

**Table IX.B.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2003**

<b>Metro 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>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA</b>					
Less than 50 employees	51.2%	66.0%	81.2%	73.1%	59.4%
50 or more employees	95.9%	98.0%	77.8%	83.9%	65.3%
Total	59.7%	88.6%	78.5%	81.5%	64.0%
<b>LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA</b>					
Less than 50 employees	43.9%	58.9%	85.6%	78.9%	67.6%
50 or more employees	89.6%	94.7%	79.2%	83.3%	65.9%
Total	55.8%	85.9%	80.3%	82.5%	66.2%
<b>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA</b>					
Less than 50 employees	41.9%	64.0%	80.5%	73.6%	59.3%
50 or more employees	96.7%	98.2%	80.4%	83.1%	66.8%
Total	56.3%	90.1%	80.4%	81.5%	65.5%
<b>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA</b>					
Less than 50 employees	55.2%	78.9%	75.8%	81.4%	61.7%
50 or more employees	98.1%	97.8%	76.5%	79.3%	60.6%
Total	69.1%	92.6%	76.4%	79.8%	60.9%
<b>DALLAS-FORT WORTH-ARLINGTON, TX MSA</b>					
Less than 50 employees	34.3%	49.5%	83.0%	78.2%	64.9%
50 or more employees	96.4%	98.1%	76.0%	83.2%	63.2%
Total	54.3%	88.0%	76.8%	82.5%	63.4%
<b>MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA</b>					
Less than 50 employees	44.9%	59.2%	92.8%	81.1%	75.2%
50 or more employees	93.2%	92.1%	86.8%	80.1%	69.5%
Total	54.6%	80.4%	88.3%	80.4%	71.0%
<b>HOUSTON-SUGAR LAND-BAYTOWN, TX MSA</b>					
Less than 50 employees	31.1%	51.1%	83.6%	85.9%	71.8%
50 or more employees	97.2%	99.1%	71.8%	84.1%	60.4%
Total	46.6%	88.8%	73.2%	84.3%	61.8%
<b>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA</b>					
Less than 50 employees	53.5%	73.6%	84.3%	71.3%	60.1%
50 or more employees	98.0%	99.0%	80.2%	78.3%	62.8%
Total	67.1%	92.0%	81.1%	76.7%	62.2%
<b>ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA</b>					
Less than 50 employees	37.5%	67.9%	66.0%	80.1%	52.9%
50 or more employees	95.0%	95.0%	79.6%	78.9%	62.8%
Total	57.6%	89.1%	77.3%	79.1%	61.2%

**DETROIT-WARREN-LIVONIA, MI MSA**

Less than 50 employees	50.8%	65.9%	79.6%	82.4%	65.6%
50 or more employees	89.2%	90.1%	77.3%	81.0%	62.6%
Total	62.9%	84.8%	77.7%	81.2%	63.1%

**BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA**

Less than 50 employees	56.7%	75.1%	74.4%	68.2%	50.7%
50 or more employees	94.2%	96.8%	74.7%	83.8%	62.6%
Total	66.0%	91.1%	74.6%	80.4%	60.0%

**SAN FRANCISCO-OAKLAND-FREMONT, CA MSA**

Less than 50 employees	54.3%	68.6%	81.1%	87.9%	71.2%
50 or more employees	98.5%	98.1%	79.6%	85.0%	67.7%
Total	64.3%	88.9%	80.0%	85.7%	68.6%

**RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA**

Less than 50 employees	30.2%	48.6%	78.9%	84.2%	66.4%
50 or more employees	90.5%	94.3%	87.8%	73.3%	64.4%
Total	48.2%	84.7%	86.8%	74.5%	64.6%

**PHOENIX-MESA-SCOTTSDALE, AZ MSA**

Less than 50 employees	43.2%	64.9%	78.3%	78.0%	61.0%
50 or more employees	90.9%	96.6%	76.2%	80.7%	61.5%
Total	57.5%	89.8%	76.5%	80.3%	61.4%

**SEATTLE-TACOMA-BELLEVUE, WA MSA**

Less than 50 employees	54.1%	68.8%	81.6%	84.7%	69.1%
50 or more employees	97.0%	97.3%	78.2%	81.5%	63.7%
Total	63.9%	88.3%	79.0%	82.3%	65.0%

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA**

Less than 50 employees	46.7%	65.2%	72.6%	79.7%	57.9%
50 or more employees	99.1%	99.1%	79.3%	82.6%	65.5%
Total	61.5%	90.4%	78.1%	82.1%	64.1%

**SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA**

Less than 50 employees	47.4%	65.2%	79.7%	64.0%	51.0%
50 or more employees	89.4%	93.2%	88.3%	82.7%	73.0%
Total	58.0%	85.6%	86.5%	79.1%	68.5%

**ST. LOUIS, MO-IL MSA**

Less than 50 employees	40.9%	57.8%	79.6%	81.7%	65.1%
50 or more employees	98.0%	99.3%	77.0%	83.2%	64.1%
Total	57.9%	88.6%	77.4%	83.0%	64.2%

**BALTIMORE-TOWSON, MD MSA**

Less than 50 employees	46.0%	60.6%	80.7%	77.0%	62.1%
50 or more employees	91.6%	98.0%	79.2%	80.6%	63.8%
Total	56.0%	87.6%	79.5%	79.9%	63.5%

**TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA**

Less than 50 employees	44.5%	67.4%	84.4%	83.4%	70.4%
50 or more employees	98.8%	97.8%	91.2%	73.8%	67.3%
Total	58.5%	92.3%	90.3%	75.0%	67.7%

