

Table II.A.1(2002) Number of private-sector establishments by firm size and State: United States, 2002: (43 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	6,138,063	3,594,313	755,069	496,982	415,307	876,392	4,646,668	1,491,395
New England:								
Connecticut	77,210	47,231	9,619	6,687	4,617	9,056	60,755	16,454
Maine	34,486	21,728	4,428	2,126	2,453	3,751	27,455	7,030
Massachusetts	147,808	85,882	19,601	11,539	13,435	17,351	112,512	35,296
New Hampshire	32,438	18,680	4,237	3,000	1,873	4,648	24,579	7,859
Middle Atlantic:								
New Jersey	196,516	118,187	25,226	14,105	10,106	28,892	152,313	44,204
New York	423,726	280,016	47,692	28,221	21,510	46,288	344,277	79,449
Pennsylvania	262,364	156,673	29,448	21,849	20,580	33,814	199,659	62,705
East North Central:								
Illinois	260,161	155,771	32,309	19,387	17,521	35,174	200,829	59,332
Indiana	130,269	70,999	15,073	12,231	10,112	21,853	93,122	37,147
Michigan	201,838	119,725	27,537	15,575	14,591	24,410	157,369	44,469
Ohio	247,378	128,587	31,837	26,598	16,411	43,946	174,144	73,234
Wisconsin	128,214	72,656	18,236	11,079	9,675	16,567	98,018	30,195
West North Central:								
Iowa	80,278	51,293	7,902	6,984	5,347	8,752	63,575	16,703
Kansas	68,913	39,501	8,234	6,882	4,433	9,863	52,382	16,530
Minnesota	127,758	74,657	16,407	10,186	11,358	15,150	97,348	30,410
Missouri	128,978	71,248	17,097	11,377	9,423	19,832	95,253	33,725
Nebraska	49,520	32,940	5,894	3,816	2,703	4,167	40,433	9,086
South Atlantic:								
Delaware	21,462	11,371	2,620	1,619	1,680	4,172	15,093	6,368
Florida	362,704	228,308	35,913	21,084	19,066	58,334	276,992	85,713
Georgia	172,661	95,227	21,238	11,562	12,886	31,749	124,100	48,562
Maryland	110,152	60,932	14,851	10,333	7,641	16,394	81,861	28,291
North Carolina	173,550	101,306	20,845	13,684	9,730	27,985	129,692	43,858
South Carolina	88,508	52,771	9,488	5,816	5,669	14,765	65,682	22,826
Virginia	149,915	85,240	19,681	13,428	10,178	21,388	113,016	36,899
West Virginia	33,581	18,667	4,206	2,847	2,922	4,938	24,556	9,024
East South Central:								
Alabama	83,871	46,877	11,073	8,126	6,621	11,174	62,222	21,649
Kentucky	78,307	40,930	10,214	6,170	5,160	15,832	54,460	23,846
Mississippi	49,272	28,202	7,002	4,127	3,786	6,156	37,921	11,350
Tennessee	114,005	58,562	13,575	9,867	8,909	23,093	77,945	36,060
West South Central:								
Louisiana	83,244	46,072	11,815	8,533	4,891	11,933	62,559	20,685
Oklahoma	71,430	43,623	7,806	6,167	5,167	8,666	55,115	16,315
Texas	409,206	226,313	49,053	32,199	28,035	73,607	295,261	113,945
Mountain:								
Arizona	101,318	56,271	13,109	7,881	8,560	15,497	74,038	27,279
Colorado	119,519	68,265	15,282	7,590	8,259	20,123	89,129	30,390
Montana	31,242	21,513	2,713	2,576	1,565	2,876	25,902	5,340
Nevada	38,748	20,415	5,947	3,044	2,859	6,483	28,192	10,557
New Mexico	36,520	21,073	4,300	3,392	2,701	5,055	27,310	9,210
Utah	48,822	30,319	5,179	3,809	3,089	6,427	37,645	11,177
Wyoming	16,858	10,937	2,145	1,432	715	1,629	13,803	3,055
Pacific:								
California	679,137	393,651	88,100	63,102	45,009	89,274	519,687	159,451
Hawaii	27,509	15,327	3,573	2,380	2,702	3,527	20,228	7,281
Oregon	88,472	51,367	11,106	7,064	7,236	11,698	66,870	21,602
Washington	138,080	83,282	17,733	8,614	10,823	17,628	106,582	31,498
States not shown separately	212,114	131,719	25,724	18,892	13,303	22,476	166,781	45,333
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.								
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.								
Totals may not sum exactly because of rounding.								

Table II.A.1(2002) Standard error for number of private-sector establishments by firm size and State: United States, 2002: (43 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	22,695	27,277	17,424	5,340	9,107	11,686	31,219	13,516
New England:								
Connecticut	3,010	2,953	1,047	893	547	1,310	2,861	1,230
Maine	1,969	2,091	592	237	284	542	1,879	683
Massachusetts	4,245	3,357	1,823	956	1,540	2,694	2,996	2,597
New Hampshire	2,035	1,907	433	272	302	749	1,992	773
Middle Atlantic:								
New Jersey	4,817	3,610	1,981	1,902	1,539	3,581	4,700	3,568
New York	8,178	10,084	3,687	2,312	1,623	4,317	10,362	4,483
Pennsylvania	7,676	6,536	1,930	1,787	2,045	2,168	5,254	3,033
East North Central:								
Illinois	5,915	5,341	1,703	1,408	2,234	5,684	4,738	4,572
Indiana	5,300	3,188	1,490	1,142	911	2,902	3,088	3,016
Michigan	7,883	4,940	3,010	1,184	1,883	2,677	6,381	3,025
Ohio	6,818	4,472	2,115	1,510	1,724	3,807	4,128	4,158
Wisconsin	4,307	2,245	832	1,349	1,003	2,676	2,213	2,431
West North Central:								
Iowa	3,164	1,983	855	722	473	1,423	2,092	1,650
Kansas	2,335	1,764	716	2,038	545	1,185	1,937	1,060
Minnesota	5,578	4,605	1,428	1,194	992	1,662	4,729	1,664
Missouri	3,510	3,068	1,298	1,596	1,079	2,624	2,800	2,713
Nebraska	1,283	1,330	378	333	424	495	1,283	718
South Atlantic:								
Delaware	1,967	1,846	253	181	285	411	1,825	440
Florida	11,593	10,017	1,457	1,870	2,091	4,197	9,832	3,983
Georgia	7,532	4,587	3,089	1,437	1,359	5,067	4,067	5,670
Maryland	3,453	2,633	821	861	460	1,217	3,224	1,182
North Carolina	3,723	5,392	2,500	1,657	1,088	3,500	4,395	3,606
South Carolina	4,720	3,334	1,034	767	575	1,551	3,481	1,427
Virginia	3,793	3,582	1,526	1,565	787	2,128	2,907	2,332
West Virginia	1,484	1,608	426	289	275	566	1,485	514
East South Central:								
Alabama	2,606	2,031	1,082	904	689	570	2,083	1,070
Kentucky	2,682	1,103	780	492	796	2,222	733	2,524
Mississippi	1,074	757	673	627	427	573	946	607
Tennessee	4,706	2,716	1,364	1,019	1,303	3,197	2,899	3,994
West South Central:								
Louisiana	2,059	1,683	1,116	887	678	1,262	1,565	1,465
Oklahoma	2,436	2,376	664	667	562	796	2,080	1,058
Texas	7,045	5,572	3,375	1,735	1,252	5,135	4,476	4,589
Mountain:								
Arizona	2,939	2,255	2,324	607	1,006	2,281	2,707	2,970
Colorado	4,362	4,175	2,155	1,059	878	2,689	3,405	3,003
Montana	1,700	1,187	356	163	179	356	1,325	454
Nevada	1,588	979	734	316	275	1,021	1,172	1,048
New Mexico	2,367	2,129	288	481	241	648	2,284	593
Utah	2,459	2,410	359	433	318	964	2,243	1,014
Wyoming	411	379	222	142	119	309	313	243
Pacific:								
California	11,009	9,023	2,999	3,719	3,947	7,064	10,024	7,395
Hawaii	1,630	1,468	303	241	254	484	1,644	581
Oregon	2,629	1,982	1,020	1,126	653	1,841	2,319	1,981
Washington	2,760	3,026	1,868	862	1,458	2,270	3,211	2,830
States not shown separately	7,000	5,900	2,590	2,003	1,189	3,068	6,459	2,939

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.A.1.a(2002) Percent of number of private-sector establishments by firm size and State: United States, 2002: (43 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	6,138,063	58.6%	12.3%	8.1%	6.8%	14.3%	75.7%	24.3%
New England:								
Connecticut	77,210	61.2%	12.5%	8.7%	6.0%	11.7%	78.7%	21.3%
Maine	34,486	63.0%	12.8%	6.2%	7.1%	10.9%	79.6%	20.4%
Massachusetts	147,808	58.1%	13.3%	7.8%	9.1%	11.7%	76.1%	23.9%
New Hampshire	32,438	57.6%	13.1%	9.2%	5.8%	14.3%	75.8%	24.2%
Middle Atlantic:								
New Jersey	196,516	60.1%	12.8%	7.2%	5.1%	14.7%	77.5%	22.5%
New York	423,726	66.1%	11.3%	6.7%	5.1%	10.9%	81.2%	18.8%
Pennsylvania	262,364	59.7%	11.2%	8.3%	7.8%	12.9%	76.1%	23.9%
East North Central:								
Illinois	260,161	59.9%	12.4%	7.5%	6.7%	13.5%	77.2%	22.8%
Indiana	130,269	54.5%	11.6%	9.4%	7.8%	16.8%	71.5%	28.5%
Michigan	201,838	59.3%	13.6%	7.7%	7.2%	12.1%	78.0%	22.0%
Ohio	247,378	52.0%	12.9%	10.8%	6.6%	17.8%	70.4%	29.6%
Wisconsin	128,214	56.7%	14.2%	8.6%	7.5%	12.9%	76.4%	23.6%
West North Central:								
Iowa	80,278	63.9%	9.8%	8.7%	6.7%	10.9%	79.2%	20.8%
Kansas	68,913	57.3%	11.9%	10.0%	6.4%	14.3%	76.0%	24.0%
Minnesota	127,758	58.4%	12.8%	8.0%	8.9%	11.9%	76.2%	23.8%
Missouri	128,978	55.2%	13.3%	8.8%	7.3%	15.4%	73.9%	26.1%
Nebraska	49,520	66.5%	11.9%	7.7%	5.5%	8.4%	81.7%	18.3%
South Atlantic:								
Delaware	21,462	53.0%	12.2%	7.5%	7.8%	19.4%	70.3%	29.7%
Florida	362,704	62.9%	9.9%	5.8%	5.3%	16.1%	76.4%	23.6%
Georgia	172,661	55.2%	12.3%	6.7%	7.5%	18.4%	71.9%	28.1%
Maryland	110,152	55.3%	13.5%	9.4%	6.9%	14.9%	74.3%	25.7%
North Carolina	173,550	58.4%	12.0%	7.9%	5.6%	16.1%	74.7%	25.3%
South Carolina	88,508	59.6%	10.7%	6.6%	6.4%	16.7%	74.2%	25.8%
Virginia	149,915	56.9%	13.1%	9.0%	6.8%	14.3%	75.4%	24.6%
West Virginia	33,581	55.6%	12.5%	8.5%	8.7%	14.7%	73.1%	26.9%
East South Central:								
Alabama	83,871	55.9%	13.2%	9.7%	7.9%	13.3%	74.2%	25.8%
Kentucky	78,307	52.3%	13.0%	7.9%	6.6%	20.2%	69.5%	30.5%
Mississippi	49,272	57.2%	14.2%	8.4%	7.7%	12.5%	77.0%	23.0%
Tennessee	114,005	51.4%	11.9%	8.7%	7.8%	20.3%	68.4%	31.6%
West South Central:								
Louisiana	83,244	55.3%	14.2%	10.3%	5.9%	14.3%	75.2%	24.8%
Oklahoma	71,430	61.1%	10.9%	8.6%	7.2%	12.1%	77.2%	22.8%
Texas	409,206	55.3%	12.0%	7.9%	6.9%	18.0%	72.2%	27.8%
Mountain:								
Arizona	101,318	55.5%	12.9%	7.8%	8.4%	15.3%	73.1%	26.9%
Colorado	119,519	57.1%	12.8%	6.4%	6.9%	16.8%	74.6%	25.4%
Montana	31,242	68.9%	8.7%	8.2%	5.0%	9.2%	82.9%	17.1%
Nevada	38,748	52.7%	15.3%	7.9%	7.4%	16.7%	72.8%	27.2%
New Mexico	36,520	57.7%	11.8%	9.3%	7.4%	13.8%	74.8%	25.2%
Utah	48,822	62.1%	10.6%	7.8%	6.3%	13.2%	77.1%	22.9%
Wyoming	16,858	64.9%	12.7%	8.5%	4.2%	9.7%	81.9%	18.1%
Pacific:								
California	679,137	58.0%	13.0%	9.3%	6.6%	13.1%	76.5%	23.5%
Hawaii	27,509	55.7%	13.0%	8.7%	9.8%	12.8%	73.5%	26.5%
Oregon	88,472	58.1%	12.6%	8.0%	8.2%	13.2%	75.6%	24.4%
Washington	138,080	60.3%	12.8%	6.2%	7.8%	12.8%	77.2%	22.8%
States not shown separately	212,114	62.1%	12.1%	8.9%	6.3%	10.6%	78.6%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.A.1.a(2002) Standard error for percent of number of private-sector establishments by firm size and State: United States, 2002: (43 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	22,695	0.30%	0.27%	0.09%	0.16%	0.21%	0.27%	0.27%
New England:								
Connecticut	3,010	1.83%	1.68%	1.19%	0.81%	1.54%	1.46%	1.46%
Maine	1,969	2.86%	1.90%	0.69%	0.83%	1.62%	1.94%	1.94%
Massachusetts	4,245	1.41%	1.30%	0.72%	0.96%	1.78%	1.39%	1.39%
New Hampshire	2,035	2.35%	1.61%	0.88%	1.07%	2.26%	2.36%	2.36%
Middle Atlantic:								
New Jersey	4,817	1.15%	0.97%	1.03%	0.70%	1.84%	1.71%	1.71%
New York	8,178	1.52%	0.80%	0.62%	0.48%	1.02%	1.22%	1.22%
