

Table II.C.3(1998) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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	17.6%	11.6%	15.1%	16.6%	17.1%	20.1%	13.8%	19.1%
New England:								
Massachusetts	22.2%	13.4%	20.7%	25.5%	22.6%	23.2%	19.0%	23.3%
New Hampshire	13.7%	12.7%	6.2% *	14.7% *	21.5%	19.6%	10.7% *	16.9%
Connecticut	18.6%	9.3%	18.2% *	22.7% *	17.9%	20.4%	16.2%	19.5%
Middle Atlantic:								
New York	17.6%	14.6%	14.5% *	15.1%	17.5%	20.1%	14.0%	19.2%
New Jersey	17.1%	6.6% *	15.7%	13.9%	16.6%	20.9%	11.1%	19.7%
Pennsylvania	13.2%	9.6% *	10.3% *	13.1%	11.5%	15.7%	11.8%	13.6%
East North Central:								
Ohio	17.4%	11.9% *	15.2% *	11.5%	13.6%	20.6%	12.8%	18.4%
Indiana	15.2%	17.6%	13.0%	17.4%	13.2% *	15.5%	16.1%	14.9%
Illinois	18.1%	8.2% *	15.4%	16.9%	15.8%	22.7%	14.0%	19.7%
Michigan	15.9%	7.2% *	11.0%	12.1%	19.1%	19.1%	10.1%	18.3%
Wisconsin	17.0%	16.2%	13.3% *	20.7%	16.6%	16.6%	17.4%	16.9%
West North Central:								
Minnesota	17.4%	15.0% *	15.7%	15.3%	19.8% *	18.4%	13.8%	18.8%
Iowa	17.9%	7.6% *	16.5% *	18.5%	22.3%	18.2%	11.7% *	19.7%
Missouri	16.7%	7.5% *	11.6% *	20.8%	11.5%	20.2%	9.7%	19.4%
Nebraska	37.6%	19.9%	21.9% *	20.5%	66.3%	18.1%	20.7%	40.7%
Kansas	15.9%	7.3% *	16.8% *	11.2%	18.5%	17.2%	11.0%	17.1%
South Atlantic:								
Delaware	14.6%	10.0%	7.2% *	13.3%	20.5%	16.5%	9.4%	17.2%
Maryland	16.6%	16.0%	16.9% *	13.3% *	21.5%	16.4%	14.2%	18.0%
Virginia	19.3%	9.7%	9.9% *	22.2%	21.9%	20.3%	15.0%	20.9%
West Virginia	28.6%	30.3% *	12.6% *	37.0%	22.6%	29.6%	20.6%	33.2%
North Carolina	17.1%	7.8% *	13.6% *	17.2%	12.3%	21.6%	12.3% *	19.1%
South Carolina	17.3%	5.7% *	15.1% *	17.0%	22.1%	17.4%	12.4%	18.4%
Georgia	21.4%	9.8%	30.6%	16.6%	18.0%	24.9%	18.1%	22.5%
Florida	22.0%	10.6%	20.5%	27.7%	18.9%	25.3%	18.1%	23.5%
East South Central:								
Kentucky	22.1%	25.4%	15.9%	17.3%	15.4%	26.6%	20.3%	22.8%
Tennessee	18.0%	7.5% *	18.8%	30.3%	8.4% *	24.3%	13.0%	19.9%
Alabama	19.5%	18.4% *	18.5%	21.2%	23.7%	18.1%	17.0%	20.5%
West South Central:								
Arkansas	20.7%	22.7%	15.0% *	14.6%	25.3%	20.5%	18.2%	21.3%
Louisiana	15.8%	14.3%	15.0% *	15.3%	14.2%	18.0%	14.0%	17.0%
Oklahoma	14.5%	11.7%	5.4% *	18.9% *	14.0%	14.5%	12.9%	14.9%
Texas	18.4%	11.9%	16.3%	12.0%	13.0%	23.6%	13.6%	20.0%
Mountain:								
Idaho	14.3%	11.3% *	13.6%	9.3%	15.6%	17.4%	11.2%	15.9%
Wyoming	15.1%	8.5% *	8.5% *	13.0%	16.6%	20.5%	9.7%	18.4%
Colorado	16.6%	5.9% *	17.3% *	22.7%	20.6%	17.5%	10.5%	20.7%
New Mexico	20.0%	13.9% *	15.8%	11.3% *	21.0%	26.4%	14.0%	23.2%
Arizona	19.9%	14.4%	15.3%	19.2%	12.8%	23.4%	16.6%	20.8%
Utah	25.0%	26.2%	14.1%	35.4%	19.5%	24.7%	29.6%	23.1%
Pacific:								
Washington	10.5%	9.5% *	7.3%	6.8%	9.9%	13.4%	8.3%	11.4%
Oregon	8.9%	6.5% *	3.5% *	5.2% *	8.4%	12.5%	4.9%	10.5%
California	16.3%	6.6%	16.2%	13.8%	19.4%	18.2%	11.3%	18.3%
States not shown separately	17.8%	22.4%	14.0%	11.2%	16.5%	19.6%	17.1%	18.2%

