

**Table IX.A.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2002**

<b>State / Area</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer</b>	<b>Percent of employees eligible for health insurance in establishments that offer</b>	<b>Percent of employees eligible for health insurance that are enrolled in establishments that offer</b>	<b>Percent of employees that are enrolled in establishments that offer</b>
<b>ALABAMA</b>					
Birmingham-Hoover	60.2%	93.9%	70.6%	76.4%	54.0%
Remainder of state	61.1%	89.2%	81.0%	72.6%	58.8%
<b>ALASKA **</b>					
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	55.9%	89.0%	77.1%	82.4%	63.6%
Remainder of state	45.3%	83.1%	68.0%	79.3%	53.9%
<b>ARKANSAS **</b>					
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Santa Ana	56.6%	87.9%	79.7%	81.1%	64.7%
Riverside-San Bernardino-Ontario	55.9%	73.1%	73.6%	78.5%	57.8%
Sacramento--Arden-Arcade--Roseville	69.3%	89.9%	77.0%	81.9%	63.1%
San Diego-Carlsbad-San Marcos	53.2%	90.3%	81.3%	77.0%	62.6%
San Francisco-Oakland-Fremont	63.1%	91.3%	74.5%	84.3%	62.8%
San Jose-Sunnyvale-Santa Clara	68.9%	93.3%	87.1%	81.1%	70.6%
Remainder of state	47.5%	77.5%	64.2%	80.7%	51.8%
<b>COLORADO</b>					
Denver-Aurora	65.1%	91.7%	82.2%	79.6%	65.5%
Remainder of state	51.9%	83.0%	74.3%	83.8%	62.2%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	67.3%	93.5%	80.7%	84.6%	68.2%
Hartford-West Hartford-East Hartford	63.7%	95.5%	70.2%	80.0%	56.2%
New Haven-Milford	59.2%	82.2%	76.2%	80.1%	61.1%
Remainder of state	57.1%	94.2%	64.1%	85.9%	55.1%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	55.0%	90.6%	81.0%	84.5%	68.5%
Remainder of state	59.5%	85.9%	70.6%	78.9%	55.7%
<b>DISTRICT OF COLUMBIA **</b>					
<b>FLORIDA</b>					
Miami-Fort Lauderdale-Miami Beach	50.2%	89.1%	84.2%	87.7%	73.8%
Orlando-Kissimmee	54.9%	89.4%	58.2%	82.8%	48.2%
Tampa-St. Petersburg-Clearwater	68.2%	94.5%	73.3%	79.8%	58.6%
Remainder of state	53.2%	85.2%	76.0%	80.8%	61.5%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Marietta	58.8%	93.4%	81.3%	83.2%	67.6%
Remainder of state	47.8%	83.5%	75.1%	71.9%	54.0%
<b>HAWAII</b>					
Honolulu	87.5%	98.0%	85.3%	81.8%	69.8%
Remainder of state	93.3%	98.5%	81.6%	85.8%	70.0%

**IDAHO \*\*****ILLINOIS**

Chicago-Naperville-Joliet, IL portion	62.2%	91.1%	78.6%	83.2%	65.4%
Remainder of state	52.5%	86.3%	75.0%	80.0%	60.0%

**INDIANA**

Indianapolis	62.5%	91.5%	81.4%	82.0%	66.7%
Remainder of state	58.2%	87.6%	72.8%	84.2%	61.3%

**IOWA**

Des Moines	64.6%	91.1%	77.4%	79.8%	61.8%
Remainder of state	43.6%	84.0%	80.3%	78.2%	62.8%

**KANSAS**

Kansas City, KS portion	63.5%	93.1%	79.5%	78.6%	62.5%
Wichita	51.9%	91.0%	66.1%	80.6%	53.2%
Remainder of state	48.7%	80.5%	74.9%	77.9%	58.4%

**KENTUCKY**

Louisville, KY portion	74.6%	94.0%	81.4%	83.4%	67.9%
Remainder of state	53.5%	87.8%	80.2%	85.4%	68.5%

**LOUISIANA**

New Orleans-Metairie-Kenner	55.5%	86.4%	75.8%	81.8%	62.0%
Remainder of state	53.1%	86.2%	72.5%	80.5%	58.4%

**MAINE**

Portland-South Portland-Biddeford	61.0%	89.1%	73.7%	74.8%	55.2%
Remainder of state	52.4%	78.5%	77.3%	80.1%	61.9%