Pennsylvania	7,676	0.91%	1.02%	0.56%	0.69%	0.67%	0.66%	0.66%
East North Central:								
Illinois	5,915	1.28%	0.74%	0.65%	0.97%	1.87%	1.42%	1.42%
Indiana	5,300	1.56%	1.24%	1.10%	0.68%	1.86%	1.47%	1.47%
Michigan	7,883	1.21%	1.45%	0.54%	0.94%	1.12%	1.09%	1.09%
Ohio	6,818	0.80%	0.98%	0.70%	0.65%	1.18%	1.12%	1.12%
Wisconsin	4,307	0.75%	0.73%	1.19%	0.80%	1.65%	1.15%	1.15%
West North Central:								
Iowa	3,164	1.64%	1.11%	0.89%	0.50%	1.50%	1.44%	1.44%
Kansas	2,335	1.81%	1.19%	2.57%	0.88%	1.54%	1.30%	1.30%
Minnesota	5,578	1.59%	1.31%	0.99%	0.91%	1.00%	1.14%	1.14%
Missouri	3,510	2.25%	1.02%	1.17%	0.83%	1.71%	1.69%	1.69%
Nebraska	1,283	1.62%	0.79%	0.54%	0.93%	0.94%	1.34%	1.34%
South Atlantic:								
Delaware	1,967	2.76%	1.24%	1.25%	1.45%	2.02%	2.02%	2.02%
Florida	11,593	1.04%	0.61%	0.58%	0.55%	0.95%	0.90%	0.90%
Georgia	7,532	2.88%	1.52%	0.85%	0.74%	2.11%	2.23%	2.23%
Maryland	3,453	1.35%	0.51%	0.64%	0.45%	1.17%	1.11%	1.11%
North Carolina	3,723	2.64%	1.37%	0.97%	0.69%	1.90%	1.93%	1.93%
South Carolina	4,720	1.01%	1.34%	0.63%	0.84%	1.11%	0.73%	0.73%
Virginia	3,793	1.71%	0.88%	1.29%	0.52%	1.15%	1.27%	1.27%
West Virginia	1,484	2.27%	1.46%	0.84%	0.96%	1.84%	1.72%	1.72%
East South Central:								
Alabama	2,606	1.76%	1.16%	1.06%	0.70%	0.61%	1.01%	1.01%
Kentucky	2,682	1.67%	1.20%	0.69%	0.96%	2.18%	2.06%	2.06%
Mississippi	1,074	1.12%	1.14%	1.34%	0.85%	1.09%	1.14%	1.14%
Tennessee	4,706	1.77%	1.51%	0.93%	1.16%	2.25%	2.63%	2.63%
West South Central:								
Louisiana	2,059	1.50%	1.39%	1.02%	0.81%	1.37%	1.45%	1.45%
Oklahoma	2,436	1.64%	1.11%	0.89%	0.70%	1.16%	1.27%	1.27%
Texas	7,045	1.13%	0.82%	0.43%	0.36%	1.07%	0.79%	0.79%
Mountain:								
Arizona	2,939	2.49%	2.04%	0.59%	0.91%	1.98%	2.53%	2.53%
Colorado	4,362	2.53%	2.13%	0.88%	0.79%	1.79%	1.95%	1.95%
Montana	1,700	1.45%	1.00%	0.50%	0.53%	0.83%	0.85%	0.85%
Nevada	1,588	2.27%	1.66%	1.03%	0.60%	2.25%	2.10%	2.10%
New Mexico	2,367	2.29%	0.85%	1.22%	0.76%	1.95%	1.97%	1.97%
Utah	2,459	2.11%	0.99%	1.10%	0.50%	1.75%	1.66%	1.66%
Wyoming	411	1.63%	1.41%	0.85%	0.77%	1.67%	1.17%	1.17%
Pacific:								
California	11,009	0.90%	0.50%	0.51%	0.64%	0.91%	0.94%	0.94%
Hawaii	1,630	2.76%	0.66%	1.15%	1.03%	1.66%	2.23%	2.23%
Oregon	2,629	1.49%	1.20%	1.19%	0.71%	1.89%	1.88%	1.88%
Washington	2,760	1.90%	1.36%	0.63%	1.04%	1.52%	1.95%	1.95%
States not shown separately	7,000	1.70%	1.24%	0.85%	0.55%	1.35%	1.27%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.A.2(2002) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	57.2%	36.8%	67.8%	82.4%	95.4%	98.8%	44.5%	96.5%
New England:								
Connecticut	62.4%	42.8%	81.1%	97.7%	100.0%	100.0%	52.5%	99.0%
Maine	55.7%	38.2%	63.8%	89.2%	99.0%	100.0%	44.6%	99.0%
Massachusetts	62.8%	42.3%	79.8%	93.5%	95.1%	100.0%	51.9%	97.8%
New Hampshire	67.0%	51.5%	74.3%	93.0%	100.0%	92.6%	57.9%	95.4%
Middle Atlantic:								
New Jersey	62.4%	45.7%	68.7%	91.0%	94.1%	100.0%	52.3%	97.1%
New York	57.1%	39.6%	81.6%	86.9%	98.5%	99.9%	47.6%	98.0%
Pennsylvania	65.6%	50.4%	75.0%	83.2%	93.1%	100.0%	55.8%	96.8%
East North Central:								
Illinois	59.0%	39.2%	72.4%	89.6%	97.3%	98.8%	47.6%	97.9%
Indiana	59.4%	36.9%	60.0%	84.8%	97.7%	100.0%	44.2%	97.6%
Michigan	63.3%	44.9%	82.1%	87.0%	96.7%	97.3%	53.9%	96.7%
Ohio	67.4%	46.3%	74.3%	90.4%	96.8%	99.2%	54.7%	97.4%
Wisconsin	60.0%	38.0%	73.1%	91.6%	96.0%	100.0%	48.2%	98.4%
West North Central:								
Iowa	46.9%	27.5%	59.8%	78.2%	97.4%	93.2%	34.5%	94.2%
Kansas	53.6%	34.1%	59.0%	68.3%	91.0%	100.0%	39.7%	97.6%
Minnesota	56.5%	35.2%	73.2%	84.4%	89.4%	100.0%	44.8%	93.8%
Missouri	56.4%	33.1%	62.7%	83.7%	96.6%	100.0%	42.5%	95.8%
Nebraska	43.6%	26.3%	51.3%	82.2%	98.7%	98.5%	32.1%	94.7%
South Atlantic:								
Delaware	56.5%	31.3%	73.0%	80.7%	93.3%	90.6%	42.3%	90.2%
Florida	55.0%	36.9%	61.0%	85.1%	89.0%	100.0%	42.0%	96.8%
Georgia	53.9%	29.3%	61.2%	85.0%	94.7%	94.8%	38.2%	94.0%
Maryland	61.0%	37.3%	77.8%	86.5%	98.8%	99.9%	48.0%	98.4%
North Carolina	50.7%	25.1%	67.5%	79.3%	99.6%	100.0%	35.0%	97.2%
South Carolina	48.3%	24.5%	60.1%	68.7%	93.7%	99.9%	32.1%	94.7%
Virginia	58.9%	38.6%	69.0%	76.3%	99.8%	100.0%	45.9%	98.8%
West Virginia	55.2%	34.1%	53.8%	79.7%	93.0%	99.8%	40.7%	94.6%
East South Central:								
Alabama	60.9%	39.7%	66.3%	90.8%	99.3%	100.0%	47.5%	99.6%
Kentucky	59.3%	31.7%	75.2%	84.5%	92.1%	100.0%	43.0%	96.6%
Mississippi	48.5%	25.8%	54.4%	76.7%	94.0%	98.6%	34.4%	95.6%
Tennessee	53.6%	26.0%	44.6%	82.0%	96.2%	100.0%	33.3%	97.3%
West South Central:								
Louisiana	53.9%	30.0%	66.3%	80.1%	95.9%	97.7%	40.2%	95.2%
Oklahoma	52.5%	33.1%	58.1%	81.0%	95.1%	99.6%	39.5%	96.6%
Texas	51.9%	27.3%	59.2%	69.5%	92.2%	99.7%	34.8%	96.1%
Mountain:								
Arizona	52.4%	28.4%	60.9%	72.7%	94.4%	98.8%	36.4%	95.7%
Colorado	58.1%	38.2%	70.0%	77.1%	95.5%	93.7%	45.8%	93.9%
Montana	46.9%	33.3%	56.2%	70.5%	97.6%	90.9%	37.5%	92.2%
Nevada	61.7%	38.9%	70.4%	89.2%	96.7%	97.0%	48.8%	96.1%
New Mexico	47.1%	24.2%	62.1%	69.6%	90.5%	91.4%	33.8%	86.5%
Utah	55.3%	38.2%	61.7%	89.4%	99.0%	89.5%	44.2%	92.5%
Wyoming	47.4%	29.9%	60.9%	77.4%	95.8%	100.0%	36.7%	95.9%
Pacific:								
California	56.6%	37.7%	64.1%	77.2%	95.4%	98.1%	44.7%	95.3%
Hawaii	89.6%	83.2%	93.7%	97.7%	100.0%	100.0%	86.1%	99.3%
Oregon	59.1%	39.1%	69.9%	82.5%	96.5%	99.6%	46.7%	97.6%
Washington	57.0%	38.0%	70.0%	79.2%	95.0%	99.2%	45.1%	97.3%
States not shown separately	50.3%	31.5%	59.3%	79.9%	96.6%	98.0%	37.6%	96.9%
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.A.2(2002) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	0.33%	0.63%	0.86%	0.82%	0.46%	0.37%	0.48%	0.26%
New England:								
Connecticut	1.66%	2.25%	4.83%	2.38%	0.00%	0.00%	2.02%	0.80%
Maine	3.12%	2.95%	5.24%	5.04%	0.71%	0.00%	3.30%	0.74%
Massachusetts	2.01%	2.99%	5.61%	3.61%	3.60%	0.00%	2.42%	1.56%
New Hampshire	2.00%	3.90%	4.36%	3.26%	0.00%	4.73%	2.18%	3.78%
Middle Atlantic:								
New Jersey	2.91%	4.05%	6.02%	4.33%	2.93%	0.00%	3.29%	1.09%
New York	1.80%	2.22%	3.27%	3.01%	1.34%	0.11%	2.04%	0.91%
Pennsylvania	1.77%	3.43%	6.07%	5.34%	3.85%	0.00%	2.34%	0.95%
East North Central:								
Illinois	2.40%	3.54%	4.68%	3.34%	1.92%	1.56%	3.15%	1.71%
Indiana	1.42%	1.98%	7.07%	6.71%	1.18%	0.00%	1.49%	0.97%
Michigan	1.58%	2.92%	4.48%	5.75%	2.06%	2.23%	2.27%	2.09%
Ohio	1.01%	2.11%	2.67%	3.25%	1.85%	0.96%	1.34%	1.13%
Wisconsin	2.29%	3.72%	5.08%	4.34%	2.33%	0.00%	3.11%	0.91%
West North Central:								
Iowa	2.70%	3.04%	5.17%	8.12%	3.06%	5.90%	2.96%	3.26%
Kansas	2.44%	2.15%	7.04%	8.84%	6.49%	0.00%	2.80%	2.37%
Minnesota	2.48%	4.08%	6.35%	5.45%	4.13%	0.00%	3.05%	2.11%
Missouri	2.24%	3.22%	4.89%	4.69%	1.98%	0.00%	2.71%	1.48%
Nebraska	3.07%	3.83%	5.19%	3.64%	0.74%	1.38%	3.05%	1.52%
South Atlantic:								
Delaware	3.41%	3.93%	3.71%	5.86%	4.96%	2.40%	3.72%	2.22%
Florida	1.68%	2.25%	5.60%	3.38%	3.94%	0.00%	1.84%	0.82%
Georgia	3.17%	2.79%	5.47%	7.95%	4.72%	2.67%	2.94%	2.70%
Maryland	1.86%	2.67%	3.23%	3.22%	0.91%	0.10%	2.37%	0.49%
North Carolina	2.49%	3.10%	6.18%	4.02%	0.27%	0.00%	3.06%	0.80%
South Carolina	1.59%	2.38%	5.75%	8.56%	2.30%	0.16%	2.38%	1.72%
Virginia	1.50%	3.01%	6.08%	6.42%	0.19%	0.00%	2.00%	0.59%
West Virginia	1.73%	3.72%	8.48%	5.84%	3.94%	0.21%	2.51%	1.74%
East South Central:								
Alabama	1.82%	2.38%	7.83%	3.80%	1.12%	0.00%	2.27%	0.29%
Kentucky	2.15%	3.10%	4.46%	3.92%	3.81%	0.00%	2.24%	1.92%
Mississippi	1.61%	2.12%	5.69%	7.11%	3.46%	1.29%	2.40%	1.55%
Tennessee	2.31%	2.33%	6.23%	4.93%	4.72%	0.02%	1.83%	1.53%
West South Central:								
Louisiana	2.36%	4.08%	7.29%	5.91%	2.22%	2.04%	3.38%	1.72%
Oklahoma	2.68%	3.87%	5.78%	5.52%	6.20%	0.41%	3.45%	1.16%
Texas	1.30%	1.95%	1.93%	4.86%	3.44%	0.16%	1.57%	0.89%
Mountain:								
Arizona	1.98%	2.57%	5.83%	6.16%	2.91%	2.35%	2.42%	1.31%
Colorado	3.86%	3.47%	6.67%	7.03%	3.96%	5.39%	3.92%	4.12%
Montana	3.49%	4.67%	8.51%	4.29%	2.20%	8.27%	4.12%	4.93%
Nevada	2.18%	1.53%	4.06%	5.14%	2.60%	2.51%	2.03%	1.44%
New Mexico	3.40%	3.22%	6.03%	3.44%	3.22%	5.24%	3.44%	3.55%
Utah	2.10%	4.36%	3.41%	4.01%	1.07%	5.43%	2.84%	3.89%
Wyoming	2.30%	2.63%	5.24%	4.08%	2.06%	0.00%	2.42%	1.14%
Pacific:								
California	1.44%	1.95%	3.35%	2.56%	1.67%	1.21%	1.82%	1.12%
Hawaii	1.53%	2.49%	4.16%	1.44%	0.00%	0.00%	2.07%	0.63%
Oregon	2.21%	3.80%	5.98%	4.93%	3.03%	0.37%	3.26%	1.07%
Washington	2.42%	3.17%	5.04%	7.36%	3.77%	0.40%	2.61%	1.44%
States not shown separately	2.39%	3.15%	5.26%	5.01%	2.11%	1.40%	2.88%	1.09%
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.A.2.a(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2002: (43 States are shown separately)						
Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.1%	13.0%	28.6%	77.5%	12.9%	59.8%
New England:						
Connecticut	29.1%	14.2%	36.0%	79.5%	14.3%	58.1%
Maine	30.2%	12.8%	31.3% *	82.5%	12.5%	61.5%
Massachusetts	27.3%	19.4%	8.7% *	65.0%	20.2%	39.3%
New Hampshire	28.4%	8.7%	43.1%	88.5%	8.9% *	65.3%
Middle Atlantic:						
New Jersey	31.7%	14.1%	23.3% *	79.5%	13.6%	65.3%
New York	27.7%	18.8%	19.6%	61.1%	19.0%	45.9%
Pennsylvania	27.6%	12.3%	30.3%	74.6%	11.8%	56.6%
East North Central:						
Illinois	33.7%	15.6%	40.3%	78.5%	15.4%	63.7%
Indiana	38.0%	15.2%	49.2%	76.6%	14.2%	65.1%
Michigan	27.7%	12.2%	24.1%	82.9%	12.2%	58.3%
Ohio	35.2%	12.8%	37.5%	83.5%	12.7%	65.3%
Wisconsin	30.9%	10.9%	36.4%	83.9%	10.6%	63.2%
West North Central:						
Iowa	33.4%	12.5%	48.3%	81.1%	11.8%	63.5%
Kansas	34.7%	10.4%	36.1%	86.7%	9.5%	67.3%
Minnesota	32.8%	12.7%	33.4%	85.0%	12.8%	63.4%
Missouri	36.3%	11.0%	23.1% *	89.3%	11.4%	67.4%
Nebraska	28.3%	10.7% *	36.6%	78.9%	9.2% *	57.2%
South Atlantic:						
Delaware	35.8%	11.5%	21.9%	78.7%	11.1%	63.3%
Florida	34.2%	10.0%	31.8% *	80.5%	9.0%	69.5%
Georgia	34.0%	11.4% *	24.6% *	71.0%	12.2%	56.5%
Maryland	33.4%	14.4%	24.1%	82.4%	13.9%	60.8%
North Carolina	38.6%	10.4%	45.1%	82.0%	9.6%	69.5%
South Carolina	37.3%	11.4%	29.8%	75.8%	10.8%	63.0%
Virginia	30.5%	9.8%	21.6% *	83.1%	9.7%	60.0%
West Virginia	33.5%	11.9%	37.1% *	74.5%	11.3% *	59.4%
East South Central:						
Alabama	31.9%	13.1%	33.6%	82.7%	13.3%	57.4%
Kentucky	40.6%	11.2%	35.6%	85.9%	11.7%	69.9%
Mississippi	35.7%	12.5%	21.1%	84.0%	12.8% *	63.3%
Tennessee	39.5%	6.7%	34.9%	81.2%	6.5% *	63.8%
West South Central:						
