

Table IX.A.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2003

State / Area	Percent of establishments that offer health insurance	Percent of employees in establishments that offer	Percent of employees eligible for health insurance in establishments that offer	Percent of employees eligible for health insurance that are enrolled in establishments that offer	Percent of employees that are enrolled in establishments that offer
ALABAMA					
Birmingham-Hoover	59.0%	92.0%	79.4%	79.3%	63.0%
Remainder of state	58.1%	87.2%	75.5%	75.1%	56.7%
ALASKA					
Anchorage	51.8%	82.2%	75.5%	84.7%	64.0%
Remainder of state	41.6%	76.9%	68.3%	88.0%	60.1%
ARIZONA					
Phoenix-Mesa-Scottsdale	57.5%	89.8%	76.5%	80.3%	61.4%
Remainder of state	43.8%	76.8%	77.9%	74.8%	58.3%
ARKANSAS					
Little Rock-North Little Rock	48.3%	84.4%	78.5%	79.2%	62.2%
Remainder of state	40.5%	79.3%	75.6%	78.0%	58.9%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	55.8%	85.9%	80.3%	82.5%	66.2%
Riverside-San Bernardino-Ontario	48.2%	84.7%	86.8%	74.5%	64.6%
Sacramento--Arden-Arcade--Roseville	61.5%	89.9%	75.4%	73.9%	55.7%
San Diego-Carlsbad-San Marcos	58.0%	85.6%	86.5%	79.1%	68.5%
San Francisco-Oakland-Fremont	64.3%	88.9%	80.0%	85.7%	68.6%
San Jose-Sunnyvale-Santa Clara	57.0%	89.7%	82.1%	85.6%	70.2%
Remainder of state	51.6%	81.1%	76.3%	87.0%	66.4%
COLORADO					
Denver-Aurora	61.6%	88.8%	76.7%	82.3%	63.1%
Remainder of state	43.8%	82.8%	80.2%	66.8%	53.5%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	67.2%	91.0%	84.5%	77.9%	65.9%
Hartford-West Hartford-East Hartford	71.9%	89.2%	80.1%	78.5%	62.8%
New Haven-Milford	60.8%	72.7%	73.4%	77.3%	56.8%
Remainder of state	54.0%	89.0%	76.3%	84.1%	64.1%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	67.9%	94.3%	76.9%	85.4%	65.7%
Remainder of state	47.1%	79.7%	79.1%	77.0%	60.9%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	79.3%	96.7%	82.7%	83.9%	69.4%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	54.6%	80.4%	88.3%	80.4%	71.0%
Orlando-Kissimmee	62.1%	92.9%	72.3%	82.5%	59.7%
Tampa-St. Petersburg-Clearwater	58.5%	92.3%	90.3%	75.0%	67.7%
Remainder of state	53.4%	83.3%	76.2%	80.3%	61.2%

GEORGIA

Atlanta-Sandy Springs-Marietta	57.6%	89.1%	77.3%	79.1%	61.2%
Remainder of state	50.9%	86.3%	78.3%	84.1%	65.9%

HAWAII

Honolulu	83.5%	97.0%	80.9%	87.0%	70.3%
Remainder of state	91.5%	99.1%	78.8%	84.0%	66.2%

IDAHO

Boise City-Nampa	56.0%	89.0%	80.9%	84.2%	68.1%
Remainder of state	47.8%	76.8%	70.1%	81.8%	57.3%

ILLINOIS

Chicago-Naperville-Joliet, IL portion	57.1%	90.8%	80.1%	81.4%	65.2%
Remainder of state	51.0%	74.3%	81.3%	82.7%	67.2%

INDIANA

Indianapolis	62.0%	87.7%	81.8%	74.4%	60.9%
Remainder of state	49.7%	85.5%	79.1%	82.7%	65.5%

IOWA

Des Moines	75.2%	95.3%	84.3%	70.7%	59.7%
Remainder of state	47.3%	83.6%	77.0%	79.5%	61.2%