**MARYLAND**

Baltimore-Towson	65.5%	93.2%	79.3%	75.7%	60.0%
Washington-Arlington-Alexandria, MD portion	58.7%	85.4%	73.0%	76.8%	56.1%
Remainder of state	54.0%	85.6%	75.2%	75.8%	57.0%

**MASSACHUSETTS**

Boston-Cambridge-Quincy, MA portion	67.0%	94.3%	75.6%	79.9%	60.4%
Remainder of state	54.7%	86.5%	71.0%	79.6%	56.5%

**MICHIGAN**

Detroit-Warren-Livonia	64.6%	92.6%	80.5%	82.4%	66.4%
Remainder of state	62.5%	90.6%	68.7%	81.0%	55.7%

**MINNESOTA**

Minneapolis-St. Paul-Bloomington, MN portion	63.2%	91.8%	73.6%	79.1%	58.2%
Remainder of state	47.7%	82.3%	73.8%	82.0%	60.5%

**MISSISSIPPI**

Jackson	53.0%	86.8%	68.5%	86.1%	59.0%
Remainder of state	47.2%	83.5%	78.6%	78.1%	61.4%

**MISSOURI**

Kansas City, MO portion	60.9%	93.4%	71.6%	79.4%	56.9%
St. Louis, MO portion	65.5%	93.4%	72.0%	82.5%	59.4%
Remainder of state	47.4%	82.1%	75.7%	81.7%	61.8%

**MONTANA**

Billings	59.1%	76.5%	75.4%	82.1%	61.9%
Remainder of state	45.2%	71.9%	75.2%	83.8%	63.1%

**NEBRASKA**

Omaha-Council Bluffs, NE portion	49.3%	92.6%	84.6%	82.4%	69.8%
Remainder of state	41.0%	77.6%	78.0%	78.1%	60.9%

**NEVADA**

Las Vegas-Paradise	63.4%	93.4%	75.1%	80.9%	60.8%
Remainder of state	59.5%	85.7%	71.9%	78.7%	56.6%

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	75.6%	93.0%	62.2%	77.0%	47.9%
Manchester-Nashua	69.3%	91.6%	70.4%	79.8%	56.2%
Remainder of state	58.9%	88.4%	76.6%	81.2%	62.2%

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ portion	63.0%	91.9%	78.2%	84.0%	65.6%
Remainder of state	60.5%	87.3%	73.8%	78.4%	57.9%

**NEW MEXICO**

Albuquerque	59.0%	84.4%	65.1%	78.5%	51.1%
Remainder of state	39.3%	71.9%	74.4%	70.0%	52.1%

**NEW YORK**

New York-Northern New Jersey-Long Island, NY portion	55.2%	89.8%	80.1%	80.4%	64.4%
Remainder of state	60.2%	92.1%	71.8%	72.9%	52.4%

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	65.0%	92.4%	76.1%	82.2%	62.6%
Remainder of state	47.9%	87.0%	85.8%	83.8%	72.0%

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	76.7%	94.7%	67.0%	72.8%	48.8%
Cleveland-Elyria-Mentor	76.7%	94.7%	80.8%	77.3%	62.5%
Columbus	69.7%	94.4%	77.3%	78.3%	60.6%
Remainder of state	59.8%	87.4%	82.2%	79.8%	65.6%

**OKLAHOMA**

Oklahoma City	48.3%	86.3%	74.5%	77.9%	58.0%
Tulsa	58.2%	90.3%	80.1%	75.9%	60.8%
Remainder of state	52.5%	77.5%	77.3%	78.3%	60.5%

**OREGON**

Portland-Vancouver-Beaverton, OR portion	64.7%	92.3%	77.9%	84.6%	66.0%
Remainder of state	53.6%	81.2%	71.6%	87.6%	62.7%

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA	68.8%	95.4%	84.4%	79.7%	67.3%
Pittsburgh	65.4%	86.6%	81.3%	85.0%	69.1%
Remainder of state	63.8%	88.7%	77.1%	84.9%	65.4%

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	65.8%	89.5%	78.9%	79.0%	62.4%
Remainder of state	44.3%	78.0%	77.8%	81.0%	63.0%