Louisiana	30.5%	11.0%	29.1% *	72.3%	9.3% *	57.5%
Oklahoma	32.9%	12.1%	19.9% *	83.9%	10.8%	63.5%
Texas	37.7%	8.0%	38.0%	78.8%	8.3%	65.2%
Mountain:						
Arizona	33.8%	12.1%	29.6%	70.7%	10.5%	57.9%
Colorado	36.9%	11.4%	42.8%	86.8%	10.3%	74.9%
Montana	25.4%	7.4%	42.5%	83.0%	6.9%	61.9%
Nevada	31.2%	12.5%	27.5% *	71.7%	11.3%	58.2%
New Mexico	34.2%	10.1%	20.0% *	83.8%	10.6%	61.5%
Utah	26.2%	8.3% *	17.4% *	75.7%	7.2%	56.7%
Wyoming	35.8%	19.4%	40.2% *	86.7%	15.8%	70.4%
Pacific:						
California	28.8%	14.9%	11.3%	70.8%	15.1%	49.7%
Hawaii	22.1%	21.7%	18.5% *	24.8%	22.1%	21.9%
Oregon	25.4%	10.3%	10.6% *	71.0%	10.4%	47.6%
Washington	33.5%	15.2%	36.7%	77.6%	16.1%	60.7%
States not shown separately	30.9%	12.2%	43.3%	78.8%	12.4%	57.2%
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.a(2002) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	0.37%	0.82%	1.42%	0.37%	0.89%
New England:						
Connecticut	3.06%	2.83%	4.74%	6.43%	2.94%	5.27%
Maine	2.24%	1.87%	10.95% *	4.69%	1.94%	4.52%
Massachusetts	2.78%	3.09%	3.22% *	6.09%	3.23%	5.54%
New Hampshire	3.57%	2.60%	9.37%	4.63%	2.77% *	4.31%
Middle Atlantic:						
New Jersey	3.51%	2.69%	7.45% *	3.84%	2.87%	4.00%
New York	3.30%	2.78%	4.22%	7.87%	2.98%	6.10%
Pennsylvania	1.28%	1.60%	5.91%	3.53%	1.78%	2.06%
East North Central:						
Illinois	2.46%	1.41%	6.40%	6.47%	1.36%	4.95%
Indiana	2.53%	2.18%	8.88%	5.92%	2.26%	4.44%
Michigan	1.65%	2.59%	6.06%	2.86%	2.45%	3.23%
Ohio	2.04%	1.82%	9.57%	3.39%	2.29%	3.99%
Wisconsin	2.94%	2.54%	8.00%	5.68%	2.66%	5.66%
West North Central:						
Iowa	3.27%	2.31%	8.08%	4.17%	2.23%	4.26%
Kansas	1.94%	2.78%	8.26%	2.57%	2.69%	3.76%
Minnesota	1.71%	1.87%	7.38%	5.98%	2.08%	4.84%
Missouri	2.25%	2.40%	10.66% *	2.44%	2.76%	3.80%
Nebraska	3.66%	3.73% *	9.29%	6.19%	3.77% *	4.65%
South Atlantic:						
Delaware	2.99%	2.65%	5.15%	3.51%	2.66%	4.65%
Florida	1.85%	1.70%	10.92% *	3.67%	1.78%	2.93%
Georgia	3.41%	3.46% *	8.33% *	7.52%	3.44%	5.21%
Maryland	3.32%	2.57%	5.85%	4.05%	2.65%	4.51%
North Carolina	2.71%	2.42%	8.59%	3.48%	2.83%	3.56%
South Carolina	2.20%	2.02%	8.65%	3.79%	1.90%	3.38%
Virginia	2.31%	2.76%	7.54% *	3.44%	2.89%	3.27%
West Virginia	3.42%	3.25%	12.63% *	5.74%	3.45% *	4.46%
East South Central:						
Alabama	2.45%	2.58%	8.00%	3.12%	3.28%	1.87%
Kentucky	3.14%	2.46%	8.78%	4.56%	2.58%	4.16%
Mississippi	4.16%	3.71%	5.43%	6.02%	4.13% *	5.00%
Tennessee	4.65%	1.88%	9.03%	6.38%	2.06% *	6.16%
West South Central:						
Louisiana	3.92%	2.84%	9.80% *	6.15%	3.39% *	3.76%
Oklahoma	3.93%	1.86%	14.10% *	4.63%	1.88%	6.13%
Texas	3.14%	1.04%	7.17%	5.10%	1.17%	4.80%
Mountain:						
Arizona	2.55%	1.81%	8.76%	4.60%	2.53%	4.95%
Colorado	2.80%	2.55%	11.18%	4.22%	2.32%	4.52%
Montana	3.35%	2.05%	9.60%	9.29%	2.06%	6.33%
Nevada	2.28%	2.95%	9.84% *	6.35%	2.40%	4.21%
New Mexico	2.60%	1.34%	7.77% *	3.81%	1.63%	4.33%
Utah	3.80%	2.64% *	5.43% *	5.11%	2.04%	4.79%
Wyoming	3.12%	2.76%	12.51% *	5.43%	2.93%	5.38%
Pacific:						
California	1.73%	1.21%	2.31%	3.39%	1.21%	2.26%
Hawaii	2.23%	2.39%	8.50% *	6.44%	2.40%	4.04%
Oregon	3.69%	2.25%	5.90% *	5.78%	2.16%	5.48%
Washington	3.00%	2.89%	8.64%	6.71%	3.03%	4.98%
States not shown separately	2.91%	2.13%	8.68%	7.38%	2.63%	5.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	45.0%	71.4%	55.7%	39.7%	23.3%	10.9%	64.3%	17.4%
New England:								
Connecticut	43.9%	68.2%	51.4%	25.0%	24.6%*	7.0%	58.6%	15.3%
Maine	46.1%	68.7%	54.0%	24.7%*	29.6%	11.6%*	61.8%	18.5%
Massachusetts	42.1%	65.4%	56.0%	28.2%	6.9%*	15.6%*	58.1%	15.1%
New Hampshire	35.9%	48.9%	49.5%	28.3%	14.1%*	11.4%*	46.9%	15.0%
Middle Atlantic:								
New Jersey	46.6%	69.8%	44.6%	38.2%	20.8%*	16.6%	61.8%	18.4%
New York	49.6%	70.1%	55.0%	47.9%	14.1%*	13.1%*	65.4%	16.2%*
Pennsylvania	53.4%	74.3%	76.0%	47.9%	25.9%	8.5%	72.7%	17.9%
East North Central:								
Illinois	46.2%	70.8%	54.1%	37.0%	19.0%	15.8%*	62.5%	19.4%
Indiana	40.0%	73.7%	45.0%	26.6%	8.3%*	18.0%*	61.7%	15.3%*
Michigan	54.1%	84.9%	47.0%	53.0%	27.6%*	7.4%*	70.8%	21.0%
Ohio	38.4%	68.1%	50.0%	30.1%	12.2%	5.9%*	58.7%	11.4%
Wisconsin	40.1%	77.0%	39.0%	23.5%	10.3%*	6.4%*	59.7%	9.0%
West North Central:								
Iowa	35.4%	63.3%	52.0%	13.5%*	17.7%*	3.7%*	53.2%	10.7%
Kansas	44.8%	72.8%	57.6%	41.2%	27.3%*	9.0%*	67.0%	16.1%
Minnesota	41.6%	71.1%	55.3%	23.3%	15.0%	7.8%*	61.3%	11.5%
Missouri	45.4%	79.1%	45.6%	44.0%	25.1%*	15.1%*	65.4%	20.3%
Nebraska	43.7%	74.0%	56.8%	26.0%	2.9%*	10.1%*	65.1%	11.4%*
South Atlantic:								
Delaware	42.0%	68.9%	65.9%	42.0%	16.6%*	15.1%*	65.5%	15.8%
Florida	44.9%	69.5%	75.9%	31.5%	23.1%	8.3%*	67.4%	13.4%
Georgia	40.9%	72.7%	38.6%	47.5%	31.2%	14.3%	59.5%	21.6%
Maryland	40.0%	69.8%	46.1%	27.9%	21.1%	9.5%	58.1%	14.4%
North Carolina	40.3%	81.0%	54.8%	44.3%	15.5%*	3.2%*	68.2%	10.6%
South Carolina	36.6%	66.3%	43.3%	26.1%*	29.6%	13.3%*	56.4%	17.3%
Virginia	36.9%	53.7%	46.7%	38.6%	21.4%	11.1%*	51.1%	16.6%
West Virginia	30.8%	47.6%	41.2%	35.2%	12.1%*	12.6%*	44.5%	14.7%
East South Central:								
Alabama	40.2%	62.1%	39.8%	47.6%	8.7%*	17.4%*	54.5%	20.5%
Kentucky	38.7%	71.4%	39.0%	32.3%*	24.5%	18.1%*	56.7%	20.3%
Mississippi	44.3%	65.1%	84.0%	37.5%	27.1%*	8.1%*	67.0%	17.0%
Tennessee	36.7%	72.2%	46.7%	39.7%	27.6%	12.8%*	60.8%	18.8%
West South Central:								
Louisiana	36.6%	54.6%	52.4%	36.4%	25.3%*	9.4%*	52.6%	16.2%*
Oklahoma	42.8%	74.7%	49.6%	33.4%*	15.0%*	7.3%*	66.4%	10.4%
Texas	35.8%	65.9%	53.7%	37.0%	25.6%	6.7%*	59.7%	13.3%
Mountain:								
Arizona	37.4%	70.1%	56.7%	42.7%	15.6%	2.9%*	62.7%	11.3%
Colorado	45.5%	68.0%	53.3%	43.0%	22.8%	20.1%*	61.9%	22.0%
Montana	54.9%	79.9%	61.6%	60.0%	16.3%*	2.0%*	76.2%	13.0%
Nevada	44.6%	66.9%	65.3%	37.1%	28.2%	12.9%*	63.3%	19.1%
New Mexico	38.5%	70.1%	56.5%	25.5%	17.5%*	11.1%*	58.1%	15.9%
Utah	45.5%	63.9%	60.0%	45.6%	28.9%*	9.0%*	61.2%	20.1%
Wyoming	56.1%	88.5%	53.4%	32.4%	14.6%*	26.9%*	74.6%	24.1%
Pacific:								
California	52.6%	74.3%	69.2%	52.4%	41.1%	10.8%	71.0%	24.5%
Hawaii	70.0%	88.4%	72.1%	65.3%	45.7%	23.3%*	83.9%	36.7%
Oregon	55.8%	80.7%	63.5%	62.1%	42.9%	12.4%	75.2%	27.1%
Washington	58.1%	80.9%	64.1%	56.0%	38.1%	25.1%*	74.6%	32.2%
States not shown separately	46.3%	75.2%	56.3%	38.6%	19.4%*	6.0%*	67.3%	16.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	0.48%	0.92%	1.57%	1.18%	1.03%	0.46%	0.78%	0.36%
New England:								
Connecticut	2.67%	5.16%	6.10%	6.55%	9.14%*	2.03%	3.37%	3.26%
Maine	2.22%	3.46%	8.56%	7.56%*	5.96%	5.64%*	3.45%	3.26%
Massachusetts	3.00%	4.77%	5.99%	5.17%	5.54%*	6.05%*	3.47%	4.11%
New Hampshire	2.80%	5.31%	10.97%	4.34%	6.33%*	4.10%*	4.64%	4.16%
Middle Atlantic:								
New Jersey	3.70%	5.32%	8.45%	7.02%	8.83%*	4.85%	3.93%	5.04%
New York	2.55%	2.77%	5.01%	4.03%	4.81%*	6.69%*	1.77%	5.12%*
Pennsylvania	2.32%	3.63%	6.98%	3.93%	4.35%	1.91%	3.10%	1.86%
East North Central:								
Illinois	2.47%	3.65%	6.82%	5.89%	2.95%	4.85%*	2.38%	3.09%
Indiana	3.08%	4.61%	7.48%	5.71%	4.43%*	6.84%*	3.81%	4.99%*
Michigan	2.07%	3.53%	8.22%	6.83%	8.52%*	4.35%*	2.80%	5.39%
Ohio	2.90%	3.04%	6.19%	6.49%	3.52%	2.19%*	3.47%	2.88%
Wisconsin	3.66%	6.34%	6.36%	4.65%	5.82%*	4.51%*	3.75%	2.27%
West North Central:								
Iowa	2.92%	5.49%	10.02%	4.25%*	6.51%*	3.29%*	4.84%	3.17%
Kansas	1.50%	4.20%	10.18%	7.39%	8.87%*	3.68%*	3.50%	3.99%
Minnesota	2.47%	5.02%	9.48%	4.04%	3.91%	5.73%*	3.57%	3.40%
Missouri	3.79%	3.92%	9.53%	6.60%	8.67%*	5.21%*	3.42%	5.39%
Nebraska	4.59%	10.43%	5.76%	6.19%	1.60%*	5.54%*	6.90%	3.97%*
South Atlantic:								
Delaware	2.49%	3.98%	7.74%	8.17%	6.76%*	4.63%*	4.16%	3.10%
Florida	2.35%	3.55%	6.21%	5.80%	4.72%	2.64%*	3.25%	1.49%
Georgia	2.93%	1.64%	9.09%	9.43%	7.29%	4.22%	4.78%	4.19%
Maryland	2.18%	2.29%	4.01%	2.67%	2.95%	2.33%	2.30%	1.90%
North Carolina	3.17%	5.33%	9.05%	6.16%	6.86%*	1.52%*	4.56%	1.91%
South Carolina	3.16%	7.12%	12.85%	8.30%*	7.03%	5.03%*	5.29%	3.67%
Virginia	2.48%	5.97%	8.70%	6.46%	3.95%	3.80%*	3.54%	2.91%
West Virginia	3.25%	6.94%	6.85%	7.18%	9.46%*	4.75%*	4.59%	3.61%
East South Central:								
Alabama	3.17%	5.74%	7.83%	7.45%	4.12%*	6.22%*	4.82%	5.06%
Kentucky	4.86%	4.17%	7.20%	10.11%*	4.39%	7.41%*	5.64%	6.02%
Mississippi	3.67%	8.24%	10.07%	7.70%	9.94%*	3.68%*	4.79%	3.40%
Tennessee	1.95%	4.77%	10.67%	7.49%	5.64%	5.74%*	3.48%	4.19%
West South Central:								
Louisiana	3.83%	7.66%	6.74%	8.32%	8.72%*	7.00%*	3.68%	5.18%*
Oklahoma	3.19%	5.79%	8.51%	10.07%*	7.29%*	3.06%*	4.35%	2.75%
Texas	1.21%	3.35%	5.13%	6.32%	3.60%	2.69%*	2.28%	2.13%
Mountain:								
Arizona	3.36%	5.64%	9.24%	8.50%	3.08%	1.06%*	4.87%	2.57%
Colorado	3.97%	5.96%	7.17%	8.10%	6.34%	8.09%*	3.78%	6.52%
Montana	4.62%	9.81%	11.90%	8.83%	6.61%*	0.97%*	5.79%	3.08%
Nevada	2.86%	4.98%	6.00%	7.72%	6.81%	6.21%*	3.96%	4.36%
New Mexico	3.22%	3.50%	10.88%	6.74%	8.36%*	3.81%*	5.43%	3.20%
Utah	3.13%	7.14%	9.01%	5.62%	9.06%*	3.36%*	5.27%	3.18%
Wyoming	3.25%	3.79%	6.71%	7.01%	8.41%*	9.06%*	3.64%	4.36%
Pacific:								
California	1.22%	2.24%	3.94%	4.08%	4.60%	2.57%	1.77%	1.64%
Hawaii	3.08%	2.13%	5.12%	7.54%	7.06%	7.10%*	2.32%	4.57%
Oregon	2.57%	5.03%	7.17%	5.48%	5.76%	3.67%	3.83%	3.50%
Washington	3.34%	3.86%	8.07%	7.93%	7.65%	8.28%*	3.85%	4.72%
States not shown separately	3.22%	3.23%	6.20%	6.31%	6.11%*	2.46%*	3.51%	4.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	15.5%	24.4%	19.2%	14.4%	7.5%	3.7%	22.1%	6.0%
New England:								
Connecticut	18.8%	.	.	.	.	.	25.6%	5.6%
Maine	20.0%	.	.	.	.	.	28.1%	5.6%
Massachusetts	26.5%	.	.	.	.	.	38.3%	6.5%*
New Hampshire	23.5%	.	.	.	.	.	31.6%	8.2%*
Middle Atlantic:								
New Jersey	18.8%	.	.	.	.	.	26.8%	3.9%
New York	25.7%	.	.	.	.	.	33.5%	9.3%*
Pennsylvania	18.9%	.	.	.	.	.	24.5%	8.5%
East North Central:								
Illinois	8.0%	.	.	.	.	.	10.8%	3.3%*
Indiana	5.5%	.	.	.	.	.	8.5%	2.1%*
Michigan	13.3%	.	.	.	.	.	16.1%	7.9%*
Ohio	9.3%	.	.	.	.	.	14.0%	3.0%*
Wisconsin	10.3%	.	.	.	.	.	15.7%	1.6%*
West North Central:								
Iowa	4.8%	.	.	.	.	.	7.2%	1.5%*
Kansas	11.1%	.	.	.	.	.	14.8%	6.3%*
Minnesota	10.8%	.	.	.	.	.	14.5%	5.2%*
Missouri	11.7%	.	.	.	.	.	14.9%	7.7%
Nebraska	6.0%	.	.	.	.	.	9.5%	0.7%*
South Atlantic:								
Delaware	20.9%	.	.	.	.	.	34.6%	5.7%
Florida	17.6%	.	.	.	.	.	27.0%	4.3%
Georgia	12.8%	.	.	.	.	.	21.3%	4.0%
Maryland	14.0%	.	.	.	.	.	20.3%	5.1%
North Carolina	8.1%	.	.	.	.	.	13.5%	2.3%*