KANSAS

Kansas City, KS portion	62.4%	88.9%	77.6%	79.2%	61.5%
Wichita	60.0%	87.8%	78.2%	79.0%	61.8%
Remainder of state	49.4%	82.4%	80.7%	76.6%	61.8%

KENTUCKY

Louisville, KY portion	70.1%	90.7%	77.9%	79.6%	62.0%
Remainder of state	52.8%	85.0%	77.3%	81.8%	63.2%

LOUISIANA

New Orleans-Metairie-Kenner	52.5%	86.1%	80.1%	74.8%	59.9%
Remainder of state	48.9%	84.0%	77.3%	75.9%	58.6%

MAINE

Portland-South Portland-Biddeford	57.7%	88.4%	78.8%	78.4%	61.8%
Remainder of state	50.6%	69.9%	80.5%	74.1%	59.6%

MARYLAND

Baltimore-Towson, MD portion	56.0%	87.6%	79.5%	79.9%	63.5%
Washington-Arlington-Alexandria, MD portion	66.5%	90.8%	80.4%	72.2%	58.1%
Remainder of state	55.7%	88.0%	73.2%	76.4%	55.9%

MASSACHUSETTS

Boston-Cambridge-Quincy, MA portion	65.1%	91.1%	74.4%	80.6%	60.0%
Remainder of state	66.4%	91.6%	76.0%	75.5%	57.4%

MICHIGAN

Detroit-Warren-Livonia	62.9%	84.8%	77.7%	81.2%	63.1%
Remainder of state	59.7%	87.7%	76.7%	83.3%	63.9%

MINNESOTA

Minneapolis-St. Paul-Bloomington, MN portion	61.4%	90.0%	79.3%	82.2%	65.2%
Remainder of state	49.7%	86.1%	75.6%	77.9%	58.9%

MISSISSIPPI

Jackson	50.6%	85.7%	74.6%	83.8%	62.5%
Remainder of state	45.0%	81.3%	76.1%	82.1%	62.5%

MISSOURI

Kansas City, MO portion	61.4%	93.2%	72.8%	78.1%	56.9%
St. Louis, MO portion	60.7%	91.0%	77.9%	83.1%	64.7%
Remainder of state	44.5%	80.1%	77.8%	80.4%	62.5%

MONTANA

Billings	64.0%	85.6%	70.8%	83.0%	58.7%
Remainder of state	42.1%	71.1%	72.1%	83.3%	60.1%

NEBRASKA

Omaha-Council Bluffs, NE portion	59.3%	91.1%	74.1%	80.3%	59.5%
Remainder of state	39.2%	75.7%	72.2%	75.8%	54.7%

NEVADA

Las Vegas-Paradise	58.9%	88.9%	75.1%	82.4%	61.9%
Remainder of state	58.3%	88.1%	76.1%	80.0%	60.9%

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	73.8%	90.5%	78.0%	77.3%	60.3%
Manchester-Nashua	67.9%	94.9%	75.6%	76.9%	58.1%
Remainder of state	65.7%	88.9%	81.2%	79.3%	64.4%

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	61.3%	88.9%	79.0%	76.1%	60.2%
Remainder of state	59.6%	88.9%	73.3%	76.7%	56.2%

NEW MEXICO

Albuquerque	61.8%	85.6%	73.1%	79.2%	57.9%
Remainder of state	43.3%	73.2%	76.2%	74.0%	56.4%

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	58.7%	88.3%	78.2%	84.8%	66.4%
Remainder of state	61.4%	91.0%	81.4%	72.0%	58.6%

NORTH CAROLINA

Charlotte-Gastonia-Concord	57.5%	91.7%	75.0%	84.6%	63.5%
Remainder of state	56.3%	85.5%	80.1%	82.9%	66.3%