**SOUTH DAKOTA \*\***

**TENNESSEE**

Memphis, TN portion	64.9%	86.3%	72.0%	72.5%	52.2%
Nashville-Davidson--Murfreesboro	57.8%	75.5%	87.8%	86.5%	76.0%
Remainder of state	49.0%	84.0%	79.4%	77.6%	61.6%

**TEXAS**

Dallas-Fort Worth-Arlington	51.8%	89.5%	78.7%	88.5%	69.7%
Houston-Sugar Land-Baytown	59.0%	89.6%	76.4%	85.0%	64.9%
San Antonio	53.5%	86.6%	75.9%	78.9%	59.9%
Remainder of state	48.1%	81.4%	82.8%	83.2%	68.9%

**UTAH**

Ogden-Clearfield	56.7%	87.7%	73.9%	77.8%	57.5%
Provo-Orem	44.9%	89.1%	87.2%	85.7%	74.7%
Salt Lake City	63.6%	90.5%	79.6%	79.7%	63.4%
Remainder of state	39.2%	74.8%	73.3%	77.6%	56.9%

**VERMONT \*\*****VIRGINIA**

Virginia Beach-Norfolk-Newport News, VA portion	58.2%	90.0%	75.8%	58.0%	43.9%
Washington-Arlington-Alexandria, DC portion	65.5%	93.4%	69.4%	80.7%	56.0%
Remainder of state	54.7%	87.3%	77.5%	82.0%	63.6%

**WASHINGTON**

Seattle-Tacoma-Bellevue	61.9%	88.4%	79.5%	86.1%	68.5%
Remainder of state	50.5%	85.5%	72.8%	71.6%	52.1%

**WEST VIRGINIA**

Charleston	59.4%	86.4%	83.4%	69.0%	57.6%
Remainder of state	54.4%	82.6%	76.5%	78.3%	59.9%

**WISCONSIN**

Milwaukee-Waukesha-West Allis	67.1%	94.4%	74.1%	81.5%	60.4%
Remainder of state	57.4%	87.5%	76.6%	80.9%	61.9%

**WYOMING**

Casper	56.1%	85.3%	71.2%	78.9%	56.2%
Remainder of state	46.1%	72.0%	71.8%	82.8%	59.4%

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

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

\*\* Insufficient sample size in 2002 to produce estimates for this State.

**Table IX.A.1: Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2002**

<b>State / Area</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer</b>	<b>Percent of employees eligible for health insurance in establishments that offer</b>	<b>Percent of employees eligible for health insurance that are enrolled in establishments that offer</b>	<b>Percent of employees that are enrolled in establishments that offer</b>
<b>ALABAMA</b>					
Birmingham-Hoover	6.38%	5.40%	4.45%	3.59%	3.02%
Remainder of state	1.70%	1.12%	1.27%	1.99%	1.71%
<b>ALASKA **</b>					
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	2.85%	1.18%	1.91%	2.69%	2.59%
Remainder of state	3.08%	2.49%	4.70%	3.03%	4.45%
<b>ARKANSAS **</b>					
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Santa Ana	2.06%	1.21%	2.37%	1.55%	2.76%
Riverside-San Bernardino-Ontario	5.65%	8.48%	4.56%	3.85%	4.12%
Sacramento--Arden-Arcade--Roseville	4.21%	3.42%	5.37%	4.05%	5.35%
San Diego-Carlsbad-San Marcos	3.42%	2.63%	4.36%	3.48%	4.88%
San Francisco-Oakland-Fremont	2.85%	2.74%	4.05%	2.91%	4.28%
San Jose-Sunnyvale-Santa Clara	5.90%	2.30%	4.76%	2.91%	3.82%
Remainder of state	2.65%	1.96%	4.18%	3.33%	4.79%
<b>COLORADO</b>					
Denver-Aurora	4.17%	5.08%	2.08%	1.95%	2.96%
Remainder of state	4.95%	2.73%	5.45%	2.83%	5.18%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	4.32%	1.92%	3.70%	2.25%	3.81%
Hartford-West Hartford-East Hartford	4.97%	1.10%	5.54%	2.99%	5.13%
New Haven-Milford	7.49%	7.50%	2.47%	3.22%	2.72%
Remainder of state	5.19%	4.56%	6.38%	5.24%	6.05%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	4.51%	2.24%	1.93%	1.63%	2.28%
Remainder of state	4.16%	4.65%	3.80%	4.40%	5.27%
<b>DISTRICT OF COLUMBIA **</b>					
<b>FLORIDA</b>					
Miami-Fort Lauderdale-Miami Beach	5.50%	2.18%	4.49%	3.73%	5.72%
Orlando-Kissimmee	5.42%	5.39%	9.73%	3.73%	9.96%
Tampa-St. Petersburg-Clearwater	5.24%	2.42%	4.92%	2.18%	4.15%
Remainder of state	1.73%	2.36%	3.75%	1.84%	2.97%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Marietta	2.75%	1.58%	4.01%	1.79%	3.48%
Remainder of state	4.27%	2.78%	3.40%	5.02%	3.69%
<b>HAWAII</b>					
Honolulu	1.71%	0.45%	1.64%	2.03%	2.11%
Remainder of state	2.18%	0.54%	3.21%	3.40%	3.73%