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.B.1: Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2003**

<b>Metro 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>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA</b>					
<50	3.58%	5.51%	3.38%	3.62%	2.99%
50+	2.66%	1.31%	2.56%	4.04%	4.60%
Total	1.20%	0.68%	2.33%	1.48%	2.62%
<b>LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA</b>					
Less than 50 employees	1.60%	2.31%	2.81%	3.03%	3.59%
50 or more employees	2.77%	1.18%	2.26%	1.34%	2.20%
Total	2.21%	1.81%	1.96%	1.14%	2.05%
<b>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA</b>					
Less than 50 employees	3.38%	5.77%	3.57%	3.97%	2.46%
50 or more employees	1.87%	1.58%	3.11%	2.81%	3.87%
Total	3.06%	2.14%	2.28%	2.37%	3.07%
<b>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA</b>					
Less than 50 employees	3.54%	3.39%	3.56%	2.46%	3.66%
50 or more employees	2.04%	0.74%	3.71%	2.86%	4.38%
Total	2.62%	1.17%	2.80%	1.95%	2.29%
<b>DALLAS-FORT WORTH-ARLINGTON, TX MSA</b>					
Less than 50 employees	4.27%	5.31%	3.69%	4.53%	5.39%
50 or more employees	2.32%	1.50%	4.29%	1.28%	4.14%
Total	4.62%	2.63%	4.07%	1.23%	3.82%
<b>MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA</b>					
Less than 50 employees	4.10%	4.93%	1.61%	2.07%	2.64%
50 or more employees	2.86%	4.46%	1.77%	3.22%	3.94%
Total	3.47%	4.24%	1.50%	2.28%	3.00%
<b>HOUSTON-SUGAR LAND-BAYTOWN, TX MSA</b>					
Less than 50 employees	3.48%	5.52%	5.74%	2.72%	5.96%
50 or more employees	2.39%	1.12%	5.58%	2.60%	4.94%
Total	3.89%	2.27%	4.77%	1.95%	4.30%
<b>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA</b>					
Less than 50 employees	6.09%	4.68%	3.20%	4.52%	5.20%
50 or more employees	0.57%	0.37%	2.09%	2.68%	3.60%
Total	1.85%	0.88%	2.44%	1.45%	2.57%
<b>ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA</b>					
Less than 50 employees	3.98%	6.28%	6.58%	5.82%	6.48%
50 or more employees	2.12%	2.83%	3.81%	2.52%	4.21%
Total	2.30%	2.18%	2.97%	2.46%	3.71%

**DETROIT-WARREN-LIVONIA, MI MSA**

Less than 50 employees	4.65%	3.53%	4.92%	4.22%	5.27%
50 or more employees	5.67%	7.58%	3.57%	2.00%	3.63%
Total	4.30%	6.23%	2.70%	1.95%	3.18%

**BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA**

Less than 50 employees	5.17%	4.33%	6.45%	3.17%	5.98%
50 or more employees	3.80%	1.23%	3.16%	1.78%	3.19%
Total	3.01%	0.90%	3.28%	1.60%	2.71%

**SAN FRANCISCO-OAKLAND-FREMONT, CA MSA**

Less than 50 employees	3.59%	6.34%	3.30%	1.84%	3.58%
50 or more employees	0.75%	0.92%	2.95%	2.87%	2.74%
Total	3.19%	1.78%	2.38%	2.43%	2.53%

**RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA**

Less than 50 employees	5.88%	10.11%	13.73%	12.93%	11.19%
50 or more employees	7.08%	4.13%	3.08%	8.87%	7.96%
Total	5.28%	4.71%	2.49%	8.29%	7.45%

**PHOENIX-MESA-SCOTTSDALE, AZ MSA**

Less than 50 employees	3.33%	3.02%	3.63%	3.67%	3.50%
50 or more employees	3.39%	2.09%	1.81%	2.59%	2.66%
Total	3.29%	1.84%	1.67%	2.44%	2.39%

**SEATTLE-TACOMA-BELLEVUE, WA MSA**

Less than 50 employees	2.66%	5.42%	3.51%	2.82%	4.34%
50 or more employees	1.60%	1.42%	3.00%	2.92%	3.26%
Total	2.23%	2.30%	2.48%	2.51%	2.84%

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA**

Less than 50 employees	3.16%	5.49%	2.94%	2.70%	2.80%
50 or more employees	1.05%	1.24%	3.21%	2.06%	2.85%
Total	3.76%	2.36%	2.85%	1.53%	2.29%

**SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA**

Less than 50 employees	5.49%	7.13%	7.53%	7.32%	6.58%
50 or more employees	5.32%	3.45%	2.52%	2.69%	4.18%
Total	4.76%	3.41%	6.32%	1.81%	5.03%

**ST. LOUIS, MO-IL MSA**

Less than 50 employees	12.02%	15.28%	20.28%	19.91%	17.38%
50 or more employees	20.66%	20.93%	16.96%	17.81%	14.64%
Total	2.78%	2.45%	3.48%	2.86%	4.13%

**BALTIMORE-TOWSON, MD MSA**

Less than 50 employees	5.02%	7.61%	4.35%	3.83%	4.54%
50 or more employees	5.79%	0.78%	3.77%	2.15%	2.79%
Total	4.99%	3.86%	2.75%	1.71%	2.66%

**TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA**

Less than 50 employees	5.23%	8.07%	3.78%	4.29%	4.58%
50 or more employees	1.70%	1.70%	3.94%	5.37%	4.83%
Total	4.43%	2.19%	3.09%	5.24%	4.50%

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.