NORTH DAKOTA

Fargo, ND portion	62.5%	85.2%	81.4%	83.1%	67.7%
Remainder of state	40.5%	79.7%	70.0%	76.9%	53.9%

OHIO

Cincinnati-Middletown, OH portion	66.8%	90.5%	79.6%	80.4%	64.0%
Cleveland-Elyria-Mentor	53.4%	93.5%	72.2%	79.5%	57.4%
Columbus	69.4%	95.0%	78.2%	70.9%	55.4%
Remainder of state	57.4%	84.7%	81.7%	83.5%	68.2%

OKLAHOMA

Oklahoma City	51.4%	86.2%	70.9%	83.1%	59.0%
Tulsa	44.9%	85.7%	83.2%	80.1%	66.7%
Remainder of state	42.2%	73.4%	77.7%	86.5%	67.2%

OREGON

Portland-Vancouver-Beaverton, OR portion	72.3%	93.1%	85.0%	86.2%	73.2%
Remainder of state	45.2%	81.0%	77.8%	85.5%	66.6%

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	72.4%	93.3%	74.8%	80.1%	59.9%
Pittsburgh	60.9%	87.7%	82.6%	81.4%	67.2%
Remainder of state	62.4%	92.1%	73.8%	80.5%	59.4%

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	63.6%	90.6%	76.3%	81.2%	62.0%
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SOUTH CAROLINA

Columbia	56.9%	86.6%	81.1%	76.9%	62.3%
Remainder of state	54.2%	85.4%	77.5%	85.1%	66.0%

SOUTH DAKOTA

Sioux Falls	51.3%	87.0%	82.1%	81.7%	67.1%
Remainder of state	41.8%	78.1%	71.2%	77.6%	55.2%

TENNESSEE

Memphis, TN portion	70.1%	93.0%	87.7%	73.9%	64.8%
Nashville-Davidson--Murfreesboro	64.4%	90.9%	80.9%	78.9%	63.8%
Remainder of state	43.2%	82.4%	78.9%	82.4%	65.0%

TEXAS

Dallas-Fort Worth-Arlington	54.3%	88.0%	76.8%	82.5%	63.4%
Houston-Sugar Land-Baytown	46.6%	88.8%	73.2%	84.3%	61.8%
San Antonio	65.4%	93.0%	83.8%	84.6%	70.9%
Remainder of state	43.0%	77.0%	80.5%	79.6%	64.1%

UTAH

Ogden-Clearfield	48.8%	80.3%	80.0%	83.9%	67.1%
Provo-Orem	48.8%	84.2%	61.6%	77.0%	47.4%
Salt Lake City	53.2%	86.5%	72.8%	78.0%	56.8%
Remainder of state	38.5%	79.1%	60.6%	86.0%	52.1%

VERMONT

Burlington-South Burlington	65.1%	91.7%	81.3%	69.7%	56.7%
Remainder of state	51.5%	82.6%	74.2%	76.1%	56.5%

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	51.8%	76.7%	77.6%	76.0%	59.0%
Washington-Arlington-Alexandria, VA portion	64.0%	90.9%	81.0%	76.8%	62.2%
Remainder of state	59.0%	86.5%	79.3%	76.3%	60.6%

WASHINGTON

Seattle-Tacoma-Bellevue	63.9%	88.3%	79.0%	82.3%	65.0%
Remainder of state	50.7%	80.0%	74.1%	81.7%	60.5%

WEST VIRGINIA

Charleston	67.3%	90.4%	86.2%	86.2%	74.3%
Remainder of state	49.5%	82.7%	80.0%	80.7%	64.6%

WISCONSIN

Milwaukee-Waukesha-West Allis	65.0%	90.0%	80.9%	67.3%	54.4%
Remainder of state	53.0%	82.9%	77.7%	78.0%	60.6%

WYOMING

Casper	65.5%	82.7%	78.5%	81.0%	63.6%
Remainder of state	38.3%	69.9%	81.3%	83.9%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 Medical Expenditure Panel Survey - Insurance Component.