South Carolina	9.3%	.	.	.	.	.	18.0%	0.8%*
Virginia	11.7%	.	.	.	.	.	16.1%	5.3%*
West Virginia	7.1%	.	.	.	.	.	11.2%*	2.3%*
East South Central:								
Alabama	6.7%	.	.	.	.	.	8.9%	3.9%*
Kentucky	9.2%	.	.	.	.	.	11.0%	7.3%*
Mississippi	4.6%*	.	.	.	.	.	7.8%*	0.8%*
Tennessee	9.9%	.	.	.	.	.	13.3%	7.3%*
West South Central:								
Louisiana	8.4%	.	.	.	.	.	12.5%	3.2%*
Oklahoma	11.8%	.	.	.	.	.	19.4%	1.1%*
Texas	7.1%	.	.	.	.	.	11.5%	3.0%*
Mountain:								
Arizona	12.7%	.	.	.	.	.	21.0%	4.1%
Colorado	15.2%	.	.	.	.	.	24.4%	2.1%*
Montana	5.1%*	.	.	.	.	.	7.5%*	0.4%*
Nevada	12.3%	.	.	.	.	.	15.1%	8.5%*
New Mexico	15.6%	.	.	.	.	.	24.8%	5.0%*
Utah	14.8%	.	.	.	.	.	21.5%	4.0%*
Wyoming	5.8%*	.	.	.	.	.	4.6%*	7.9%*
Pacific:								
California	28.3%	.	.	.	.	.	37.6%	14.1%
Hawaii	37.7%	.	.	.	.	.	44.9%	20.2%
Oregon	21.0%	.	.	.	.	.	29.5%	8.6%
Washington	16.5%	.	.	.	.	.	19.2%	12.3%*
States not shown separately	11.3%	.	.	.	.	.	16.3%	4.0%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	0.38%	0.78%	1.27%	0.95%	0.48%	0.40%	0.53%	0.36%
New England:								
Connecticut	2.59%	.	.	.	.	.	3.65%	1.22%
Maine	1.61%	.	.	.	.	.	2.61%	1.59%
Massachusetts	1.83%	.	.	.	.	.	3.85%	2.45%*
New Hampshire	2.09%	.	.	.	.	.	3.08%	2.71%*
Middle Atlantic:								
New Jersey	2.25%	.	.	.	.	.	3.33%	1.02%
New York	2.42%	.	.	.	.	.	1.68%	4.85%*
Pennsylvania	1.85%	.	.	.	.	.	2.22%	1.31%
East North Central:								
Illinois	1.81%	.	.	.	.	.	1.81%	2.32%*
Indiana	1.03%	.	.	.	.	.	1.99%	1.08%*
Michigan	1.82%	.	.	.	.	.	2.61%	3.46%*
Ohio	1.10%	.	.	.	.	.	1.21%	1.22%*
Wisconsin	2.10%	.	.	.	.	.	3.05%	0.83%*
West North Central:								
Iowa	0.97%	.	.	.	.	.	1.69%	0.76%*
Kansas	1.24%	.	.	.	.	.	2.70%	1.97%*
Minnesota	2.25%	.	.	.	.	.	2.65%	3.13%*
Missouri	2.32%	.	.	.	.	.	3.31%	2.17%
Nebraska	1.71%	.	.	.	.	.	2.65%	0.65%*
South Atlantic:								
Delaware	2.64%	.	.	.	.	.	4.54%	1.63%
Florida	1.96%	.	.	.	.	.	3.01%	1.23%
Georgia	2.91%	.	.	.	.	.	5.00%	1.15%
Maryland	0.61%	.	.	.	.	.	0.93%	1.36%
North Carolina	1.64%	.	.	.	.	.	3.23%	0.74%*
South Carolina	1.68%	.	.	.	.	.	3.24%	0.55%*
Virginia	2.18%	.	.	.	.	.	2.93%	2.04%*
West Virginia	1.59%	.	.	.	.	.	3.41%*	1.12%*
East South Central:								
Alabama	1.37%	.	.	.	.	.	2.17%	2.12%*
Kentucky	2.55%	.	.	.	.	.	2.41%	5.16%*
Mississippi	1.56%*	.	.	.	.	.	2.63%*	0.50%*
Tennessee	2.21%	.	.	.	.	.	3.34%	4.14%*
West South Central:								
Louisiana	1.48%	.	.	.	.	.	2.40%	1.27%*
Oklahoma	3.00%	.	.	.	.	.	4.51%	0.45%*
Texas	1.17%	.	.	.	.	.	2.78%	1.08%*
Mountain:								
Arizona	2.68%	.	.	.	.	.	4.87%	1.21%
Colorado	2.05%	.	.	.	.	.	2.63%	0.94%*
Montana	1.82%*	.	.	.	.	.	3.01%*	0.22%*
Nevada	1.84%	.	.	.	.	.	2.63%	3.08%*
New Mexico	2.38%	.	.	.	.	.	3.81%	1.56%*
Utah	2.57%	.	.	.	.	.	4.66%	2.06%*
Wyoming	1.99%*	.	.	.	.	.	2.57%*	2.65%*
Pacific:								
California	1.28%	.	.	.	.	.	1.59%	1.46%
Hawaii	4.23%	.	.	.	.	.	4.40%	2.84%
Oregon	4.03%	.	.	.	.	.	6.15%	1.88%
Washington	2.45%	.	.	.	.	.	2.31%	4.44%*
States not shown separately	1.66%	.	.	.	.	.	2.73%	1.54%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(2)(2002) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	25.4%	37.4%	32.3%	23.6%	16.0%	8.3%	34.9%	11.9%
New England:								
Connecticut	20.4%	.	.	.	.	.	25.7%	10.0%*
Maine	18.2%	.	.	.	.	.	21.0%	13.4%
Massachusetts	11.4%	.	.	.	.	.	12.3%	9.9%*
New Hampshire	8.6%	.	.	.	.	.	9.3%	7.4%*
Middle Atlantic:								
New Jersey	25.0%	.	.	.	.	.	30.8%	14.4%*
New York	21.5%	.	.	.	.	.	27.0%	9.7%*
Pennsylvania	27.0%	.	.	.	.	.	35.9%	10.4%
East North Central:								
Illinois	35.0%	.	.	.	.	.	47.3%	14.8%
Indiana	27.1%	.	.	.	.	.	41.2%	11.1%*
Michigan	31.1%	.	.	.	.	.	39.9%	14.0%
Ohio	23.3%	.	.	.	.	.	35.3%	7.3%
Wisconsin	24.9%	.	.	.	.	.	37.5%	4.9%*
West North Central:								
Iowa	25.0%	.	.	.	.	.	37.4%	7.7%*
Kansas	24.7%	.	.	.	.	.	35.6%	10.6%
Minnesota	18.7%	.	.	.	.	.	27.4%	5.3%*
Missouri	29.0%	.	.	.	.	.	39.5%	15.8%*
Nebraska	32.9%	.	.	.	.	.	47.2%	11.3%*
South Atlantic:								
Delaware	15.6%	.	.	.	.	.	19.8%	11.0%
Florida	25.2%	.	.	.	.	.	36.2%	9.8%
Georgia	25.8%	.	.	.	.	.	33.4%	17.9%
Maryland	21.4%	.	.	.	.	.	29.8%	9.6%
North Carolina	26.0%	.	.	.	.	.	43.3%	7.5%
South Carolina	24.7%	.	.	.	.	.	34.3%	15.3%
Virginia	21.0%	.	.	.	.	.	27.0%	12.5%
West Virginia	16.3%	.	.	.	.	.	22.6%	9.0%
East South Central:								
Alabama	25.2%	.	.	.	.	.	32.6%	15.0%*
Kentucky	23.8%	.	.	.	.	.	37.0%	10.3%
Mississippi	31.3%	.	.	.	.	.	44.9%	15.0%
Tennessee	25.9%	.	.	.	.	.	38.5%	16.7%
West South Central:								
Louisiana	26.8%	.	.	.	.	.	38.4%	12.1%*
Oklahoma	28.6%	.	.	.	.	.	42.4%	9.4%
Texas	28.4%	.	.	.	.	.	45.8%	12.1%
Mountain:								
Arizona	23.5%	.	.	.	.	.	39.2%	7.4%*
Colorado	27.5%	.	.	.	.	.	32.7%	20.1%
Montana	30.9%	.	.	.	.	.	41.3%	10.3%
Nevada	30.9%	.	.	.	.	.	45.1%	11.5%*
New Mexico	17.3%	.	.	.	.	.	23.4%	10.4%
Utah	26.1%	.	.	.	.	.	33.0%	15.0%
Wyoming	19.7%	.	.	.	.	.	22.5%	14.7%
Pacific:								
California	25.0%	.	.	.	.	.	34.0%	11.3%
Hawaii	28.2%	.	.	.	.	.	29.7%	24.6%
Oregon	29.2%	.	.	.	.	.	37.6%	16.8%
Washington	37.5%	.	.	.	.	.	45.4%	25.2%
States not shown separately	24.4%	.	.	.	.	.	34.5%	10.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(2)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	0.45%	0.94%	1.30%	1.16%	1.16%	0.50%	0.69%	0.41%
New England:								
Connecticut	3.12%	.	.	.	.	.	3.94%	3.23%*
Maine	2.32%	.	.	.	.	.	3.18%	3.46%
Massachusetts	1.98%	.	.	.	.	.	2.85%	4.30%*
New Hampshire	1.61%	.	.	.	.	.	2.04%	2.41%*
Middle Atlantic:								
New Jersey	3.80%	.	.	.	.	.	4.52%	4.67%*
New York	2.08%	.	.	.	.	.	2.20%	3.96%*
Pennsylvania	1.62%	.	.	.	.	.	2.83%	1.79%
East North Central:								
Illinois	3.27%	.	.	.	.	.	4.28%	3.23%
Indiana	3.85%	.	.	.	.	.	4.43%	4.21%*
Michigan	1.32%	.	.	.	.	.	2.80%	3.12%
Ohio	1.66%	.	.	.	.	.	2.81%	2.03%
Wisconsin	3.27%	.	.	.	.	.	4.57%	1.77%*
West North Central:								
Iowa	3.12%	.	.	.	.	.	4.76%	2.61%*
Kansas	1.90%	.	.	.	.	.	3.80%	1.89%
Minnesota	2.95%	.	.	.	.	.	4.93%	1.65%*
Missouri	3.38%	.	.	.	.	.	3.65%	5.08%*
Nebraska	3.10%	.	.	.	.	.	5.67%	3.93%*
South Atlantic:								
Delaware	1.95%	.	.	.	.	.	3.60%	2.76%
Florida	2.80%	.	.	.	.	.	3.93%	2.01%
Georgia	2.39%	.	.	.	.	.	4.51%	3.95%
Maryland	2.21%	.	.	.	.	.	2.51%	2.00%
North Carolina	2.74%	.	.	.	.	.	5.18%	1.89%
South Carolina	2.45%	.	.	.	.	.	5.17%	3.60%
Virginia	1.91%	.	.	.	.	.	2.97%	2.15%
West Virginia	1.97%	.	.	.	.	.	3.35%	2.56%
East South Central:								
Alabama	2.57%	.	.	.	.	.	3.56%	4.62%*
Kentucky	3.23%	.	.	.	.	.	6.49%	2.85%
Mississippi	4.49%	.	.	.	.	.	6.29%	2.94%
Tennessee	3.18%	.	.	.	.	.	4.08%	4.13%
West South Central:								
Louisiana	3.75%	.	.	.	.	.	3.75%	4.90%*
Oklahoma	3.12%	.	.	.	.	.	6.35%	2.72%
Texas	1.66%	.	.	.	.	.	3.01%	2.05%
Mountain:								
Arizona	2.68%	.	.	.	.	.	4.65%	2.24%*
Colorado	3.20%	.	.	.	.	.	3.30%	5.90%
Montana	4.36%	.	.	.	.	.	6.40%	3.01%
Nevada	3.33%	.	.	.	.	.	3.77%	4.40%*
New Mexico	2.53%	.	.	.	.	.	3.63%	2.71%
Utah	3.89%	.	.	.	.	.	6.04%	2.23%
Wyoming	2.60%	.	.	.	.	.	3.22%	3.95%
Pacific:								
California	1.59%	.	.	.	.	.	2.33%	1.50%
Hawaii	3.03%	.	.	.	.	.	2.39%	5.23%
Oregon	2.97%	.	.	.	.	.	4.94%	3.40%
Washington	3.03%	.	.	.	.	.	4.63%	4.56%
States not shown separately	3.11%	.	.	.	.	.	3.21%	3.83%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(3)(2002) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	6.7%	11.7%	7.2%	4.6%	1.7%	1.9%	9.8%	2.2%
New England:								
Connecticut	7.4%	.	.	.	.	.	9.4%	3.4%*
Maine	9.6%	.	.	.	.	.	13.9%	1.9%*
Massachusetts	6.1%	.	.	.	.	.	8.6%	1.8%*
New Hampshire	4.3%	.	.	.	.	.	6.5%	0.2%*
Middle Atlantic:								
New Jersey	4.5%*	.	.	.	.	.	6.6%*	0.6%*
New York	5.0%	.	.	.	.	.	6.5%	1.8%*
Pennsylvania	12.3%	.	.	.	.	.	17.6%	2.6%*
East North Central:								
Illinois	5.0%*	.	.	.	.	.	6.8%*	2.2%*
Indiana	8.6%	.	.	.	.	.	13.7%	2.9%*
Michigan	11.3%	.	.	.	.	.	15.9%	2.2%*
Ohio	7.2%	.	.	.	.	.	11.1%	1.9%*
Wisconsin	5.5%	.	.	.	.	.	7.3%	2.7%*
West North Central:								
Iowa	6.7%*	.	.	.	.	.	9.6%*	2.6%*
Kansas	11.0%	.	.	.	.	.	17.3%	2.9%*
Minnesota	14.5%	.	.	.	.	.	21.0%	4.6%*
Missouri	7.6%	.	.	.	.	.	12.4%	1.6%*
Nebraska	5.8%*	.	.	.	.	.	9.7%*	.
South Atlantic:								
Delaware	8.1%	.	.	.	.	.	14.3%	1.1%*
Florida	3.6%*	.	.	.	.	.	6.1%*	0.1%*
Georgia	3.2%*	.	.	.	.	.	5.4%*	1.0%*
Maryland	6.1%	.	.	.	.	.	9.0%	2.1%*
North Carolina	7.7%	.	.	.	.	.	13.4%	1.7%*
South Carolina	3.4%*	.	.	.	.	.	4.1%*	2.8%*
Virginia	6.7%	.	.	.	.	.	9.5%	2.7%*
West Virginia	8.3%	.	.	.	.	.	11.5%	4.6%*
East South Central:								
Alabama	10.6%	.	.	.	.	.	14.0%	6.1%*
Kentucky	6.0%	.	.	.	.	.	8.7%	3.3%*
Mississippi	8.9%	.	.	.	.	.	15.2%	1.3%*
Tennessee	5.5%	.	.	.	.	.	9.7%	2.4%*
West South Central:								
Louisiana	2.7%*	.	.	.	.	.	4.2%*	0.9%*
Oklahoma	4.0%	.	.	.	.	.	6.6%	0.5%*
Texas	3.1%*	.	.	.	.	.	4.9%	1.5%*
Mountain:								
Arizona	2.5%*	.	.	.	.	.	4.7%	0.2%*
Colorado	3.3%	.	.	.	.	.	5.6%	0.0%*
Montana	19.0%	.	.	.	.	.	27.4%	2.4%
Nevada	3.2%	.	.	.	.	.	5.1%	0.5%*
New Mexico	6.8%	.	.	.	.	.	10.6%	2.5%*
Utah	5.8%	.	.	.	.	.	8.4%	1.6%*
Wyoming	35.3%	.	.	.	.	.	48.9%	11.8%*
Pacific:								
California	4.7%	.	.	.	.	.	6.3%	2.2%*
Hawaii	15.5%	.	.	.	.	.	19.7%	5.4%*
Oregon	6.9%	.	.	.	.	.	9.4%	3.2%*
Washington	11.7%	.	.	.	.	.	13.5%	8.9%*
States not shown separately	12.8%	.	.	.	.	.	17.7%	5.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(3)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 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	0.15%	0.49%	0.70%	0.57%	0.39%	0.35%	0.23%	0.20%
New England:								
Connecticut	1.45%	.	.	.	.	.	2.41%	1.28%*
Maine	2.37%	.	.	.	.	.	3.17%	1.54%*
Massachusetts	1.26%	.	.	.	.	.	1.95%	2.08%*
New Hampshire	0.97%	.	.	.	.	.	1.62%	0.19%*
Middle Atlantic:								
New Jersey	1.62%*	.	.	.	.	.	2.22%*	0.47%*
New York	0.70%	.	.	.	.	.	1.03%	0.91%*
Pennsylvania	1.87%	.	.	.	.	.	3.20%	0.93%*
East North Central:								
Illinois	1.68%*	.	.	.	.	.	3.87%*	1.09%*
Indiana	2.15%	.	.	.	.	.	4.07%	1.21%*
Michigan	1.69%	.	.	.	.	.	2.25%	1.14%*
Ohio	1.62%	.	.	.	.	.	2.70%	0.71%*
Wisconsin	1.01%	.	.	.	.	.	1.31%	1.53%*
West North Central:								
Iowa	2.14%*	.	.	.	.	.	3.16%*	1.41%*
Kansas	1.79%	.	.	.	.	.	3.20%	2.74%*
Minnesota	2.17%	.	.	.	.	.	2.75%	3.02%*
Missouri	1.54%	.	.	.	.	.	2.76%	1.35%*
Nebraska	2.00%*	.	.	.	.	.	3.04%*	.
