

Table II. A. 2. f(1999) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance at private-sector establishments by firm size and State: United States, 1999 (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 | 71.8% | 52.0% | 80.6% | 87.0% | 90.8% | 84.7% | 62.7% | 86.9% |
| New England: | | | | | | | | |
| Maine | 77.2% | 59.4% | 84.4% | 91.9% | 98.5% | 93.9% | 68.4% | 95.3% |
| Massachusetts | 58.8% | 37.7% | 66.7% | 76.1% | 78.7% | 84.7% | 47.9% | 81.9% |
| Connecticut | 64.8% | 47.8% | 77.5% | 85.3% | 94.1% | 73.8% | 57.7% | 80.1% |
| Rhode Island | 62.7% | 42.6% | 78.8% | 85.5% | 91.1% | 86.2% | 53.9% | 87.8% |
| Vermont | 52.5% | 25.1% * | 67.2% | 81.8% | 87.8% | 83.9% | 40.6% | 86.6% |
| Middle Atlantic: | | | | | | | | |
| New York | 60.6% | 41.5% | 78.4% | 82.8% | 83.3% | 76.8% | 53.0% | 80.4% |
| New Jersey | 70.1% | 56.9% | 82.2% | 94.5% | 96.8% | 70.8% | 65.2% | 81.0% |
| Pennsylvania | 66.0% | 46.5% | 70.6% | 79.4% | 85.0% | 83.2% | 56.2% | 83.3% |
| East North Central: | | | | | | | | |
| Ohio | 74.4% | 52.8% | 77.0% | 86.1% | 93.1% | 89.4% | 63.7% | 89.6% |
| Indiana | 82.6% | 62.3% | 87.0% | 97.6% | 97.3% | 93.4% | 72.9% | 94.6% |
| Illinois | 72.7% | 52.1% | 78.0% | 77.8% | 94.9% | 92.3% | 62.1% | 90.1% |
| Michigan | 74.0% | 56.9% | 77.3% | 90.6% | 95.7% | 87.2% | 64.6% | 91.6% |
| Wisconsin | 71.1% | 57.1% | 76.9% | 89.7% | 96.5% | 67.5% | 66.2% | 80.1% |
| West North Central: | | | | | | | | |
| Minnesota | 72.4% | 52.1% | 80.5% | 88.5% | 88.4% | 85.1% | 64.6% | 86.2% |
| Iowa | 67.8% | 34.7% | 78.8% | 89.2% | 86.9% | 97.9% | 51.9% | 94.2% |
| Missouri | 71.9% | 44.8% | 87.8% | 87.3% | 92.7% | 82.5% | 60.1% | 87.3% |
| Nebraska | 62.1% | 31.0% | 91.6% | 89.4% | 91.0% | 81.0% | 49.8% | 84.7% |
| Kansas | 61.9% | 35.2% | 68.6% | 92.2% | 86.0% | 86.3% | 48.2% | 87.0% |
| South Atlantic: | | | | | | | | |
| Maryland | 65.6% | 44.9% | 75.3% | 77.3% | 84.8% | 86.9% | 54.5% | 85.7% |
| Virginia | 71.7% | 47.8% | 78.7% | 79.9% | 86.0% | 92.7% | 58.8% | 90.1% |
| North Carolina | 75.5% | 49.1% | 87.7% | 96.5% | 95.7% | 82.2% | 66.7% | 88.1% |
| South Carolina | 73.5% | 49.7% | 93.5% | 85.3% | 89.2% | 76.3% | 67.8% | 81.9% |
| Georgia | 75.4% | 58.6% | 82.4% | 88.2% | 88.9% | 80.9% | 68.1% | 83.5% |
| Florida | 76.4% | 57.6% | 89.3% | 93.5% | 92.5% | 91.4% | 67.7% | 91.5% |
| East South Central: | | | | | | | | |
| Kentucky | 71.3% | 43.1% | 88.0% | 89.4% | 91.4% | 80.4% | 60.1% | 85.5% |
| Tennessee | 75.9% | 52.6% | 80.0% | 84.3% | 88.1% | 90.5% | 63.1% | 89.9% |
| Alabama | 72.6% | 57.8% | 73.2% | 80.0% | 93.9% | 84.5% | 63.6% | 86.4% |