**IDAHO \*\*****ILLINOIS**

Chicago-Naperville-Joliet, IL portion	2.58%	1.88%	2.65%	0.85%	2.54%
Remainder of state	3.41%	1.89%	3.63%	1.95%	3.77%

**INDIANA**

Indianapolis	3.58%	2.66%	1.87%	2.77%	2.71%
Remainder of state	2.83%	1.44%	3.28%	1.34%	2.85%

**IOWA**

Des Moines	6.65%	2.15%	3.33%	2.54%	2.56%
Remainder of state	2.77%	1.88%	2.08%	2.68%	3.10%

**KANSAS**

Kansas City, KS portion	4.57%	2.38%	3.80%	1.37%	3.35%
Wichita	8.51%	5.52%	5.68%	4.44%	6.55%
Remainder of state	4.47%	2.83%	3.35%	2.97%	2.99%

**KENTUCKY**

Louisville, KY portion	4.73%	2.50%	3.50%	3.26%	3.86%
Remainder of state	1.35%	1.32%	2.56%	1.99%	2.41%

**LOUISIANA**

New Orleans-Metairie-Kenner	3.81%	2.62%	3.52%	3.39%	4.07%
Remainder of state	2.84%	2.24%	1.43%	2.00%	1.74%

**MAINE**

Portland-South Portland-Biddeford	4.57%	2.08%	3.70%	2.70%	3.88%
Remainder of state	3.92%	4.19%	3.10%	1.35%	2.23%

**MARYLAND**

Baltimore-Towson	2.34%	0.99%	2.92%	1.53%	2.56%
Washington-Arlington-Alexandria, MD portion	2.91%	3.69%	2.66%	1.94%	2.44%
Remainder of state	4.70%	2.45%	5.64%	2.20%	4.96%

**MASSACHUSETTS**

Boston-Cambridge-Quincy, MA portion	3.54%	1.53%	4.60%	1.29%	4.21%
Remainder of state	2.97%	1.99%	3.81%	1.86%	3.01%

**MICHIGAN**

Detroit-Warren-Livonia	3.13%	1.04%	2.06%	2.87%	3.36%
Remainder of state	1.56%	1.25%	4.46%	2.04%	3.63%

**MINNESOTA**

Minneapolis-St. Paul-Bloomington, MN portion	2.55%	1.92%	3.64%	1.96%	3.97%
Remainder of state	3.25%	2.21%	3.72%	2.79%	4.14%

**MISSISSIPPI**

Jackson	3.88%	3.92%	7.29%	3.82%	6.86%
Remainder of state	2.29%	2.82%	3.10%	3.88%	4.35%

**MISSOURI**

Kansas City, MO portion	6.12%	2.03%	4.79%	4.46%	6.21%
St. Louis, MO portion	2.77%	1.52%	4.77%	2.22%	3.87%
Remainder of state	3.53%	2.97%	2.76%	2.17%	2.22%

**MONTANA**

Billings	5.56%	6.06%	7.67%	2.55%	6.90%
Remainder of state	4.06%	2.70%	2.38%	1.15%	2.51%

**NEBRASKA**

Omaha-Council Bluffs, NE portion	4.68%	2.65%	3.56%	2.03%	3.40%
Remainder of state	3.41%	1.96%	2.36%	2.23%	2.89%

**NEVADA**

Las Vegas-Paradise	3.31%	1.51%	2.61%	2.44%	3.08%
Remainder of state	3.71%	2.92%	5.96%	6.45%	6.31%