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

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, 2003

State / Area	Percent of establishments that offer health insurance	Percent of employees in establishments that offer	Percent of employees eligible for health insurance in establishments that offer	Percent of employees eligible for health insurance that are enrolled in establishments that offer	Percent of employees that are enrolled in establishments that offer
ALABAMA					
Birmingham-Hoover	3.84%	1.94%	3.54%	3.87%	3.97%
Remainder of state	2.84%	1.20%	3.89%	3.19%	3.98%
ALASKA					
Anchorage	2.17%	1.48%	2.23%	2.08%	2.81%
Remainder of state	3.11%	3.94%	5.14%	3.37%	4.69%
ARIZONA					
Phoenix-Mesa-Scottsdale	3.29%	1.84%	1.67%	2.44%	2.39%
Remainder of state	3.68%	4.15%	3.80%	4.36%	4.44%
ARKANSAS					
Little Rock-North Little Rock	5.66%	2.21%	3.83%	4.47%	4.05%
Remainder of state	3.52%	2.30%	2.44%	3.12%	2.99%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	2.21%	1.81%	1.96%	1.14%	2.05%
Riverside-San Bernardino-Ontario	5.28%	4.71%	2.49%	8.29%	7.45%
Sacramento--Arden-Arcade--Roseville	7.08%	2.75%	7.53%	6.18%	7.61%
San Diego-Carlsbad-San Marcos	4.76%	3.41%	6.32%	1.81%	5.03%
San Francisco-Oakland-Fremont	3.19%	1.78%	2.38%	2.43%	2.53%
San Jose-Sunnyvale-Santa Clara	5.72%	1.94%	4.17%	4.07%	4.53%
Remainder of state	2.18%	1.29%	2.84%	1.17%	2.65%
COLORADO					
Denver-Aurora	3.59%	1.90%	4.19%	2.14%	3.85%
Remainder of state	2.40%	1.74%	3.52%	4.98%	3.89%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	4.97%	2.34%	4.59%	3.54%	4.39%
Hartford-West Hartford-East Hartford	6.37%	4.29%	4.63%	2.39%	3.71%
New Haven-Milford	5.61%	7.01%	4.64%	2.64%	4.01%
Remainder of state	8.98%	5.49%	4.27%	3.54%	4.32%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	2.16%	1.16%	2.49%	1.91%	3.21%
Remainder of state	4.52%	5.04%	3.89%	3.67%	4.05%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	1.86%	0.35%	1.77%	1.68%	2.56%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	3.47%	4.24%	1.50%	2.28%	3.00%
Orlando-Kissimmee	6.17%	2.00%	4.63%	2.69%	3.97%
Tampa-St. Petersburg-Clearwater	4.43%	2.19%	3.09%	5.24%	4.50%
Remainder of state	3.97%	3.32%	2.34%	2.28%	2.12%

GEORGIA

Atlanta-Sandy Springs-Marietta	2.30%	2.18%	2.97%	2.46%	3.71%
Remainder of state	3.67%	2.66%	5.04%	2.67%	5.23%

HAWAII

Honolulu	2.27%	0.52%	2.41%	1.36%	2.56%
Remainder of state	2.60%	0.47%	3.01%	1.94%	3.45%

IDAHO

Boise City-Nampa	4.83%	1.74%	2.80%	2.50%	2.88%
Remainder of state	3.31%	2.58%	2.35%	2.61%	2.10%

ILLINOIS

Chicago-Naperville-Joliet, IL portion	3.09%	2.23%	2.37%	2.37%	3.18%
Remainder of state	5.47%	5.70%	2.88%	2.51%	3.08%

INDIANA

Indianapolis	5.84%	3.84%	4.10%	4.25%	3.84%
Remainder of state	3.58%	2.06%	2.71%	1.76%	2.75%

IOWA

Des Moines	3.75%	1.22%	4.14%	6.57%	5.69%
Remainder of state	3.73%	2.61%	2.17%	2.24%	3.01%