| Mississippi | 76.2% | 55.7% | 66.6% | 89.8% | 96.3% | 88.0% | 63.4% | 90.0% |
| West South Central: | | | | | | | | |
| Arkansas | 78.0% | 50.4% | 90.4% | 93.4% | 96.1% | 88.6% | 68.1% | 91.0% |
| Louisiana | 75.3% | 57.7% | 86.6% | 82.6% | 94.9% | 76.4% | 69.5% | 82.4% |
| Oklahoma | 74.5% | 61.5% | 79.8% | 92.1% | 93.1% | 76.6% | 68.6% | 83.4% |
| Texas | 74.7% | 52.6% | 78.9% | 90.1% | 91.7% | 87.7% | 64.4% | 88.0% |
| Mountain: | | | | | | | | |
| Colorado | 70.9% | 56.8% | 89.3% | 76.7% | 82.5% | 82.2% | 65.6% | 82.2% |
| Arizona | 74.9% | 54.7% | 84.2% | 93.4% | 91.0% | 79.6% | 67.6% | 83.8% |
| Nevada | 84.5% | 73.5% | 92.4% | 90.8% | 98.8% | 83.8% | 80.5% | 89.6% |
| Montana | 66.9% | 46.6% | 84.3% | 83.4% | 87.6% | 91.3% | 57.6% | 88.7% |
| Pacific: | | | | | | | | |
| Washington | 73.9% | 51.1% | 83.4% | 88.9% | 98.0% | 92.5% | 63.3% | 92.4% |
| Oregon | 78.3% | 66.0% | 93.0% | 83.4% | 96.3% | 82.1% | 72.9% | 87.9% |
| California | 76.5% | 60.7% | 83.6% | 91.0% | 90.0% | 84.3% | 69.7% | 87.4% |
| Hawaii | 67.2% | 50.3% | 79.4% | 91.2% | 90.1% | 80.2% | 59.8% | 85.3% |
| States not shown separately | 71.5% | 54.6% | 75.1% | 85.4% | 87.1% | 83.5% | 63.4% | 85.4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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

*Figure does not meet standard of reliability or precision.

Table II. A. 2. f(1999) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance at private-sector establishments by firm size and State: United States, 1999: (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 | 0.52% | 0.77% | 0.97% | 0.80% | 0.72% | 0.84% | 0.64% | 0.57% |
| New England: | | | | | | | | |
| Maine | 1.71% | 3.16% | 6.22% | 3.63% | 0.73% | 1.99% | 2.45% | 1.17% |
| Massachusetts | 2.50% | 3.78% | 4.37% | 3.35% | 3.77% | 1.51% | 3.57% | 1.63% |
| Connecticut | 3.21% | 5.55% | 7.93% | 5.27% | 3.18% | 8.27% | 3.94% | 5.36% |
| Rhode Island | 3.03% | 4.57% | 10.18% | 5.46% | 9.50% | 8.15% | 3.41% | 3.25% |
| Vermont | 5.33% | 9.42% * | 7.31% | 4.32% | 5.46% | 5.81% | 5.94% | 2.47% |
| Middle Atlantic: | | | | | | | | |
| New York | 2.61% | 3.57% | 5.60% | 4.45% | 3.83% | 4.43% | 2.65% | 2.96% |
| New Jersey | 3.50% | 4.83% | 5.91% | 2.58% | 1.50% | 7.41% | 3.92% | 4.77% |
| Pennsylvania | 2.90% | 3.90% | 5.34% | 3.64% | 3.37% | 6.10% | 3.66% | 3.78% |
| East North Central: | | | | | | | | |
| Ohio | 2.09% | 5.84% | 5.72% | 4.36% | 3.70% | 2.27% | 3.29% | 2.35% |
| Indiana | 2.34% | 6.49% | 4.89% | 1.26% | 1.17% | 3.05% | 4.03% | 1.84% |
| Illinois | 2.49% | 5.57% | 3.97% | 5.40% | 1.82% | 2.20% | 3.89% | 1.31% |