South Atlantic:								
Delaware	1.63%	.	.	.	.	.	3.45%	0.82%*
Florida	1.34%*	.	.	.	.	.	2.28%*	0.05%*
Georgia	1.17%*	.	.	.	.	.	2.06%*	0.70%*
Maryland	0.87%	.	.	.	.	.	1.22%	0.86%*
North Carolina	1.62%	.	.	.	.	.	2.46%	0.86%*
South Carolina	1.11%*	.	.	.	.	.	2.36%*	1.09%*
Virginia	1.38%	.	.	.	.	.	2.39%	0.93%*
West Virginia	2.06%	.	.	.	.	.	3.22%	2.07%*
East South Central:								
Alabama	1.19%	.	.	.	.	.	2.59%	2.79%*
Kentucky	1.17%	.	.	.	.	.	2.16%	1.03%*
Mississippi	2.02%	.	.	.	.	.	3.93%	0.84%*
Tennessee	1.45%	.	.	.	.	.	2.70%	1.14%*
West South Central:								
Louisiana	1.10%*	.	.	.	.	.	1.50%*	1.18%*
Oklahoma	0.96%	.	.	.	.	.	1.60%	0.27%*
Texas	1.02%*	.	.	.	.	.	1.45%	0.93%*
Mountain:								
Arizona	0.77%*	.	.	.	.	.	1.31%	0.17%*
Colorado	0.99%	.	.	.	.	.	1.52%	0.06%*
Montana	3.55%	.	.	.	.	.	4.82%	0.60%
Nevada	0.65%	.	.	.	.	.	1.09%	0.53%*
New Mexico	1.38%	.	.	.	.	.	2.51%	1.13%*
Utah	1.22%	.	.	.	.	.	1.97%	1.04%*
Wyoming	2.51%	.	.	.	.	.	2.15%	4.03%*
Pacific:								
California	0.84%	.	.	.	.	.	1.35%	0.76%*
Hawaii	1.88%	.	.	.	.	.	2.59%	1.67%*
Oregon	1.79%	.	.	.	.	.	2.61%	1.52%*
Washington	2.46%	.	.	.	.	.	2.11%	3.94%*
States not shown separately	2.09%	.	.	.	.	.	3.02%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	24.8%	42.1%	29.9%	18.6%	8.0%	6.1%	36.7%	7.7%
New England:								
Connecticut	28.8%	40.4%	40.2%	26.2%	16.5%*	1.3%*	39.1%	8.6%*
Maine	22.1%	36.0%	21.3%*	9.9%*	12.4%*	4.4%*	29.9%	8.3%
Massachusetts	27.5%	44.2%	39.8%	17.2%*	4.2%*	5.0%*	40.1%	6.1%
New Hampshire	20.4%	30.2%	19.8%	12.8%	4.1%*	10.6%*	26.1%	9.5%*
Middle Atlantic:								
New Jersey	32.3%	48.5%	27.1%	22.9%	12.7%*	16.0%*	41.4%	15.6%
New York	34.8%	46.2%	38.8%	39.3%	13.2%*	11.3%*	44.6%	14.0%*
Pennsylvania	33.2%	46.9%	52.3%	27.7%	10.1%*	4.6%*	46.4%	8.9%
East North Central:								
Illinois	31.4%	51.1%	37.6%	17.3%*	7.9%*	11.5%*	44.2%	10.5%*
Indiana	22.7%	40.1%	18.7%*	13.8%*	2.5%*	17.0%*	33.0%	11.1%*
Michigan	32.2%	48.8%	26.3%*	44.3%	10.5%*	6.3%*	42.6%	11.7%
Ohio	25.9%	49.2%	31.6%	15.6%	9.2%*	2.7%*	40.0%	7.0%
Wisconsin	26.8%	53.0%	27.7%	14.7%*	1.5%*	3.8%*	41.3%	3.6%*
West North Central:								
Iowa	20.3%	40.7%	29.1%	1.8%*	6.0%*	1.7%*	32.9%	2.9%*
Kansas	26.2%	49.0%	32.0%	14.9%*	8.1%*	4.9%*	42.0%	5.7%*
Minnesota	21.6%	35.1%	30.5%	7.8%*	9.5%	6.8%*	30.9%	7.3%*
Missouri	23.0%	38.4%	27.1%*	22.2%	14.6%	6.5%*	33.2%	10.2%
Nebraska	28.0%	51.1%	27.6%*	13.7%*	0.3%*	8.5%*	41.4%	7.8%*
South Atlantic:								
Delaware	21.4%	33.8%	42.3%	21.8%	8.2%*	4.6%*	35.3%	6.1%
Florida	20.3%	39.2%	19.1%	9.1%*	2.6%*	2.1%*	32.5%	3.2%*
Georgia	18.8%	40.5%	15.5%*	19.6%*	1.9%*	6.9%*	30.5%	6.8%*
Maryland	23.4%	42.5%	28.8%	17.6%	10.9%*	1.9%*	35.4%	6.4%
North Carolina	17.1%	39.3%	25.3%*	11.3%*	.	0.9%*	31.8%	1.4%*
South Carolina	22.0%	47.3%	23.4%*	12.3%*	10.3%*	6.1%*	37.3%	7.1%*
Virginia	18.0%	28.5%	24.5%*	20.2%	7.7%*	1.7%*	27.5%	4.6%*
West Virginia	27.3%	54.4%	22.9%	22.9%	1.8%*	10.6%*	43.0%	8.9%
East South Central:								
Alabama	24.6%	39.5%	29.2%	21.3%	.	13.5%*	34.4%	11.3%
Kentucky	21.9%	33.8%	28.9%	18.1%*	8.7%*	13.9%*	30.4%	13.3%*
Mississippi	23.1%	45.1%	39.1%	18.5%	4.1%*	0.3%*	40.0%	2.9%*
Tennessee	19.9%	41.2%	22.6%*	13.3%*	12.5%*	10.1%*	32.6%	10.5%*
West South Central:								
Louisiana	22.4%	43.4%	33.5%	11.8%*	3.5%*	3.9%*	37.3%	3.3%*
Oklahoma	18.7%	36.1%	18.8%*	6.8%*	5.3%*	3.9%*	29.2%	4.1%*
Texas	16.4%	34.3%	30.6%	4.5%*	2.8%*	4.0%*	29.9%	3.7%*
Mountain:								
Arizona	17.4%	39.7%	20.2%*	15.9%	4.5%*	0.1%*	31.5%	2.9%*
Colorado	18.4%	32.1%	20.3%*	19.9%*	5.6%*	3.2%*	27.3%	5.5%
Montana	22.5%	35.1%	27.4%*	16.3%*	3.4%*	0.5%*	32.6%	2.4%*
Nevada	22.7%	40.6%	21.8%	18.5%*	5.7%*	10.0%*	32.1%	10.0%*
New Mexico	21.0%	39.5%	36.9%	12.2%*	9.5%*	2.1%*	34.5%	5.4%*
Utah	36.5%	62.8%	36.9%	23.4%	8.6%*	6.3%*	53.4%	9.4%
Wyoming	27.2%	46.5%	23.7%	14.4%*	8.6%*	7.5%*	37.0%	10.2%*
Pacific:								
California	22.8%	35.2%	27.4%	20.3%	13.1%	5.2%*	32.2%	8.6%
Hawaii	30.9%	37.7%	35.9%	20.0%*	21.3%	15.8%*	35.8%	19.0%
Oregon	24.1%	40.1%	30.1%	18.8%*	3.6%*	7.5%*	35.9%	6.7%
Washington	31.5%	49.8%	25.6%	23.8%*	22.9%*	10.7%*	41.2%	16.4%*
States not shown separately	21.2%	37.8%	30.4%	11.4%	2.8%*	1.1%*	33.9%	3.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	0.41%	0.90%	1.18%	1.11%	0.89%	0.68%	0.67%	0.39%
New England:								
Connecticut	2.40%	4.16%	7.60%	6.82%	9.01%*	1.10%*	3.13%	2.70%*
Maine	2.72%	3.92%	7.18%*	6.40%*	6.58%*	4.70%*	3.37%	2.43%
Massachusetts	3.00%	5.75%	6.66%	5.48%*	2.21%*	3.15%*	4.70%	1.74%
New Hampshire	2.21%	4.63%	5.34%	3.57%	1.76%*	4.22%*	3.52%	2.97%*
Middle Atlantic:								
New Jersey	3.84%	6.51%	7.57%	5.28%	5.67%*	5.09%*	4.45%	4.16%
New York	2.22%	2.52%	3.79%	3.96%	4.77%*	6.77%*	1.61%	4.89%*
Pennsylvania	2.36%	5.51%	5.90%	5.38%	4.31%*	1.70%*	4.30%	2.00%
East North Central:								
Illinois	4.14%	5.62%	7.19%	6.89%*	3.47%*	4.83%*	4.65%	3.68%*
Indiana	3.75%	5.59%	6.65%*	4.88%*	1.52%*	6.99%*	3.99%	4.89%*
Michigan	2.41%	3.45%	10.26%*	5.71%	5.59%*	2.83%*	3.93%	3.14%
Ohio	2.07%	4.79%	6.49%	4.42%	2.98%*	1.12%*	3.19%	1.64%
Wisconsin	2.35%	4.82%	5.84%	5.17%*	1.07%*	4.22%*	2.47%	1.63%*
West North Central:								
Iowa	3.18%	5.92%	7.02%	1.67%*	5.70%*	1.04%*	4.72%	1.86%*
Kansas	2.44%	4.22%	9.35%	5.03%*	7.35%*	2.77%*	4.11%	2.90%*
Minnesota	3.23%	5.51%	7.09%	3.48%*	2.76%	5.52%*	3.89%	3.15%*
Missouri	2.36%	5.33%	8.79%*	5.33%	4.11%	2.78%*	3.94%	2.33%
Nebraska	3.46%	6.88%	8.50%*	7.46%*	0.22%*	5.50%*	4.84%	3.52%*
South Atlantic:								
Delaware	1.74%	4.89%	6.58%	6.18%	2.72%*	1.61%*	3.69%	1.32%
Florida	1.91%	3.70%	5.21%	3.01%*	1.65%*	1.60%*	3.11%	1.36%*
Georgia	3.46%	5.87%	7.27%*	11.72%*	0.89%*	3.45%*	5.43%	2.58%*
Maryland	2.36%	4.88%	2.99%	3.60%	4.30%*	1.03%*	3.80%	1.17%
North Carolina	3.53%	9.58%	12.79%*	5.76%*	.	0.56%*	5.67%	0.53%*
South Carolina	1.65%	2.61%	9.85%*	7.36%*	3.68%*	3.38%*	2.52%	2.87%*
Virginia	2.60%	6.00%	8.03%*	5.10%	4.28%*	1.24%*	3.86%	2.06%*
West Virginia	3.96%	8.27%	6.31%	5.57%	0.76%*	4.09%*	6.13%	2.63%
East South Central:								
Alabama	2.23%	6.00%	6.58%	6.20%	.	4.74%*	4.43%	2.63%
Kentucky	4.50%	7.31%	5.98%	8.60%*	5.97%*	6.87%*	5.86%	5.42%*
Mississippi	2.68%	4.67%	11.67%	5.28%	1.50%*	0.29%*	3.86%	1.05%*
Tennessee	3.02%	6.65%	10.25%*	4.60%*	4.49%*	5.95%*	4.61%	4.23%*
West South Central:								
Louisiana	3.82%	7.17%	6.32%	5.93%*	1.40%*	4.87%*	4.59%	3.11%*
Oklahoma	1.98%	6.11%	5.73%*	2.87%*	6.71%*	2.05%*	3.43%	1.99%*
Texas	1.43%	4.85%	4.17%	2.42%*	1.51%*	2.21%*	3.08%	1.54%*
Mountain:								
Arizona	1.81%	6.60%	12.41%*	3.81%	1.84%*	0.09%*	5.89%	1.28%*
Colorado	1.66%	4.72%	6.22%*	6.97%*	1.72%*	3.10%*	2.62%	1.62%
Montana	3.05%	6.01%	10.96%*	5.22%*	1.33%*	0.24%*	3.57%	0.80%*
Nevada	1.99%	5.47%	5.46%	5.83%*	3.05%*	6.19%*	3.24%	3.69%*
New Mexico	2.78%	6.53%	8.53%	5.14%*	4.22%*	1.40%*	3.80%	2.05%*
Utah	4.47%	9.04%	8.12%	3.88%	5.67%*	2.33%*	6.14%	1.75%
Wyoming	1.95%	2.94%	6.91%	4.54%*	10.65%*	4.96%*	1.55%	4.75%*
Pacific:								
California	0.65%	1.85%	4.01%	3.29%	3.89%	1.84%*	1.58%	1.53%
Hawaii	1.82%	4.06%	5.65%	6.83%*	5.90%	6.42%*	2.55%	3.64%
Oregon	2.06%	5.18%	5.20%	6.35%*	2.01%*	3.15%*	2.62%	1.80%
Washington	2.68%	4.60%	5.71%	7.38%*	8.03%*	6.93%*	4.07%	5.08%*
States not shown separately	1.66%	3.96%	9.06%	2.89%	1.25%*	0.50%*	2.85%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	8.5%	14.9%	9.6%	6.3%	2.0%	2.1%	12.7%	2.6%
New England:								
Connecticut	13.2%	.	.	.	.	.	19.0%	1.7%*
Maine	7.1%	.	.	.	.	.	10.6%	0.9%*
Massachusetts	19.3%	.	.	.	.	.	28.0%	4.6%*
New Hampshire	13.1%	.	.	.	.	.	17.9%	3.8%*
Middle Atlantic:								
New Jersey	14.3%	.	.	.	.	.	20.9%	2.2%*
New York	17.7%	.	.	.	.	.	23.7%	5.1%*
Pennsylvania	12.4%	.	.	.	.	.	16.6%	4.7%
East North Central:								
Illinois	6.0%*	.	.	.	.	.	8.8%	1.4%*
Indiana	2.7%	.	.	.	.	.	4.3%*	0.8%*
Michigan	8.4%	.	.	.	.	.	10.2%	4.7%*
Ohio	4.7%	.	.	.	.	.	7.4%	1.2%*
Wisconsin	7.5%	.	.	.	.	.	11.3%	1.4%*
West North Central:								
Iowa	2.5%*	.	.	.	.	.	4.0%*	0.4%*
Kansas	6.8%	.	.	.	.	.	9.7%	3.0%*
Minnesota	6.2%*	.	.	.	.	.	7.6%*	4.1%*
Missouri	6.5%	.	.	.	.	.	7.4%	5.3%*
Nebraska	5.0%*	.	.	.	.	.	7.9%	0.7%*
South Atlantic:								
Delaware	9.8%	.	.	.	.	.	16.3%	2.6%*
Florida	7.3%	.	.	.	.	.	12.2%	0.4%*
Georgia	6.0%	.	.	.	.	.	10.2%	1.6%*
Maryland	8.2%	.	.	.	.	.	12.4%	2.3%
North Carolina	2.8%*	.	.	.	.	.	5.3%*	.
South Carolina	6.2%	.	.	.	.	.	12.3%	0.2%*
Virginia	4.8%	.	.	.	.	.	7.1%	1.5%*
West Virginia	5.7%	.	.	.	.	.	9.0%	1.8%*
East South Central:								
Alabama	4.6%	.	.	.	.	.	5.1%*	3.9%*
Kentucky	6.9%*	.	.	.	.	.	6.4%	7.5%*
Mississippi	2.8%*	.	.	.	.	.	5.1%*	.
Tennessee	6.8%*	.	.	.	.	.	8.7%*	5.4%*
West South Central:								
Louisiana	6.3%	.	.	.	.	.	10.8%	0.5%*
Oklahoma	2.2%*	.	.	.	.	.	3.7%*	0.1%*
Texas	3.1%	.	.	.	.	.	4.9%*	1.5%*
Mountain:								
Arizona	4.4%	.	.	.	.	.	7.4%*	1.3%*
Colorado	7.0%	.	.	.	.	.	11.8%	0.1%*
Montana	4.2%*	.	.	.	.	.	6.3%*	0.1%*
Nevada	7.4%	.	.	.	.	.	8.4%	6.1%*
New Mexico	10.8%	.	.	.	.	.	18.0%	2.5%*
Utah	8.3%	.	.	.	.	.	12.0%	2.2%*
Wyoming	1.2%*	.	.	.	.	.	1.8%*	0.2%*
Pacific:								
California	12.3%	.	.	.	.	.	17.7%	3.9%
Hawaii	13.1%	.	.	.	.	.	16.0%	6.1%
Oregon	8.4%*	.	.	.	.	.	13.5%	0.7%*
Washington	10.0%	.	.	.	.	.	11.9%	7.1%*
States not shown separately	4.7%*	.	.	.	.	.	7.8%*	0.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	0.29%	0.67%	0.81%	0.50%	0.34%	0.34%	0.44%	0.31%
New England:								
Connecticut	2.04%	.	.	.	.	.	2.86%	0.57%*
Maine	1.69%	.	.	.	.	.	2.44%	0.84%*
Massachusetts	2.40%	.	.	.	.	.	4.39%	1.91%*
New Hampshire	1.58%	.	.	.	.	.	2.09%	2.14%*
Middle Atlantic:								
New Jersey	3.33%	.	.	.	.	.	4.80%	0.88%*
New York	1.15%	.	.	.	.	.	0.90%	1.82%*
Pennsylvania	1.16%	.	.	.	.	.	1.69%	1.27%
East North Central:								
Illinois	2.02%*	.	.	.	.	.	2.55%	1.20%*
Indiana	0.76%	.	.	.	.	.	1.42%*	0.51%*
Michigan	1.32%	.	.	.	.	.	1.47%	2.58%*
Ohio	0.96%	.	.	.	.	.	1.49%	0.55%*
Wisconsin	1.86%	.	.	.	.	.	2.77%	0.81%*
West North Central:								
Iowa	0.92%*	.	.	.	.	.	1.54%*	0.38%*
Kansas	1.69%	.	.	.	.	.	2.86%	1.42%*
Minnesota	2.27%*	.	.	.	.	.	2.30%*	2.83%*
Missouri	1.74%	.	.	.	.	.	2.04%	1.91%*
Nebraska	1.53%*	.	.	.	.	.	2.35%	0.65%*
South Atlantic:								
Delaware	1.90%	.	.	.	.	.	3.24%	1.01%*
Florida	1.69%	.	.	.	.	.	2.74%	0.27%*
Georgia	1.44%	.	.	.	.	.	2.99%	0.60%*
Maryland	1.04%	.	.	.	.	.	1.77%	0.63%
North Carolina	1.23%*	.	.	.	.	.	2.32%*	.
South Carolina	1.71%	.	.	.	.	.	3.40%	0.19%*
Virginia	1.32%	.	.	.	.	.	1.59%	1.36%*
West Virginia	1.27%	.	.	.	.	.	2.68%	1.16%*
East South Central:								
Alabama	1.22%	.	.	.	.	.	1.56%*	2.12%*
Kentucky	2.50%*	.	.	.	.	.	1.47%	4.90%*
Mississippi	1.22%*	.	.	.	.	.	2.24%*	.