KANSAS

Kansas City, KS portion	5.04%	3.60%	4.99%	2.07%	3.45%
Wichita	4.99%	4.51%	5.29%	3.38%	4.91%
Remainder of state	2.58%	1.60%	3.21%	4.20%	4.03%

KENTUCKY

Louisville, KY portion	3.23%	3.00%	4.19%	2.68%	4.48%
Remainder of state	2.64%	2.16%	2.83%	1.56%	2.92%

LOUISIANA

New Orleans-Metairie-Kenner	3.50%	4.13%	2.43%	3.55%	4.16%
Remainder of state	2.87%	2.01%	3.42%	4.05%	3.63%

MAINE

Portland-South Portland-Biddeford	5.18%	1.82%	2.43%	2.17%	2.74%
Remainder of state	3.49%	3.04%	3.37%	3.71%	3.62%

MARYLAND

Baltimore-Towson	4.99%	3.86%	2.75%	1.71%	2.66%
Washington-Arlington-Alexandria, MD portion	3.61%	2.20%	1.96%	3.44%	3.52%
Remainder of state	8.45%	3.29%	5.44%	5.88%	6.42%

MASSACHUSETTS

Boston-Cambridge-Quincy, MA portion	3.33%	1.01%	3.49%	1.62%	2.97%
Remainder of state	3.59%	2.08%	2.61%	4.13%	4.78%

MICHIGAN

Detroit-Warren-Livonia	4.30%	6.23%	2.70%	1.95%	3.18%
Remainder of state	3.02%	2.15%	3.31%	2.27%	2.45%

MINNESOTA

Minneapolis-St. Paul-Bloomington, MN portion	3.63%	2.28%	2.79%	1.72%	2.40%
Remainder of state	3.68%	1.98%	3.30%	3.29%	2.49%

MISSISSIPPI

Jackson	6.29%	3.31%	4.50%	3.73%	4.20%
Remainder of state	2.93%	2.35%	3.35%	1.05%	2.78%

MISSOURI

Kansas City, MO portion	4.02%	1.88%	6.01%	3.55%	5.39%
St. Louis, MO portion	2.59%	2.00%	3.68%	2.85%	4.18%
Remainder of state	3.73%	3.64%	3.79%	2.68%	3.48%

MONTANA

Billings	4.62%	4.51%	5.31%	2.89%	4.42%
Remainder of state	3.79%	2.94%	4.51%	2.30%	4.36%

NEBRASKA

Omaha-Council Bluffs, NE portion	6.09%	5.15%	2.96%	2.12%	3.25%
Remainder of state	3.76%	3.46%	3.14%	2.93%	1.85%

NEVADA

Las Vegas-Paradise	4.51%	2.09%	2.31%	2.16%	2.96%
Remainder of state	5.01%	1.49%	3.75%	3.06%	4.23%

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	2.82%	2.54%	3.90%	2.48%	2.40%
Manchester-Nashua	4.14%	1.28%	3.31%	2.49%	3.34%
Remainder of state	4.93%	5.21%	2.47%	2.16%	2.63%

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	1.54%	1.36%	2.42%	2.76%	3.42%
Remainder of state	5.95%	3.74%	5.61%	3.23%	3.19%

NEW MEXICO

Albuquerque	3.97%	2.85%	4.84%	1.67%	4.52%
Remainder of state	4.29%	3.25%	2.77%	3.57%	2.68%

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	1.60%	0.80%	2.83%	1.13%	2.92%
Remainder of state	2.50%	0.92%	1.81%	2.89%	2.39%

NORTH CAROLINA

Charlotte-Gastonia-Concord	7.77%	3.15%	5.69%	2.60%	5.69%
Remainder of state	1.22%	1.39%	2.05%	1.43%	2.10%

NORTH DAKOTA

Fargo, ND portion	4.40%	3.62%	3.38%	3.08%	2.84%
Remainder of state	2.75%	1.83%	2.60%	2.40%	2.94%