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	3.22%	3.21%	4.88%	2.44%	4.33%
Manchester-Nashua	3.64%	2.05%	3.76%	2.93%	3.42%
Remainder of state	3.97%	1.85%	2.55%	1.64%	2.45%

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ portion	4.08%	1.36%	3.27%	1.16%	3.30%
Remainder of state	3.77%	3.54%	5.04%	3.84%	6.17%

**NEW MEXICO**

Albuquerque	4.05%	2.22%	4.68%	2.13%	3.97%
Remainder of state	4.05%	3.50%	2.66%	3.84%	4.04%

**NEW YORK**

New York-Northern New Jersey-Long Island, NY portion	2.64%	1.66%	1.80%	1.82%	2.35%
Remainder of state	2.17%	1.22%	3.79%	1.66%	2.61%

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	5.86%	3.42%	4.83%	4.55%	5.65%
Remainder of state	2.70%	1.84%	2.30%	2.53%	3.27%

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	7.37%	2.52%	2.87%	3.85%	3.46%
Cleveland-Elyria-Mentor	5.84%	1.39%	2.93%	2.37%	2.65%
Columbus	5.72%	1.63%	3.23%	2.08%	3.08%
Remainder of state	2.28%	1.82%	1.64%	2.88%	3.11%

**OKLAHOMA**

Oklahoma City	4.07%	5.71%	6.30%	2.89%	5.85%
Tulsa	5.89%	2.20%	3.09%	3.38%	3.77%
Remainder of state	3.82%	2.00%	2.31%	2.79%	3.05%

**OREGON**

Portland-Vancouver-Beaverton, OR portion	3.42%	1.00%	3.16%	1.95%	3.19%
Remainder of state	3.85%	1.81%	2.41%	1.27%	2.46%

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA portion	3.62%	0.61%	3.37%	2.79%	3.43%
Pittsburgh	5.13%	3.98%	1.01%	1.89%	1.99%
Remainder of state	3.00%	3.64%	1.70%	1.23%	1.64%

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	3.37%	1.45%	5.66%	2.96%	5.40%
Remainder of state	1.90%	2.61%	2.74%	2.49%	2.52%

**SOUTH DAKOTA \*\***

**TENNESSEE**

Memphis, TN portion	3.60%	3.09%	4.83%	3.75%	4.12%
Nashville-Davidson--Murfreesboro	2.84%	6.52%	3.33%	1.24%	2.79%
Remainder of state	3.38%	2.87%	4.52%	3.09%	4.19%

**TEXAS**

Dallas-Fort Worth-Arlington	2.08%	1.36%	2.98%	1.37%	2.84%
Houston-Sugar Land-Baytown	5.05%	1.90%	2.82%	3.97%	4.57%
San Antonio	6.68%	6.10%	5.25%	2.81%	4.46%
Remainder of state	3.71%	2.83%	1.66%	1.90%	2.36%

**UTAH**

Ogden-Clearfield	6.01%	3.26%	4.80%	3.93%	4.74%
Provo-Orem	5.90%	4.48%	6.13%	2.57%	6.01%
Salt Lake City	2.81%	1.00%	2.64%	3.33%	3.57%
Remainder of state	3.73%	6.49%	5.56%	4.77%	5.89%

**VERMONT \*\*****VIRGINIA**

Virginia Beach-Norfolk-Newport News, VA portion	3.67%	1.89%	5.06%	5.79%	6.30%
Washington-Arlington-Alexandria, DC portion	3.03%	1.86%	4.37%	3.87%	4.11%
Remainder of state	2.41%	1.64%	1.82%	1.81%	2.15%

**WASHINGTON**

Seattle-Tacoma-Bellevue	2.38%	2.46%	3.17%	2.30%	3.13%
Remainder of state	3.63%	1.43%	3.43%	3.66%	3.82%

**WEST VIRGINIA**

Charleston	5.57%	3.30%	3.17%	6.47%	5.69%
Remainder of state	1.82%	1.60%	2.71%	1.72%	1.76%

**WISCONSIN**

Milwaukee-Waukesha-West Allis	5.27%	0.92%	5.44%	2.24%	4.45%
Remainder of state	2.86%	1.72%	1.98%	1.70%	2.58%

**WYOMING**

Casper	3.20%	3.88%	5.59%	2.78%	5.04%
Remainder of state	2.91%	2.39%	3.72%	2.11%	3.50%

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

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

\*\* Insufficient sample size in 2002 to produce estimates for this State.