Tennessee	2.85%*	.	.	.	.	.	3.34%*	4.16%*
West South Central:								
Louisiana	1.61%	.	.	.	.	.	2.51%	0.61%*
Oklahoma	0.83%*	.	.	.	.	.	1.31%*	0.18%*
Texas	0.74%	.	.	.	.	.	1.51%*	0.91%*
Mountain:								
Arizona	1.00%	.	.	.	.	.	2.25%*	0.59%*
Colorado	1.21%	.	.	.	.	.	1.86%	0.17%*
Montana	1.88%*	.	.	.	.	.	3.01%*	0.14%*
Nevada	1.83%	.	.	.	.	.	1.83%	3.30%*
New Mexico	1.32%	.	.	.	.	.	2.36%	0.93%*
Utah	1.99%	.	.	.	.	.	3.49%	1.14%*
Wyoming	0.59%*	.	.	.	.	.	0.97%*	0.16%*
Pacific:								
California	0.79%	.	.	.	.	.	1.24%	1.02%
Hawaii	1.14%	.	.	.	.	.	1.49%	1.54%
Oregon	2.79%*	.	.	.	.	.	3.61%	0.35%*
Washington	2.51%	.	.	.	.	.	2.92%	3.75%*
States not shown separately	1.50%*	.	.	.	.	.	2.57%*	0.13%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(2)(2002) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	13.5%	21.0%	16.6%	10.9%	6.1%	4.8%	19.0%	5.6%
New England:								
Connecticut	11.1%	.	.	.	.	.	13.5%	6.4%*
Maine	9.4%	.	.	.	.	.	11.0%	6.5%*
Massachusetts	5.9%*	.	.	.	.	.	7.5%*	3.0%*
New Hampshire	4.5%*	.	.	.	.	.	4.2%*	5.0%*
Middle Atlantic:								
New Jersey	16.3%	.	.	.	.	.	18.0%	13.1%*
New York	14.2%	.	.	.	.	.	17.0%	8.5%*
Pennsylvania	16.1%	.	.	.	.	.	22.0%	5.2%*
East North Central:								
Illinois	23.0%	.	.	.	.	.	31.2%	9.5%*
Indiana	16.2%	.	.	.	.	.	23.2%	8.1%*
Michigan	18.2%	.	.	.	.	.	23.2%	8.2%
Ohio	15.3%	.	.	.	.	.	22.5%	5.7%
Wisconsin	17.0%	.	.	.	.	.	26.5%	1.9%*
West North Central:								
Iowa	14.7%	.	.	.	.	.	23.7%	2.2%*
Kansas	13.4%	.	.	.	.	.	22.4%	1.8%*
Minnesota	9.5%	.	.	.	.	.	13.7%	2.9%*
Missouri	14.6%	.	.	.	.	.	20.0%	7.8%
Nebraska	20.4%	.	.	.	.	.	28.9%	7.7%*
South Atlantic:								
Delaware	7.4%	.	.	.	.	.	10.9%	3.5%
Florida	11.4%	.	.	.	.	.	17.6%	2.8%*
Georgia	10.7%	.	.	.	.	.	16.0%	5.2%*
Maryland	12.4%	.	.	.	.	.	18.6%	3.6%
North Carolina	12.5%	.	.	.	.	.	22.9%	1.4%*
South Carolina	13.8%	.	.	.	.	.	21.1%	6.7%*
Virginia	9.6%	.	.	.	.	.	13.9%	3.6%*
West Virginia	17.3%	.	.	.	.	.	28.5%	4.2%*
East South Central:								
Alabama	13.0%	.	.	.	.	.	17.2%	7.2%
Kentucky	12.5%	.	.	.	.	.	20.1%	4.8%*
Mississippi	16.3%	.	.	.	.	.	27.4%	2.9%*
Tennessee	13.3%	.	.	.	.	.	19.0%	9.0%*
West South Central:								
Louisiana	14.7%	.	.	.	.	.	24.0%	2.9%*
Oklahoma	15.3%	.	.	.	.	.	23.5%	4.0%*
Texas	12.6%	.	.	.	.	.	22.4%	3.3%*
Mountain:								
Arizona	11.4%	.	.	.	.	.	20.7%	1.8%*
Colorado	10.7%	.	.	.	.	.	14.3%	5.5%
Montana	8.6%	.	.	.	.	.	12.5%	0.9%*
Nevada	13.9%	.	.	.	.	.	21.3%	3.9%*
New Mexico	6.9%	.	.	.	.	.	10.7%	2.6%*
Utah	17.4%	.	.	.	.	.	23.8%	7.0%
Wyoming	10.9%	.	.	.	.	.	13.4%	6.6%*
Pacific:								
California	10.6%	.	.	.	.	.	13.9%	5.5%
Hawaii	13.8%	.	.	.	.	.	13.6%	14.3%
Oregon	12.3%	.	.	.	.	.	16.7%	5.8%*
Washington	19.6%	.	.	.	.	.	22.2%	15.6%*
States not shown separately	10.3%	.	.	.	.	.	16.2%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(2)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	0.39%	0.68%	1.09%	0.99%	0.86%	0.58%	0.52%	0.35%
New England:								
Connecticut	1.58%	.	.	.	.	.	2.24%	2.30%*
Maine	1.33%	.	.	.	.	.	1.70%	2.58%*
Massachusetts	1.93%*	.	.	.	.	.	2.36%*	2.04%*
New Hampshire	1.52%*	.	.	.	.	.	1.96%*	2.04%*
Middle Atlantic:								
New Jersey	4.17%	.	.	.	.	.	5.03%	4.38%*
New York	1.72%	.	.	.	.	.	1.44%	3.80%*
Pennsylvania	2.02%	.	.	.	.	.	3.37%	1.72%*
East North Central:								
Illinois	3.66%	.	.	.	.	.	3.97%	3.71%*
Indiana	4.58%	.	.	.	.	.	5.40%	4.48%*
Michigan	1.85%	.	.	.	.	.	3.43%	1.64%
Ohio	1.05%	.	.	.	.	.	2.09%	1.43%
Wisconsin	1.76%	.	.	.	.	.	2.05%	0.78%*
West North Central:								
Iowa	2.49%	.	.	.	.	.	3.76%	1.54%*
Kansas	1.99%	.	.	.	.	.	3.66%	0.88%*
Minnesota	1.57%	.	.	.	.	.	2.96%	1.31%*
Missouri	2.03%	.	.	.	.	.	3.12%	1.92%
Nebraska	2.62%	.	.	.	.	.	3.93%	3.55%*
South Atlantic:								
Delaware	1.05%	.	.	.	.	.	2.00%	1.04%
Florida	1.62%	.	.	.	.	.	3.17%	1.14%*
Georgia	2.41%	.	.	.	.	.	4.35%	2.30%*
Maryland	1.38%	.	.	.	.	.	2.31%	0.94%
North Carolina	2.32%	.	.	.	.	.	3.60%	0.53%*
South Carolina	1.84%	.	.	.	.	.	3.79%	2.91%*
Virginia	2.21%	.	.	.	.	.	3.52%	1.45%*
West Virginia	4.71%	.	.	.	.	.	7.23%	1.65%*
East South Central:								
Alabama	1.22%	.	.	.	.	.	2.58%	2.12%
Kentucky	3.48%	.	.	.	.	.	4.58%	2.92%*
Mississippi	2.69%	.	.	.	.	.	3.89%	1.05%*
Tennessee	3.13%	.	.	.	.	.	3.72%	4.27%*
West South Central:								
Louisiana	2.45%	.	.	.	.	.	3.28%	3.11%*
Oklahoma	2.45%	.	.	.	.	.	4.39%	2.02%*
Texas	1.21%	.	.	.	.	.	2.24%	1.43%*
Mountain:								
Arizona	1.67%	.	.	.	.	.	5.58%	1.09%*
Colorado	1.25%	.	.	.	.	.	2.31%	1.62%
Montana	1.99%	.	.	.	.	.	2.62%	0.47%*
Nevada	2.09%	.	.	.	.	.	4.04%	2.53%*
New Mexico	1.42%	.	.	.	.	.	2.12%	1.24%*
Utah	3.64%	.	.	.	.	.	5.39%	1.74%
Wyoming	2.69%	.	.	.	.	.	2.86%	4.14%*
Pacific:								
California	1.31%	.	.	.	.	.	1.79%	1.48%
Hawaii	2.21%	.	.	.	.	.	2.25%	4.17%
Oregon	1.92%	.	.	.	.	.	3.14%	1.89%*
Washington	2.60%	.	.	.	.	.	3.32%	4.90%*
States not shown separately	1.62%	.	.	.	.	.	2.51%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(3)(2002) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	4.0%	7.0%	4.6%	2.8%	0.5%*	1.1%	6.0%	1.1%
New England:								
Connecticut	5.5%	.	.	.	.	.	7.1%	2.3%*
Maine	5.9%	.	.	.	.	.	8.8%	0.8%*
Massachusetts	4.2%*	.	.	.	.	.	5.6%*	1.8%*
New Hampshire	2.8%	.	.	.	.	.	4.0%*	0.6%*
Middle Atlantic:								
New Jersey	2.7%*	.	.	.	.	.	3.9%*	0.6%*
New York	3.7%	.	.	.	.	.	4.9%	1.3%*
Pennsylvania	7.5%	.	.	.	.	.	10.6%	1.8%*
East North Central:								
Illinois	3.0%*	.	.	.	.	.	4.5%*	0.5%*
Indiana	4.9%	.	.	.	.	.	6.6%	2.9%*
Michigan	7.1%	.	.	.	.	.	10.5%	0.5%*
Ohio	6.2%	.	.	.	.	.	10.5%	0.4%*
Wisconsin	2.8%	.	.	.	.	.	4.3%	0.3%*
West North Central:								
Iowa	3.4%*	.	.	.	.	.	5.2%*	0.9%*
Kansas	6.1%	.	.	.	.	.	9.9%*	1.2%*
Minnesota	8.0%*	.	.	.	.	.	11.0%	3.4%*
Missouri	4.3%	.	.	.	.	.	6.8%	1.3%*
Nebraska	2.8%*	.	.	.	.	.	4.7%*	.
South Atlantic:								
Delaware	5.2%	.	.	.	.	.	8.6%*	1.6%*
Florida	2.1%*	.	.	.	.	.	3.6%*	.
Georgia	2.2%*	.	.	.	.	.	4.3%*	0.1%*
Maryland	3.3%*	.	.	.	.	.	4.8%*	1.3%*
North Carolina	2.2%*	.	.	.	.	.	4.4%*	.
South Carolina	2.1%*	.	.	.	.	.	3.9%*	0.2%*
Virginia	4.2%	.	.	.	.	.	6.5%	1.0%*
West Virginia	4.9%	.	.	.	.	.	5.5%*	4.1%*
East South Central:								
Alabama	9.0%	.	.	.	.	.	12.1%	4.7%*
Kentucky	2.6%*	.	.	.	.	.	3.9%*	1.2%*
Mississippi	4.1%	.	.	.	.	.	7.5%	.
Tennessee	2.8%*	.	.	.	.	.	4.9%*	1.3%*
West South Central:								
Louisiana	1.4%*	.	.	.	.	.	2.5%*	.
Oklahoma	1.2%*	.	.	.	.	.	2.1%*	.
Texas	1.9%*	.	.	.	.	.	2.6%*	1.2%*
Mountain:								
Arizona	1.7%*	.	.	.	.	.	3.4%*	.
Colorado	0.7%*	.	.	.	.	.	1.2%*	.
Montana	9.7%	.	.	.	.	.	13.8%	1.6%*
Nevada	2.2%	.	.	.	.	.	3.5%	0.5%*
New Mexico	3.3%*	.	.	.	.	.	5.8%	0.3%*
Utah	11.5%*	.	.	.	.	.	18.2%*	0.7%*
Wyoming	15.5%	.	.	.	.	.	22.5%	3.5%*
Pacific:								
California	1.9%	.	.	.	.	.	2.7%	0.6%*
Hawaii	7.6%	.	.	.	.	.	9.9%	2.2%*
Oregon	3.9%	.	.	.	.	.	6.1%*	0.5%*
Washington	7.3%	.	.	.	.	.	8.2%	6.0%*
States not shown separately	6.3%	.	.	.	.	.	9.9%	1.2%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(3)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2002: (43 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	0.21%	0.59%	0.50%	0.39%	0.16%*	0.22%	0.30%	0.14%
New England:								
Connecticut	0.64%	.	.	.	.	.	0.94%	1.13%*
Maine	1.43%	.	.	.	.	.	1.96%	0.69%*
Massachusetts	1.27%*	.	.	.	.	.	1.77%*	2.08%*
New Hampshire	0.77%	.	.	.	.	.	1.30%*	0.40%*
Middle Atlantic:								
New Jersey	1.09%*	.	.	.	.	.	1.58%*	0.47%*
New York	0.63%	.	.	.	.	.	0.97%	0.63%*
Pennsylvania	1.59%	.	.	.	.	.	2.75%	1.07%*
East North Central:								
Illinois	1.00%*	.	.	.	.	.	2.10%*	0.35%*
Indiana	0.85%	.	.	.	.	.	1.79%	1.21%*
Michigan	1.14%	.	.	.	.	.	1.60%	0.34%*
Ohio	1.59%	.	.	.	.	.	2.68%	0.38%*
Wisconsin	0.75%	.	.	.	.	.	1.12%	0.22%*
West North Central:								
Iowa	1.45%*	.	.	.	.	.	2.38%*	0.39%*
Kansas	1.84%	.	.	.	.	.	3.38%*	2.59%*
Minnesota	2.44%*	.	.	.	.	.	2.53%	3.10%*
Missouri	0.89%	.	.	.	.	.	2.03%	0.63%*
Nebraska	1.11%*	.	.	.	.	.	1.95%*	.
South Atlantic:								
Delaware	1.32%	.	.	.	.	.	2.72%*	0.86%*
Florida	1.21%*	.	.	.	.	.	2.04%*	.
Georgia	0.99%*	.	.	.	.	.	2.42%*	0.10%*
Maryland	1.03%*	.	.	.	.	.	1.49%*	0.84%*
North Carolina	0.95%*	.	.	.	.	.	1.81%*	.
South Carolina	1.06%*	.	.	.	.	.	2.25%*	0.23%*
Virginia	0.99%	.	.	.	.	.	1.83%	0.61%*
West Virginia	1.32%	.	.	.	.	.	1.77%*	2.07%*
East South Central:								
Alabama	1.30%	.	.	.	.	.	2.75%	2.52%*
Kentucky	0.90%*	.	.	.	.	.	1.57%*	0.85%*
Mississippi	1.16%	.	.	.	.	.	2.22%	.
Tennessee	1.28%*	.	.	.	.	.	2.35%*	0.90%*
West South Central:								
Louisiana	0.71%*	.	.	.	.	.	1.09%*	.
Oklahoma	0.69%*	.	.	.	.	.	1.06%*	.
Texas	0.73%*	.	.	.	.	.	0.89%*	0.93%*
Mountain:								
Arizona	0.73%*	.	.	.	.	.	1.60%*	.
Colorado	0.48%*	.	.	.	.	.	0.78%*	.
