%	3.37%	6.62%	2.67%	4.68%	2.42%
Texas	2.03%	3.33%	5.04%	4.26%	5.99%	1.53%	3.06%	2.54%
Mountain:								
Idaho	1.99%	5.77%	6.14%	3.41%	4.82%	2.94%	2.94%	3.18%
Wyoming	2.48%	5.34%	7.56%	4.81%	3.79%	3.71%	4.56%	2.94%
Colorado	1.87%	5.39%	6.27%	4.09%	5.59%	3.23%	2.73%	2.00%
New Mexico	1.63%	4.24%	7.10%	7.20%	4.37%	2.62%	2.78%	2.07%
Arizona	0.83%	2.48%	3.83%	2.65%	2.77%	1.36%	1.78%	1.07%
Utah	2.06%	6.78%	6.84%	3.39%	3.32%	2.50%	3.55%	2.17%
Pacific:								
Washington	2.12%	4.16%	3.74%	2.75%	3.27%	2.46%	2.38%	2.24%
Oregon	1.77%	2.50%	4.15%	5.74%	5.16%	2.51%	2.16%	2.57%
California	1.07%	3.92%	4.16%	2.29%	2.40%	1.74%	2.46%	1.14%
States not shown separately	1.66%	4.08%	3.23%	4.38%	2.00%	2.82%	2.95%	1.61%

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. D. 4. a(1998) 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, 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	18.7%	47.3%	35.7%	21.6%	13.7%	14.6%	37.7%	14.6%
New England:								
Massachusetts	11.4%						34.4%	6.3%
New Hampshire	10.6%						21.4% *	5.4% *
Connecticut	17.7%						32.8%	14.9% *
Middle Atlantic:								
New York	19.3%			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.			42.4%	13.4%
New Jersey	22.8%						49.2%	17.0% *
Pennsylvania	15.8%						54.1%	8.3%
East North Central:								
Ohio	25.6%						45.3%	21.8%
Indiana	19.7%						35.4%	17.2%
Illinois	23.3%						40.9%	20.5% *
Michigan	39.5%						56.1%	36.2%
Wisconsin	17.5%						40.4%	11.7%
West North Central:								
Minnesota	15.5% *						45.6%	9.1% *
Iowa	15.8%						36.8%	10.3% *
Missouri	16.4%						39.7%	11.6%
Nebraska	13.7%						27.9%	10.8% *
Kansas	14.7%						40.3%	9.5% *
South Atlantic:								
Delaware	11.9%						25.1%	9.1% *
Maryland	8.4%						22.5%	5.8% *
Virginia	11.3%						35.7%	5.7% *
West Virginia	21.6%						20.6% *	22.2%
North Carolina	6.8% *						25.4%	3.8% *
South Carolina	8.2%						26.0%	5.4% *
Georgia	22.7%						53.9%	12.9% *
Florida	9.5% *						27.5%	5.9% *
East South Central:								
Kentucky	20.2%						35.1%	17.2%
Tennessee	10.5%						19.7%	9.3% *
Alabama	20.7% *						27.9%	19.4% *
West South Central:								
Arkansas	11.7%						31.7%	8.9% *
Louisiana	12.0% *						22.7%	9.3% *
Oklahoma	25.8%						47.3%	21.5%
Texas	9.1%						25.3%	6.9% *
Mountain:								
Idaho	25.2%						46.5%	19.8% *
Wyoming	22.0%						55.3%	13.8%
Colorado	22.0%						37.8%	12.0% *
New Mexico	10.2%						26.5%	6.8% *
Arizona	16.0%						27.8%	14.1% *
Utah	16.5% *						21.8%	15.0% *
Pacific:								
Washington	19.0%						47.0%	12.6%
Oregon	30.3%						48.6%	26.8%
California	24.1%						33.6%	22.3%
States not shown separately	19.1%						26.4% *	16.6%

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.D.4.a(1998) 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, 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	0.87%	4.47%	2.01%	2.04%	1.34%	1.22%	1.57%	1.15%
New England:								
Massachusetts	0.94%						3.53%	1.10%
New Hampshire	2.50%						6.51% *	2.32% *
Connecticut	5.18%						3.82%	6.22% *
Middle Atlantic:								
New York	2.12%						3.62%	2.68%
New Jersey	5.28%						6.91%	5.50% *
Pennsylvania	2.14%						5.80%	1.80%
East North Central:								
Ohio	4.28%						5.97%	5.38%
Indiana	5.09%						8.28%	5.12%
Illinois	5.91%						4.56%	7.13% *
Michigan	6.00%						4.47%	6.82%
Wisconsin	2.76%						5.82%	3.26%
West North Central:								
Minnesota	5.98% *						8.30%	5.77% *
Iowa	3.97%						7.81%	4.12% *
Missouri	2.46%						5.72%	3.18%
Nebraska	3.04%						6.42%	4.02% *
Kansas	2.52%						7.57%	3.18% *
South Atlantic:								
Delaware	3.10%						4.22%	4.10% *
Maryland	2.37%						5.66%	2.10% *
Virginia	2.94%						4.07%	3.82% *
West Virginia	5.88%						10.56% *	5.56%
North Carolina	2.57% *						5.49%	2.26% *
South Carolina	2.24%						5.47%	2.38% *
Georgia	6.16%						9.42%	5.22% *
Florida	3.67% *						5.20%	4.53% *
East South Central:								
Kentucky	2.73%						5.44%	3.60%
Tennessee	2.83%						4.89%	3.15% *
Alabama	6.44% *						6.20%	7.02% *
West South Central:								
Arkansas	3.04%						6.88%	3.49% *
Louisiana	3.82% *						6.30%	3.98% *
Oklahoma	5.60%						7.11%	5.82%
Texas	2.62%						4.09%	3.07% *
Mountain:								
Idaho	6.37%						7.11%	6.30% *
Wyoming	3.99%						5.96%	3.77%
Colorado	4.06%						5.86%	4.02% *
New Mexico	2.51%						5.58%	3.40% *
Arizona	4.25%						4.74%	4.72% *
Utah	5.61% *						4.26%	6.45% *
Pacific:								
Washington	2.58%						4.91%	2.64%
Oregon	4.05%						5.58%	5.46%
California	3.46%						3.47%	3.80%
States not shown separately	3.12%						8.15% *	3.62%

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.