| Michigan | 2.13% | 3.98% | 4.54% | 2.67% | 2.21% | 3.98% | 2.62% | 1.93% |
| Wisconsin | 3.28% | 5.99% | 6.00% | 4.35% | 3.29% | 7.50% | 4.69% | 5.28% |
| West North Central: | | | | | | | | |
| Minnesota | 3.33% | 6.64% | 10.98% | 4.81% | 5.23% | 6.14% | 5.16% | 3.00% |
| Iowa | 4.23% | 6.30% | 9.85% | 5.78% | 8.17% | 1.13% | 5.22% | 2.07% |
| Missouri | 3.06% | 6.62% | 4.46% | 3.49% | 3.12% | 5.75% | 4.45% | 3.80% |
| Nebraska | 5.09% | 8.06% | 10.05% | 3.06% | 4.56% | 4.95% | 7.17% | 3.02% |
| Kansas | 4.28% | 6.17% | 6.78% | 3.58% | 4.89% | 5.20% | 4.57% | 3.75% |
| South Atlantic: | | | | | | | | |
| Maryland | 2.38% | 4.56% | 6.35% | 6.85% | 6.64% | 6.82% | 3.12% | 4.32% |
| Virginia | 2.61% | 4.89% | 7.29% | 6.61% | 5.85% | 3.14% | 4.45% | 2.30% |
| North Carolina | 2.05% | 8.31% | 4.28% | 2.15% | 3.69% | 4.19% | 3.16% | 3.16% |
| South Carolina | 3.91% | 7.04% | 4.29% | 9.82% | 6.08% | 4.86% | 4.99% | 3.99% |
| Georgia | 2.60% | 5.94% | 6.75% | 5.29% | 4.45% | 5.60% | 3.19% | 3.82% |
| Florida | 1.99% | 5.18% | 5.02% | 2.33% | 3.52% | 1.69% | 3.42% | 1.71% |
| East South Central: | | | | | | | | |
| Kentucky | 3.07% | 6.71% | 11.08% | 3.25% | 5.08% | 5.50% | 4.65% | 3.12% |
| Tennessee | 3.13% | 6.29% | 7.75% | 7.39% | 6.53% | 5.71% | 4.15% | 3.12% |
| Alabama | 2.96% | 5.53% | 6.73% | 5.33% | 2.80% | 3.76% | 3.77% | 2.20% |
| Mississippi | 2.09% | 6.17% | 10.20% | 7.72% | 1.99% | 2.86% | 3.25% | 2.11% |
| West South Central: | | | | | | | | |
| Arkansas | 3.15% | 5.58% | 3.53% | 6.00% | 1.51% | 6.68% | 4.00% | 3.67% |
| Louisiana | 4.06% | 7.17% | 6.13% | 5.35% | 1.32% | 7.94% | 4.69% | 4.31% |
| Oklahoma | 3.09% | 6.48% | 11.49% | 4.63% | 4.31% | 6.04% | 3.87% | 4.10% |
| Texas | 2.21% | 4.63% | 8.09% | 2.73% | 3.00% | 2.60% | 3.58% | 1.85% |
| Mountain: | | | | | | | | |
| Colorado | 2.56% | 5.65% | 4.69% | 7.63% | 6.27% | 5.79% | 3.97% | 5.10% |
| Arizona | 3.27% | 7.82% | 5.27% | 4.57% | 3.79% | 5.70% | 5.77% | 3.32% |
| Nevada | 2.93% | 6.10% | 3.15% | 4.10% | 1.22% | 7.45% | 3.67% | 4.87% |
| Montana | 4.27% | 8.50% | 7.65% | 7.23% | 3.87% | 6.30% | 7.75% | 4.04% |
| Pacific: | | | | | | | | |
| Washington | 3.38% | 5.36% | 5.87% | 4.32% | 2.33% | 3.21% | 4.37% | 3.40% |
| Oregon | 2.45% | 4.70% | 5.14% | 5.71% | 4.65% | 6.43% | 2.94% | 3.90% |
| California | 1.22% | 2.73% | 4.11% | 1.97% | 3.52% | 3.45% | 1.23% | 2.24% |
| Hawaii | 1.21% | 3.33% | 4.25% | 4.13% | 3.91% | 5.89% | 2.38% | 3.66% |
| States not shown separately | 1.96% | 4.71% | 3.76% | 4.62% | 3.31% | 3.45% | 2.53% | 1.99% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.