Montana	2.00%	.	.	.	.	.	2.83%	0.55%*
Nevada	0.54%	.	.	.	.	.	0.77%	0.53%*
New Mexico	1.04%*	.	.	.	.	.	1.61%	0.38%*
Utah	4.94%*	.	.	.	.	.	6.37%*	0.56%*
Wyoming	1.45%	.	.	.	.	.	1.96%	1.42%*
Pacific:								
California	0.33%	.	.	.	.	.	0.48%	0.35%*
Hawaii	1.31%	.	.	.	.	.	1.85%	0.95%*
Oregon	1.09%	.	.	.	.	.	1.91%*	0.32%*
Washington	2.00%	.	.	.	.	.	2.32%	3.98%*
States not shown separately	1.28%	.	.	.	.	.	2.06%	0.62%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.d(2002) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2002: (43 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	30.3%	8.8%	14.5%	23.6%	39.2%	71.9%	11.6%	57.3%
New England:								
Connecticut	34.3%	.	.	.	47.6%	80.2%	18.9%	64.5%
Maine	27.5%	.	.	.	57.6%	69.4%	8.7%	60.5%
Massachusetts	27.2%	.	.	.	47.2%	74.3%	8.5%	58.8%
New Hampshire	26.6%	.	.	.	42.5%	70.3%	10.2%	57.7%
Middle Atlantic:								
New Jersey	33.5%	.	.	.	55.5%	82.7%	13.3%	70.8%
New York	28.2%	.	.	.	45.9%	67.0%	14.6%	56.9%
Pennsylvania	32.0%	.	.	.	49.0%	81.1%	14.1%	65.0%
East North Central:								
Illinois	31.6%	.	.	.	43.7%	80.0%	11.3%	65.0%
Indiana	28.3%	.	.	.	28.5%	66.9%	9.6%*	49.5%
Michigan	26.6%	.	.	.	41.0%	67.5%	12.1%	55.4%
Ohio	28.2%	.	.	.	32.1%	78.6%	6.6%*	57.1%
Wisconsin	22.3%	.	.	.	13.9%	69.6%	7.9%	45.4%
West North Central:								
Iowa	26.0%	.	.	.	39.3%	65.8%	9.0%	49.8%
Kansas	23.6%	.	.	.	32.6%	58.9%	5.4%*	47.2%
Minnesota	27.6%	.	.	.	43.2%	76.2%	7.2%*	58.8%
Missouri	25.3%	.	.	.	43.8%	53.8%	7.5%*	47.6%
Nebraska	18.5%	.	.	.	6.4%*	75.9%	3.7%*	41.0%
South Atlantic:								
Delaware	39.8%	.	.	.	49.7%	77.8%	14.9%	67.5%
Florida	32.3%	.	.	.	44.1%	69.9%	11.3%	61.7%
Georgia	35.0%	.	.	.	46.3%	71.9%	10.3%	60.8%
Maryland	35.0%	.	.	.	46.5%	80.2%	13.0%	65.9%
North Carolina	29.2%	.	.	.	30.6%	70.8%	4.8%*	55.1%
South Carolina	33.2%	.	.	.	22.5%*	74.9%	8.4%	57.5%
Virginia	27.7%	.	.	.	40.2%	70.5%	6.2%	58.3%
West Virginia	24.2%	.	.	.	16.1%*	68.7%	3.2%*	48.7%
East South Central:								
Alabama	16.7%	.	.	.	25.2%*	53.2%	2.6%*	35.9%
Kentucky	30.6%	.	.	.	17.0%*	68.6%	9.3%*	52.3%
Mississippi	20.8%	.	.	.	18.8%*	49.5%	8.1%*	36.1%
Tennessee	36.2%	.	.	.	25.6%*	75.6%	8.4%	56.7%
West South Central:								
Louisiana	27.7%	.	.	.	17.6%*	75.0%	8.8%	51.9%
Oklahoma	28.0%	.	.	.	34.0%*	71.3%	8.8%*	54.5%
Texas	33.4%	.	.	.	29.6%	69.7%	10.5%	55.0%
Mountain:								
Arizona	28.1%	.	.	.	29.9%*	58.5%	11.8%	45.0%
Colorado	28.8%	.	.	.	41.4%	77.7%	4.0%	64.2%
Montana	15.8%	.	.	.	11.7%*	69.9%	2.8%*	41.5%
Nevada	26.7%	.	.	.	23.2%	68.0%	8.8%	51.2%
New Mexico	25.2%	.	.	.	28.5%	63.9%	5.7%*	47.9%
Utah	29.1%	.	.	.	22.4%	77.3%	14.8%*	52.0%
Wyoming	21.9%	.	.	.	9.1%*	80.1%	7.2%	47.3%
Pacific:								
California	38.6%	.	.	.	59.9%	70.1%	22.2%	63.7%
Hawaii	40.2%	.	.	.	73.4%	78.0%	25.6%	75.3%
Oregon	25.3%	.	.	.	25.3%	83.7%	4.9%*	55.5%
Washington	30.8%	.	.	.	36.8%	78.9%	10.8%	62.0%
States not shown separately	25.1%	.	.	.	26.0%	73.7%	9.7%	47.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.d(2002) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2002: (43 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	0.51%	0.57%	0.87%	0.74%	0.77%	1.47%	0.39%	0.94%
New England:								
Connecticut	3.11%	.	.	.	7.74%	4.93%	2.21%	4.25%
Maine	2.64%	.	.	.	4.33%	6.57%	2.46%	4.52%
Massachusetts	3.41%	.	.	.	8.24%	6.30%	2.49%	5.07%
New Hampshire	3.57%	.	.	.	6.79%	6.06%	2.21%	5.81%
Middle Atlantic:								
New Jersey	3.31%	.	.	.	9.00%	5.28%	3.37%	5.15%
New York	1.91%	.	.	.	5.03%	6.08%	1.31%	4.81%
Pennsylvania	1.28%	.	.	.	5.26%	5.23%	2.05%	4.04%
East North Central:								
Illinois	3.15%	.	.	.	5.61%	2.63%	2.28%	3.31%
Indiana	3.33%	.	.	.	7.68%	7.04%	3.15%*	6.90%
Michigan	1.89%	.	.	.	6.01%	8.28%	2.63%	5.12%
Ohio	1.88%	.	.	.	6.49%	3.40%	2.02%*	2.44%
Wisconsin	3.22%	.	.	.	2.93%	7.32%	1.66%	5.46%
West North Central:								
Iowa	2.50%	.	.	.	9.28%	7.77%	2.47%	4.59%
Kansas	2.77%	.	.	.	8.63%	6.66%	2.07%*	4.97%
Minnesota	1.76%	.	.	.	6.19%	6.14%	2.30%*	3.65%
Missouri	4.39%	.	.	.	7.54%	9.63%	2.35%*	7.48%
Nebraska	2.38%	.	.	.	3.03%*	6.51%	1.60%*	4.58%
South Atlantic:								
Delaware	2.62%	.	.	.	9.05%	7.72%	3.11%	4.62%
Florida	2.10%	.	.	.	8.41%	6.81%	1.37%	5.06%
Georgia	3.74%	.	.	.	9.87%	8.45%	1.35%	6.02%
Maryland	1.93%	.	.	.	5.62%	3.45%	1.77%	3.00%
North Carolina	3.05%	.	.	.	7.64%	5.64%	2.05%*	5.12%
South Carolina	3.22%	.	.	.	8.16%*	6.35%	2.29%	4.27%
Virginia	1.64%	.	.	.	6.94%	3.98%	1.56%	2.81%
West Virginia	2.74%	.	.	.	6.06%*	5.69%	2.06%*	3.62%
East South Central:								
Alabama	1.79%	.	.	.	9.32%*	6.14%	0.92%*	4.38%
Kentucky	3.73%	.	.	.	6.75%*	4.70%	3.06%*	5.49%
Mississippi	4.38%	.	.	.	5.92%*	8.69%	3.37%*	6.36%
Tennessee	4.98%	.	.	.	8.14%*	7.20%	2.11%	6.73%
West South Central:								
Louisiana	2.56%	.	.	.	7.93%*	4.53%	2.63%	3.28%
Oklahoma	3.54%	.	.	.	11.96%*	5.96%	3.28%*	4.81%
Texas	2.26%	.	.	.	5.06%	3.11%	1.74%	2.98%
Mountain:								
Arizona	3.53%	.	.	.	9.04%*	5.80%	2.46%	5.09%
Colorado	3.39%	.	.	.	7.72%	7.85%	1.15%	4.98%
Montana	2.65%	.	.	.	3.74%*	8.74%	2.29%*	5.94%
Nevada	2.74%	.	.	.	5.42%	7.71%	1.97%	4.07%
New Mexico	3.25%	.	.	.	5.61%	7.41%	1.99%*	4.85%
Utah	3.64%	.	.	.	6.26%	5.72%	5.70%*	3.88%
Wyoming	2.50%	.	.	.	5.31%*	9.04%	2.13%	7.50%
Pacific:								
California	1.00%	.	.	.	4.13%	4.33%	1.25%	2.36%
Hawaii	3.63%	.	.	.	3.69%	10.60%	3.31%	6.46%
Oregon	2.88%	.	.	.	5.37%	4.57%	1.77%*	3.51%
Washington	2.95%	.	.	.	7.21%	6.14%	2.42%	5.14%
States not shown separately	3.09%	.	.	.	7.31%	7.37%	1.91%	5.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.e(2002) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Two or more plans	Conventional indemnity managed care	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	30.3%	14.5%	90.5%	38.3%	66.1%	12.5%	12.7%	73.9%
New England:								
Connecticut	34.3%	13.4%	90.8%	51.7%	54.5%	11.5%	13.3%	69.2%
Maine	27.5%	20.4%	84.8%	45.8%	50.2%	6.9%	8.0%	76.6%
Massachusetts	27.2%	11.0%	91.9%	67.8%	38.6%	9.1%	9.5%	56.9%
New Hampshire	26.6%	10.3%	92.8%	65.4%	40.5%	10.8%	9.8%	76.9%
Middle Atlantic:								
New Jersey	33.5%	13.3%	94.7%	42.7%	67.2%	19.9%	20.1%	75.5%
New York	28.2%	13.6%	91.8%	53.2%	49.7%	8.7%	11.1%	66.9%
Pennsylvania	32.0%	22.0%	86.3%	39.2%	61.1%	10.5%	12.4%	62.0%
East North Central:								
Illinois	31.6%	9.8%	93.8%	29.0%	79.4%	13.4%	13.5%	69.0%
Indiana	28.3%	14.3%	89.4%	25.4%	75.1%	16.8%	14.6%	73.9%
Michigan	26.6%	18.3%	86.5%	30.3%	68.0%	12.5%	15.3%	68.3%
Ohio	28.2%	18.8%	88.9%	29.4%	72.5%	13.4%	14.1%	73.0%
Wisconsin	22.3%	14.0%	92.2%	27.6%	72.9%	11.4%	12.5%	78.2%
West North Central:								
Iowa	26.0%	17.5%	88.9%	18.6%	77.7%	14.0%	12.9%	70.7%
Kansas	23.6%	20.4%	84.3%	23.7%	68.7%	15.1%	11.9%	70.8%
Minnesota	27.6%	30.7%	77.7%	27.2%	59.2%	15.7%	14.2%	70.9%
Missouri	25.3%	14.5%	90.6%	32.0%	68.5%	14.1%*	11.0%*	73.9%
Nebraska	18.5%	11.6%	91.7%	17.0%	81.8%	13.1%	12.9%	71.2%
South Atlantic:								
Delaware	39.8%	16.1%	90.6%	50.0%	59.1%	15.3%	18.3%	68.2%
Florida	32.3%	11.6%	94.5%	44.8%	66.0%	13.9%	13.9%	77.1%
Georgia	35.0%	11.0%	94.0%	36.1%	75.1%	15.2%	14.6%	72.7%
Maryland	35.0%	14.2%	90.9%	41.9%	65.1%	11.0%	11.8%	73.7%
North Carolina	29.2%	14.6%	88.5%	24.3%	77.2%	18.3%	16.4%	82.7%
South Carolina	33.2%	11.9%	94.7%	28.9%	77.7%	12.7%	12.8%	75.1%
Virginia	27.7%	18.8%	85.3%	36.3%	62.9%	9.7%	8.9%	71.1%
West Virginia	24.2%	18.6%	87.6%	23.7%	74.0%	14.6%	15.9%	66.7%
East South Central:								
Alabama	16.7%	23.0%	80.7%	18.7%	68.4%	12.0%	10.9%	62.8%
Kentucky	30.6%	14.5%	89.1%	24.8%	75.6%	19.3%	15.7%	74.6%
Mississippi	20.8%	17.0%	86.2%	10.3%	78.6%	17.6%	15.3%	74.5%
Tennessee	36.2%	14.7%	93.4%	30.1%	82.5%	16.9%	17.6%	84.5%
West South Central:								
Louisiana	27.7%	9.2%	95.0%	27.9%	78.3%	15.5%	12.1%	78.9%
Oklahoma	28.0%	12.0%	93.0%	27.6%	76.8%	12.0%	9.5%	78.1%
Texas	33.4%	10.1%	94.1%	26.9%	82.2%	12.8%	12.8%	81.2%
Mountain:								
Arizona	28.1%	7.9%	96.1%	40.2%	65.6%	8.9%*	9.7%	81.6%
Colorado	28.8%	12.7%	94.1%	44.6%	63.6%	18.3%	17.7%	75.8%
Montana	15.8%	35.6%	70.1%	9.8%	62.4%	13.1%	12.9%	69.8%
Nevada	26.7%	8.8%	95.8%	31.8%	75.8%	8.3%	8.2%	85.5%
New Mexico	25.2%	14.4%	89.3%	42.3%	55.8%	9.8%	10.7%	79.7%
Utah	29.1%	19.9%	83.0%	34.1%	60.1%	12.3%	10.9%	73.2%
Wyoming	21.9%	52.9%	53.0%	14.6%	47.1%	13.9%	12.8%	71.8%
Pacific:								
California	38.6%	7.9%	94.6%	59.3%	56.8%	8.6%	9.4%	79.3%
Hawaii	40.2%	22.5%	85.2%	61.7%	45.0%	6.8%	9.0%	65.0%
Oregon	25.3%	14.3%	90.5%	46.0%	59.2%	12.7%	13.9%	82.1%
Washington	30.8%	17.8%	87.8%	30.3%	72.9%	13.2%	13.2%	82.5%
States not shown separately	25.1%	23.0%	81.8%	26.7%	63.3%	10.8%	10.3%	76.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.e(2002) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.51%	0.30%	0.25%	0.68%	0.36%	0.33%	0.40%	0.56%
New England:								
Connecticut	3.11%	1.68%	1.21%	2.85%	2.86%	3.01%	2.88%	3.14%
Maine	2.64%	3.45%	2.43%	3.29%	3.53%	1.51%	1.99%	1.68%
Massachusetts	3.41%	1.04%	1.31%	2.20%	2.99%	1.84%	2.16%	2.82%
New Hampshire	3.57%	1.68%	1.03%	3.11%	4.01%	2.16%	1.84%	3.17%
Middle Atlantic:								
New Jersey	3.31%	2.98%	1.44%	2.30%	2.50%	2.74%	2.71%	3.92%
New York	1.91%	1.16%	1.10%	2.36%	2.24%	0.96%	1.48%	1.52%
Pennsylvania	1.28%	2.59%	1.87%	1.85%	1.81%	1.25%	1.39%	3.04%
East North Central:								
Illinois	3.15%	2.57%	1.72%	3.64%	3.53%	2.93%	3.05%	3.20%
Indiana	3.33%	2.54%	2.39%	2.11%	2.95%	2.67%	2.86%	2.66%
Michigan	1.89%	2.67%	2.33%	2.73%	2.77%	2.36%	3.07%	3.64%
Ohio	1.88%	3.24%	1.67%	1.95%	2.12%	1.99%	2.29%	2.56%
Wisconsin	3.22%	1.82%	0.92%	3.52%	1.78%	2.41%	2.52%	2.82%
West North Central:								
Iowa	2.50%	2.55%	2.34%	2.29%	2.78%	2.28%	2.01%	3.48%
Kansas	2.77%	2.91%	2.68%	2.51%	3.42%	3.06%	2.20%	4.01%
Minnesota	1.76%	4.46%	4.36%	3.12%	3.79%	1.88%	1.39%	2.31%
Missouri	4.39%	2.45%	1.60%	3.04%	2.62%	4.40%*	3.49%*	4.31%
Nebraska	2.38%	3.16%	2.16%	3.26%	2.84%	1.94%	1.85%	1.99%
South Atlantic:								
Delaware	2.62%	2.40%	1.25%	4.07%	2.07%	2.37%	2.16%	2.67%
Florida	2.10%	2.58%	1.63%	3.39%	2.01%	2.71%	2.55%	2.06%
Georgia	3.74%	2.56%	2.20%	4.68%	3.83%	2.86%	3.12%	3.19%
Maryland	1.93%	1.85%	1.16%	1.55%	1.34%	1.91%	2.08%	2.57%
North Carolina	3.05%	2.42%	2.37%	3.76%	3.96%	3.22%	3.65%	2.57%
South Carolina	3.22%	1.84%	1.93%	3.36%	3.11%	2.09%	3.09%	3.11%
Virginia	1.64%	2.22%	2.51%	3.30%	3.40%	1.16%	1.53%	3.66%
West Virginia	2.74%	1.99%	1.82%	3.48%	3.30%	1.87%	2.25%	3.87%
East South Central:								
Alabama	1.79%	2.35%	2.30%	1.51%	2.31%	2.31%	1.59%	3.41%
Kentucky	3.73%	2.12%	2.03%	4.66%	2.60%	3.98%	3.45%	2.82%
Mississippi	4.38%	2.39%	2.06%	0.99%	2.63%	2.91%	2.81%	2.34%
Tennessee	4.98%	2.81%	1.62%	4.38%	2.22%	3.55%	3.94%	2.96%
West South Central:								
Louisiana	2.56%	1.60%	1.54%	2.66%	3.47%	2.64%	2.17%	2.31%
Oklahoma	3.54%	1.46%	1.21%	3.27%	4.52%	2.24%	2.71%	2.26%
Texas	2.26%	1.98%	1.44%	2.86%	1.97%	2.42%	2.46%	2.45%
Mountain:								
Arizona	3.53%	1.33%	0.96%	3.30%	3.48%	3.04%*	2.69%	3.02%
Colorado	3.39%	2.81%	1.05%	2.49%	2.68%	3.12%	3.41%	2.54%
Montana	2.65%	2.90%	3.61%	2.08%	4.01%	3.14%	3.00%	2.58%
Nevada	2.74%	1.58%	1.05%	3.02%	1.68%	1.96%	1.75%	2.18%
New Mexico	3.25%	2.12%	1.40%	3.13%	2.96%	1.67%	1.99%	2.92%
Utah	3.64%	5.36%	5.09%	3.65%	5.24%	2.55%	2.20%	4.92%
Wyoming	2.50%	3.00%	2.43%	2.28%	2.34%	1.88%	2.14%	2.82%
Pacific:								
California	1.00%	0.99%	0.88%	2.15%	2.52%	1.05%	1.01%	1.61%
Hawaii	3.63%	2.38%	1.93%	3.33%	3.18%	1.86%	1.71%	3.22%