OHIO

Cincinnati-Middletown, OH portion	5.77%	2.51%	4.39%	5.67%	5.99%
Cleveland-Elyria-Mentor	5.11%	1.88%	4.74%	2.85%	4.55%
Columbus	4.96%	3.89%	6.30%	6.12%	6.78%
Remainder of state	4.73%	3.22%	2.21%	1.84%	1.85%

OKLAHOMA

Oklahoma City	6.15%	3.89%	4.07%	3.08%	3.06%
Tulsa	5.13%	3.12%	3.98%	2.37%	4.14%
Remainder of state	3.40%	5.35%	3.38%	1.33%	2.71%

OREGON

Portland-Vancouver-Beaverton, OR portion	2.00%	1.39%	2.65%	2.06%	2.84%
Remainder of state	3.52%	1.77%	3.94%	1.98%	4.03%

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	3.38%	1.44%	3.20%	3.35%	3.83%
Pittsburgh	4.82%	4.27%	3.46%	3.62%	4.73%
Remainder of state	4.19%	1.07%	1.92%	1.67%	2.23%

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	2.64%	0.85%	2.63%	1.06%	2.59%
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SOUTH CAROLINA

Columbia	8.75%	5.45%	4.26%	5.35%	4.76%
Remainder of state	3.33%	1.61%	1.97%	1.53%	2.40%

SOUTH DAKOTA

Sioux Falls	4.84%	3.22%	4.27%	1.84%	4.24%
Remainder of state	4.10%	2.87%	2.38%	1.56%	1.61%

TENNESSEE

Memphis, TN portion	4.99%	4.99%	2.89%	6.56%	5.48%
Nashville-Davidson--Murfreesboro	4.10%	2.71%	3.50%	3.41%	4.44%
Remainder of state	2.08%	2.06%	2.84%	1.88%	2.43%

TEXAS

Dallas-Fort Worth-Arlington	4.62%	2.63%	4.07%	1.23%	3.82%
Houston-Sugar Land-Baytown	3.89%	2.27%	4.77%	1.95%	4.30%
San Antonio	6.68%	4.63%	4.49%	3.76%	5.27%
Remainder of state	2.25%	2.08%	2.05%	1.81%	2.37%

UTAH

Ogden-Clearfield	7.15%	8.82%	4.83%	2.99%	5.61%
Provo-Orem	9.20%	11.02%	7.12%	5.54%	8.19%
Salt Lake City	4.39%	3.45%	3.50%	2.67%	3.37%
Remainder of state	5.93%	5.84%	6.95%	2.79%	6.10%

VERMONT

Burlington-South Burlington	3.69%	3.54%	5.67%	4.93%	4.97%
Remainder of state	3.75%	1.50%	3.06%	2.22%	3.06%

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	3.60%	4.14%	5.77%	2.52%	4.75%
Washington-Arlington-Alexandria, VA portion	3.86%	1.24%	3.94%	2.67%	3.87%
Remainder of state	2.50%	3.32%	2.68%	3.51%	3.29%

WASHINGTON

Seattle-Tacoma-Bellevue	2.23%	2.30%	2.48%	2.51%	2.84%
Remainder of state	3.01%	2.87%	2.94%	4.98%	4.79%

WEST VIRGINIA

Charleston	5.16%	4.26%	4.44%	3.98%	6.09%
Remainder of state	2.64%	2.36%	2.61%	2.06%	2.58%

WISCONSIN

Milwaukee-Waukesha-West Allis	4.91%	2.22%	2.11%	4.37%	3.03%
Remainder of state	2.69%	2.76%	2.13%	2.13%	2.13%

WYOMING

Casper	4.30%	4.19%	3.74%	3.70%	4.03%
Remainder of state	1.10%	2.51%	2.93%	2.33%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 Medical Expenditure Panel Survey - Insurance Component.

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