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.C.3(1998) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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	0.27%	0.79%	0.69%	0.57%	1.25%	0.48%	0.37%	0.28%
New England:								
Massachusetts	1.34%	1.90%	3.16%	2.43%	2.91%	1.54%	1.92%	1.46%
New Hampshire	3.25%	3.22%	7.96% *	4.64% *	2.94%	2.95%	4.01% *	3.25%
Connecticut	1.81%	1.55%	6.07% *	2.29%	3.28%	3.78%	2.18%	2.45%
Middle Atlantic:								
New York	1.30%	2.43%	5.10% *	0.93%	2.01%	3.16%	1.43%	1.81%
New Jersey	2.45%	2.11% *	4.57%	2.98%	2.10%	4.29%	2.00%	2.92%
Pennsylvania	0.75%	4.18% *	4.04% *	2.62%	1.86%	1.68%	1.84%	0.94%
East North Central:								
Ohio	1.81%	8.26% *	4.60% *	1.59%	2.20%	2.95%	2.44%	1.89%
Indiana	1.58%	4.59%	3.12%	4.38%	4.62% *	2.53%	2.09%	2.22%
Illinois	1.87%	2.80% *	3.40%	2.05%	2.42%	3.52%	2.15%	2.51%
Michigan	1.93%	4.08% *	3.25%	2.75%	4.60%	3.53%	2.91%	2.97%
Wisconsin	2.06%	3.97%	4.00% *	3.28%	3.89%	2.97%	2.37%	2.36%
West North Central:								
Minnesota	1.53%	5.49% *	3.65%	2.91%	6.81% *	1.53%	3.04%	1.37%
Iowa	1.04%	7.24% *	6.00% *	3.38%	2.23%	1.56%	4.11% *	1.23%
Missouri	1.96%	4.44% *	5.79% *	3.67%	3.34%	3.01%	1.64%	2.54%
Nebraska	7.63%	4.47%	7.59% *	3.05%	14.42%	2.86%	3.31%	8.56%
Kansas	2.05%	3.43% *	6.10% *	2.98%	4.36%	2.27%	2.67%	2.35%
South Atlantic:								
Delaware	1.70%	2.94%	3.14% *	2.89%	2.74%	2.68%	2.10%	2.09%
Maryland	1.56%	2.67%	5.77% *	4.60% *	5.86%	1.15%	2.86%	1.52%
Virginia	1.21%	2.35%	6.08% *	3.36%	2.08%	2.48%	2.61%	1.77%
West Virginia	4.20%	9.29% *	6.43% *	8.95%	2.08%	3.95%	4.83%	5.37%
North Carolina	1.58%	5.56% *	3.89%	3.77%	2.63%	2.35%	3.91% *	1.95%
South Carolina	1.75%	2.39% *	4.76% *	3.77%	2.93%	1.86%	2.90%	1.56%
Georgia	2.06%	2.02%	8.17%	3.36%	2.52%	3.17%	3.71%	2.56%
Florida	1.01%	2.84%	4.88%	4.61%	3.02%	2.74%	3.55%	1.83%
East South Central:								
Kentucky	2.33%	5.63%	3.30%	2.34%	3.01%	2.83%	2.69%	2.84%
Tennessee	2.78%	4.02% *	5.13%	5.04%	3.52% *	3.59%	3.59%	3.02%
Alabama	2.15%	5.54% *	4.81%	5.81%	3.09%	3.41%	3.92%	2.72%
West South Central:								
Arkansas	1.59%	6.00%	5.41% *	2.51%	4.43%	2.52%	3.07%	2.19%
Louisiana	1.73%	3.59%	5.04% *	4.04%	2.04%	2.52%	2.94%	1.18%
Oklahoma	1.30%	3.40%	5.50% *	6.00% *	4.04%	2.25%	1.66%	1.58%
Texas	0.95%	2.38%	3.74%	1.10%	2.47%	2.02%	2.28%	1.44%
Mountain:								
Idaho	1.56%	9.80% *	3.46%	1.93%	3.31%	2.14%	1.85%	2.04%
Wyoming	1.48%	2.70% *	5.70% *	3.65%	2.02%	3.70%	2.57%	2.41%
Colorado	1.28%	4.24% *	5.85% *	4.20%	5.12%	2.25%	1.69%	2.92%
New Mexico	2.29%	5.55% *	4.61%	4.01% *	2.79%	3.12%	3.66%	2.33%
Arizona	2.30%	4.22%	2.50%	3.52%	1.76%	2.89%	2.84%	2.39%
Utah	3.16%	5.32%	3.85%	7.61%	3.43%	2.16%	5.79%	1.96%
Pacific:								
Washington	0.79%	3.73% *	1.44%	1.25%	1.64%	0.97%	1.53%	0.66%
Oregon	0.61%	2.20% *	1.13% *	2.68% *	1.55%	2.12%	1.21%	0.87%
California	1.03%	1.67%	3.24%	2.61%	1.89%	1.50%	1.85%	1.26%
States not shown separately	1.83%	4.92%	3.03%	2.89%	2.29%	2.59%	3.29%	1.36%

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

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

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