Oregon	2.88%	2.89%	2.06%	4.15%	3.45%	3.38%	3.21%	3.25%
Washington	2.95%	2.31%	1.65%	1.54%	2.63%	3.11%	3.34%	2.11%
States not shown separately	3.09%	2.50%	2.21%	3.23%	3.58%	2.64%	2.35%	2.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2002: (43 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	73.9%	55.8%	81.8%	87.6%	90.3%	82.9%	65.8%	85.6%
New England:								
Connecticut	69.2%	52.6%	85.9%	86.2%	89.4%	69.0%	64.6%	78.2%
Maine	76.6%	59.7%	82.3%	95.9%	87.3%	92.9%	68.6%	90.6%
Massachusetts	56.9%	44.4%	53.1%	56.1%	75.9%	73.1%	47.5%	72.8%
New Hampshire	76.9%	66.9%	78.6%	98.1%	87.7%	79.6%	72.7%	84.9%
Middle Atlantic:								
New Jersey	75.5%	71.2%	85.0%	90.7%	84.7%	68.2%	76.3%	74.1%
New York	66.9%	47.1%	76.5%	80.4%	85.9%	90.3%	56.9%	87.9%
Pennsylvania	62.0%	45.4%	56.6%	77.2%	93.0%	78.7%	50.4%	83.4%
East North Central:								
Illinois	69.0%	50.0%	77.2%	92.4%	84.2%	77.7%	61.8%	80.8%
Indiana	73.9%	50.8%	90.4%	95.0%	90.9%	77.2%	65.9%	83.1%
Michigan	68.3%	51.4%	78.1%	88.1%	86.9%	74.8%	62.4%	80.0%
Ohio	73.0%	53.7%	77.7%	89.8%	86.5%	82.6%	64.6%	84.2%
Wisconsin	78.2%	63.0%	79.2%	90.5%	92.1%	87.5%	71.1%	89.6%
West North Central:								
Iowa	70.7%	46.2%	85.9%	90.7%	89.3%	79.2%	61.6%	83.5%
Kansas	70.8%	45.0%	82.1%	91.7%	86.8%	83.8%	59.3%	85.5%
Minnesota	70.9%	43.3%	84.5%	92.8%	90.4%	82.3%	60.3%	86.9%
Missouri	73.9%	50.2%	85.7%	95.2%	85.1%	80.2%	66.5%	83.1%
Nebraska	71.2%	46.7%	82.6%	87.4%	95.4%	86.5%	57.8%	91.4%
South Atlantic:								
Delaware	68.2%	53.7%	70.8%	88.9%	83.4%	67.1%	63.3%	73.6%
Florida	77.1%	57.8%	92.7%	91.0%	92.9%	90.3%	67.3%	91.0%
Georgia	72.7%	43.7%	81.1%	88.6%	93.1%	82.4%	60.5%	85.3%
Maryland	73.7%	52.2%	79.8%	86.8%	91.2%	84.2%	64.6%	86.6%
North Carolina	82.7%	65.3%	90.6%	94.3%	90.5%	87.2%	77.2%	88.5%
South Carolina	75.1%	53.3%	90.7%	87.7%	93.3%	78.2%	67.0%	83.0%
Virginia	71.1%	56.2%	76.7%	85.1%	88.9%	75.4%	64.0%	81.2%
West Virginia	66.7%	41.0%	76.1%	89.8%	90.2%	71.8%	55.3%	80.0%
East South Central:								
Alabama	62.8%	40.0%	60.5%	80.5%	85.5%	77.1%	50.9%	79.0%
Kentucky	74.6%	59.5%	88.7%	69.0%	91.1%	77.0%	70.6%	78.7%
Mississippi	74.5%	47.0%	73.0%	91.3%	92.5%	89.3%	61.5%	90.2%
Tennessee	84.5%	62.9%	86.3%	89.2%	96.3%	92.3%	72.4%	93.5%
West South Central:								
Louisiana	78.9%	58.9%	82.4%	89.7%	89.8%	89.5%	70.4%	89.7%
Oklahoma	78.1%	61.3%	85.5%	85.8%	94.4%	88.8%	70.6%	88.5%
Texas	81.2%	69.2%	89.2%	88.6%	91.5%	82.3%	77.4%	84.8%
Mountain:								
Arizona	81.6%	59.6%	91.0%	91.3%	95.1%	89.0%	72.3%	91.2%
Colorado	75.8%	65.4%	92.2%	81.6%	97.6%	69.8%	74.7%	77.3%
Montana	69.8%	56.1%	90.2%	83.7%	86.1%	76.3%	63.9%	81.5%
Nevada	85.5%	70.4%	96.4%	100.0%	97.6%	85.7%	81.8%	90.5%
New Mexico	79.7%	69.1%	84.9%	96.0%	92.8%	73.2%	78.0%	81.7%
Utah	73.2%	56.2%	86.5%	90.5%	88.9%	81.3%	65.4%	85.6%
Wyoming	71.8%	47.5%	79.6%	97.6%	95.2%	87.0%	60.4%	91.7%
Pacific:								
California	79.3%	62.2%	89.4%	89.5%	93.4%	89.2%	71.7%	90.9%
Hawaii	65.0%	47.5%	81.8%	83.5%	88.9%	82.0%	56.9%	84.6%
Oregon	82.1%	68.8%	90.1%	94.4%	98.5%	83.7%	76.6%	90.2%
Washington	82.5%	67.8%	90.8%	93.8%	90.8%	94.1%	75.9%	92.8%
States not shown separately	76.3%	59.4%	81.5%	87.5%	95.8%	85.6%	66.9%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.A.2.f(2002) 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 by firm size and State: United States, 2002: (43 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	0.56%	1.10%	1.07%	0.89%	0.80%	0.82%	0.76%	0.63%
New England:								
Connecticut	3.14%	4.60%	4.63%	5.76%	6.97%	8.30%	3.39%	6.39%
Maine	1.68%	3.71%	6.41%	1.92%	3.87%	5.68%	2.80%	3.29%
Massachusetts	2.82%	5.89%	6.93%	7.41%	9.09%	7.13%	2.30%	5.36%
New Hampshire	3.17%	5.00%	3.17%	0.93%	6.23%	6.95%	3.14%	4.69%
Middle Atlantic:								
New Jersey	3.92%	5.92%	4.83%	3.38%	7.30%	7.53%	4.06%	4.88%
New York	1.52%	1.68%	4.21%	5.63%	5.03%	3.77%	1.60%	2.80%
Pennsylvania	3.04%	4.87%	3.53%	4.66%	2.49%	5.35%	3.69%	3.15%
East North Central:								
Illinois	3.20%	5.66%	5.03%	3.17%	5.55%	7.67%	2.36%	5.58%
Indiana	2.66%	6.57%	10.74%	2.63%	4.39%	4.95%	4.10%	3.87%
Michigan	3.64%	6.31%	6.09%	3.63%	6.23%	5.78%	4.50%	3.82%
Ohio	2.56%	4.91%	7.28%	3.03%	6.62%	5.91%	2.52%	4.36%
Wisconsin	2.82%	4.22%	7.61%	3.33%	3.76%	6.33%	4.00%	2.60%
West North Central:								
Iowa	3.48%	4.03%	5.90%	3.45%	6.29%	6.61%	3.56%	4.43%
Kansas	4.01%	6.26%	8.72%	3.04%	6.85%	5.25%	5.48%	4.02%
Minnesota	2.31%	3.52%	3.51%	2.52%	3.77%	6.38%	2.86%	4.16%
Missouri	4.31%	7.07%	6.77%	1.88%	7.36%	5.84%	4.58%	5.23%
Nebraska	1.99%	4.25%	10.78%	6.31%	2.57%	4.65%	3.40%	2.56%
South Atlantic:								
Delaware	2.67%	6.07%	4.31%	4.35%	6.38%	6.21%	4.06%	4.54%
Florida	2.06%	6.36%	5.88%	4.29%	3.63%	4.33%	4.47%	3.00%
Georgia	3.19%	7.29%	6.21%	5.10%	2.39%	5.86%	4.72%	3.84%
Maryland	2.57%	2.84%	4.10%	2.28%	2.24%	5.02%	2.84%	3.41%
North Carolina	2.57%	6.99%	5.03%	2.77%	5.41%	4.95%	4.74%	3.04%
South Carolina	3.11%	5.38%	10.10%	4.81%	5.30%	4.94%	4.80%	3.95%
Virginia	3.66%	6.85%	6.14%	4.74%	4.10%	6.11%	5.21%	3.58%
West Virginia	3.87%	7.12%	11.31%	2.96%	5.63%	5.36%	5.86%	3.64%
East South Central:								
Alabama	3.41%	7.71%	10.64%	4.66%	5.74%	2.95%	3.81%	3.01%
Kentucky	2.82%	9.74%	4.51%	8.59%	5.00%	7.28%	5.23%	5.18%
Mississippi	2.34%	6.58%	7.73%	3.67%	3.43%	4.38%	3.88%	2.60%
Tennessee	2.96%	6.14%	11.34%	3.69%	2.41%	5.21%	3.35%	4.08%
West South Central:								
Louisiana	2.31%	7.36%	4.98%	2.09%	4.18%	3.50%	4.55%	3.01%
Oklahoma	2.26%	5.72%	5.26%	5.80%	3.04%	5.06%	3.28%	3.70%
Texas	2.45%	5.31%	4.34%	3.88%	1.87%	6.18%	2.82%	3.99%
Mountain:								
Arizona	3.02%	6.82%	3.55%	3.45%	2.94%	3.37%	4.34%	2.70%
Colorado	2.54%	5.24%	2.85%	5.59%	1.09%	8.78%	2.87%	6.48%
Montana	2.58%	5.47%	10.33%	5.78%	6.07%	9.49%	4.14%	4.85%
Nevada	2.18%	3.09%	2.72%	0.00%	2.55%	6.38%	2.26%	4.22%
New Mexico	2.92%	7.02%	8.25%	2.76%	5.85%	9.08%	3.70%	6.40%
Utah	4.92%	8.92%	5.84%	2.92%	6.26%	6.90%	7.04%	4.61%
Wyoming	2.82%	6.08%	6.62%	2.00%	5.36%	4.36%	4.28%	3.06%
Pacific:								
California	1.61%	3.66%	2.50%	2.58%	1.53%	0.85%	2.32%	0.70%
Hawaii	3.22%	5.12%	6.97%	4.70%	5.29%	9.38%	3.88%	5.07%
Oregon	3.25%	4.23%	4.79%	2.63%	0.79%	6.55%	3.25%	4.47%
Washington	2.11%	4.29%	2.83%	4.51%	3.96%	2.34%	2.94%	2.01%
States not shown separately	2.68%	7.96%	8.77%	5.00%	5.28%	4.55%	3.62%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.A.2.g(2002) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	7.9	6.1	8.9	9.3	9.5	8.8	7.1	9.0
New England:								
Connecticut	7.0	5.5	8.0	8.1	10.2	7.2	6.3	8.5
Maine	8.5	7.5	8.4	8.9	6.6	11.7	7.8	9.7
Massachusetts	5.7	4.6	6.4	5.2	7.4	6.6	5.2	6.6
New Hampshire	7.7	6.7	8.9	9.5	9.2	7.3	7.3	8.4
Middle Atlantic:								
New Jersey	8.9	8.7	10.9	10.1	10.5	6.9	9.3	8.1
New York	7.6	6.0	8.7	9.0	9.3	8.8	7.0	8.8
Pennsylvania	6.8	4.7	6.0	7.7	8.6	10.7	5.3	9.6
East North Central:								
Illinois	6.5	5.2	8.7	8.2	6.3	6.6	6.3	6.8
Indiana	7.6	4.7	9.2	10.2	9.5	8.3	6.4	9.0
Michigan	7.1	4.9	6.7	10.0	10.2	8.9	5.9	9.5
Ohio	7.5	5.5	7.9	7.6	9.4	9.2	6.5	8.8
Wisconsin	7.6	7.6	8.3	7.4	7.4	7.5	7.8	7.4
West North Central:								
Iowa	7.0	5.0	6.9	7.5	8.3	9.4	5.9	8.6
Kansas	6.4	4.4	7.8	8.6	7.8	6.9	5.7	7.3
Minnesota	7.0	5.5	7.7	8.4	9.2	7.0	6.5	7.9
Missouri	7.2	6.0	6.9	11.3	7.3	6.6	7.2	7.1
Nebraska	7.8	6.1	9.7	7.6	9.2	9.4	7.0	9.1
South Atlantic:								
Delaware	8.4	6.8	10.3	11.7	10.0	7.2	8.7	8.1
Florida	8.6	6.2	10.7	9.5	10.3	10.6	7.4	10.4
Georgia	7.4	4.2	7.4	10.3	10.4	8.1	6.0	8.8
Maryland	7.7	5.9	7.7	9.3	9.1	8.6	6.9	8.7
North Carolina	8.1	5.5	7.6	8.6	8.6	10.2	6.6	9.6
South Carolina	9.0	6.2	10.9	10.2	12.1	9.4	7.8	10.2
Virginia	7.6	5.8	8.9	8.6	9.3	8.3	6.7	8.9
West Virginia	7.5	5.9	7.5	10.5	9.1	7.4	6.5	8.8
East South Central:								
Alabama	6.9	3.8	6.2	9.1	8.3	10.1	5.2	9.2
Kentucky	8.1	7.2	8.7	6.8	10.6	8.2	7.7	8.4
Mississippi	9.2	5.8	12.5	10.3	11.1	9.5	8.6	9.9
Tennessee	8.6	5.8	7.6	9.0	12.9	8.9	6.6	10.1
West South Central:								
Louisiana	9.4	6.5	10.9	10.7	8.2	11.7	8.5	10.6
Oklahoma	9.4	6.6	11.3	10.4	12.1	10.8	8.1	11.0
Texas	8.7	6.9	8.5	9.3	9.4	9.8	7.7	9.6
Mountain:								
Arizona	9.8	6.9	13.4	13.1	10.4	9.3	9.3	10.3
Colorado	8.9	7.5	12.1	10.3	14.0	6.4	8.9	8.7
Montana	8.2	6.6	12.6	13.0	9.9	5.8	8.0	8.7
Nevada	10.3	8.0	11.3	13.5	13.6	9.7	9.5	11.4
New Mexico	9.6	9.8	11.8	12.3	10.8	6.1	10.6	8.4
Utah	7.4	5.0	9.5	10.2	9.4	8.0	6.5	8.7
Wyoming	8.3	5.9	11.8	10.7	11.7	7.1	7.9	8.8
Pacific:								
California	8.7	6.6	11.4	10.9	10.0	8.8	8.3	9.4
Hawaii	4.6	3.0	5.7	5.9	5.3	8.1	3.8	6.7
Oregon	8.3	6.9	7.9	9.7	14.7	6.3	7.5	9.4
Washington	8.9	7.8	10.3	10.5	9.4	9.2	8.8	9.2
States not shown separately	8.2	6.9	8.4	9.3	9.3	9.3	7.3	9.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.A.2.g(2002) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	0.06	0.15	0.21	0.10	0.23	0.21	0.12	0.14
New England:								
Connecticut	0.64	0.78	0.62	1.08	1.41	1.20	0.60	0.91
Maine	0.48	0.80	1.39	0.84	0.81	2.14	0.69	1.31
Massachusetts	0.37	0.75	1.15	0.83	1.17	0.99	0.39	0.65
New Hampshire	0.29	0.72	1.21	0.83	1.54	2.15	0.37	1.05
Middle Atlantic:								
New Jersey	0.58	1.02	1.40	1.65	1.71	1.06	0.69	0.69
New York	0.30	0.27	0.73	1.10	1.42	0.91	0.23	0.79
Pennsylvania	0.63	0.71	0.91	0.71	0.62	1.66	0.66	0.93
East North Central:								
Illinois	0.30	0.81	1.06	0.55	0.42	0.62	0.46	0.48
Indiana	0.46	0.73	1.60	0.55	0.71	1.31	0.44	0.92
Michigan	0.45	0.77	0.74	1.01	1.16	1.43	0.49	1.01
Ohio	0.47	0.72	0.96	0.46	0.83	1.32	0.32	0.97
Wisconsin	0.46	1.03	0.96	0.72	0.36	0.98	0.84	0.52
West North Central:								
Iowa	0.62	0.77	1.11	0.86	1.03	1.49	0.57	1.13
Kansas	0.57	0.73	1.39	0.89	1.57	0.70	0.67	0.55
Minnesota	0.47	0.83	0.57	0.73	0.78	1.14	0.42	0.78
Missouri	0.49	1.12	0.90	1.01	0.69	0.94	0.57	0.56
Nebraska	0.52	0.72	1.58	0.63	0.48	1.88	0.47	1.06
South Atlantic:								
Delaware	0.69	1.07	1.66	1.48	1.19	0.95	0.88	0.62
Florida	0.31	0.86	1.25	0.89	1.02	0.89	0.59	0.62
Georgia	0.59	0.80	0.82	1.93	1.32	1.72	0.71	0.78
Maryland	0.33	0.67	0.73	0.54	0.78	1.18	0.52	0.77
North Carolina	0.60	0.67	0.61	0.70	0.81	1.64	0.55	1.14
South Carolina	0.62	1.30	1.65	2.25	1.73	1.76	0.88	1.38
Virginia	0.62	1.03	1.22	1.45	0.72	1.05	0.76	0.80
West Virginia	0.50	1.15	1.54	1.61	1.50	1.01	0.94	0.68
East South Central:								
Alabama	0.44	0.96	1.21	1.20	1.29	1.10	0.49	0.69
Kentucky	0.42	1.23	0.61	1.35	1.03	1.16	0.61	0.81
Mississippi	0.52	1.13	1.56	0.96	0.84	0.70	0.96	0.47
Tennessee	0.47	0.87	1.20	0.88	1.28	1.08	0.30	0.81
West South Central:								
Louisiana	0.71	1.03	2.00	0.99	0.99	1.58	0.71	1.12
Oklahoma	0.46	0.96	2.08	1.09	2.10	1.17	0.75	1.09
Texas	0.57	0.72	1.13	1.08	0.68	1.29	0.57	0.93
Mountain:								
Arizona	0.36	0.85	1.93	1.06	1.56	1.29	0.50	0.91
Colorado	0.41	0.81	1.51	1.10	2.17	1.29	0.67	0.76
Montana	0.76	1.00	1.74	1.95	1.55	1.68	0.70	1.55
Nevada	0.41	0.82	0.71	0.73	1.28	1.41	0.61	1.04
New Mexico	0.64	1.18	2.15	1.28	1.33	0.81	0.82	0.86
Utah	0.60	0.80	0.83	0.90	1.05	1.54	0.68	0.92
Wyoming	0.48	0.85	1.69	1.10	1.25	0.58	0.62	0.59
Pacific:								
California	0.32	0.55	0.83	0.80	0.66	0.79	0.33	0.58
Hawaii	0.37	0.37	0.67	0.65	0.54	1.54	0.30	0.81
Oregon	0.40	0.73	0.69	0.94	1.21	0.91	0.60	0.67
Washington	0.67	1.11	0.99	1.41	1.21	1.54	0.62	0.91
States not shown separately	0.51	1.20	1.63	1.07	1.43	1.18	0.61	0.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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