

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, 2004

METRO 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
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA					
Less than 50 employees	49.9%	67.6%	79.0%	78.1%	61.7%
50 or more employees	97.2%	98.3%	81.6%	86.3%	70.4%
Total	58.7%	89.1%	81.0%	84.5%	68.4%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	43.4%	65.0%	82.6%	82.4%	68.0%
50 or more employees	94.6%	95.5%	78.8%	80.0%	63.0%
Total	54.6%	86.7%	79.6%	80.6%	64.1%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	47.8%	69.1%	74.4%	77.2%	57.5%
50 or more employees	98.6%	98.3%	76.9%	80.7%	62.1%
Total	61.4%	91.1%	76.5%	80.1%	61.2%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	54.8%	77.9%	79.5%	81.2%	64.6%
50 or more employees	97.3%	99.1%	77.2%	80.4%	62.0%
Total	65.9%	92.9%	77.8%	80.6%	62.7%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	30.9%	56.4%	92.2%	78.1%	72.0%
50 or more employees	91.6%	94.4%	81.3%	77.3%	62.8%
Total	49.1%	85.1%	83.1%	77.4%	64.3%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	41.3%	55.4%	88.9%	83.7%	74.5%
50 or more employees	98.0%	98.8%	79.6%	82.7%	65.8%
Total	51.6%	84.3%	81.6%	82.9%	67.7%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	32.4%	50.5%	84.6%	82.2%	69.5%
50 or more employees	95.3%	95.1%	74.5%	82.7%	61.6%
Total	50.2%	83.6%	76.1%	82.6%	62.9%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	52.7%	76.2%	78.7%	76.1%	59.9%
50 or more employees	99.8%	99.7%	79.5%	81.0%	64.4%
Total	67.9%	92.9%	79.3%	79.8%	63.3%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	42.1%	56.1%	73.6%	82.6%	60.8%
50 or more employees	99.2%	99.1%	74.5%	79.8%	59.5%
Total	58.9%	88.1%	74.4%	80.2%	59.7%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	58.2%	72.2%	70.1%	80.1%	56.2%
50 or more employees	96.1%	99.3%	80.8%	75.9%	61.3%
Total	67.7%	92.4%	78.7%	76.7%	60.3%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	55.4%	73.3%	73.6%	74.7%	55.0%
50 or more employees	99.8%	100.0%	78.3%	79.6%	62.3%
Total	66.2%	93.4%	77.4%	78.7%	60.9%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	51.7%	71.3%	79.9%	88.3%	70.6%
50 or more employees	98.8%	97.8%	82.1%	87.9%	72.2%
Total	62.3%	88.6%	81.5%	88.0%	71.8%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	32.2%	45.7%	73.5%	72.6%	53.4%
50 or more employees	95.7%	97.1%	63.3%	77.8%	49.3%
Total	48.5%	79.5%	65.3%	76.7%	50.1%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	40.9%	53.7%	81.8%	78.1%	63.9%
50 or more employees	92.5%	95.3%	68.9%	76.9%	53.1%
Total	58.3%	86.8%	70.6%	77.1%	54.4%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	47.0%	66.8%	87.6%	87.8%	77.0%
50 or more employees	97.0%	85.3%	76.3%	87.3%	66.6%
Total	60.7%	80.0%	79.0%	87.4%	69.1%

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

Less than 50 employees	45.5%	64.4%	78.9%	74.8%	59.0%
50 or more employees	97.3%	99.3%	82.2%	82.3%	67.7%
Total	58.0%	90.3%	81.6%	81.0%	66.1%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	44.6%	58.8%	82.4%	76.9%	63.4%
50 or more employees	87.8%	91.8%	84.9%	84.5%	71.7%
Total	52.9%	80.8%	84.3%	82.7%	69.7%

ST. LOUIS, MO-IL MSA

Less than 50 employees	45.9%	64.6%	78.2%	82.9%	64.9%
50 or more employees	90.2%	96.5%	84.3%	78.1%	65.8%
Total	55.1%	87.3%	83.0%	79.0%	65.6%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	53.6%	75.6%	83.9%	70.7%	59.4%
50 or more employees	98.6%	93.6%	82.7%	82.6%	68.3%
Total	66.7%	89.7%	82.9%	80.4%	66.7%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	40.1%	58.4%	87.9%	77.6%	68.2%
50 or more employees	94.6%	98.4%	79.0%	77.3%	61.1%
Total	56.4%	90.5%	80.2%	77.3%	62.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

METRO 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
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA					
<50	3.35%	3.56%	3.39%	4.06%	3.16%
50+	1.99%	0.86%	2.12%	1.43%	2.19%
Total	1.43%	1.47%	1.05%	1.14%	1.47%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	1.70%	2.23%	2.13%	2.89%	2.73%
50 or more employees	1.86%	1.00%	2.43%	1.84%	2.17%
Total	1.72%	1.15%	1.89%	1.65%	1.67%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	3.35%	4.26%	5.63%	2.57%	4.44%
50 or more employees	1.07%	0.97%	3.78%	2.12%	3.37%
Total	2.57%	1.06%	2.84%	1.52%	2.13%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	4.09%	2.51%	4.41%	4.27%	3.86%
50 or more employees	4.94%	1.49%	6.74%	2.87%	5.58%
Total	1.75%	1.03%	2.80%	1.52%	3.09%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	3.69%	6.90%	1.73%	3.18%	3.15%
50 or more employees	3.50%	2.39%	3.69%	3.06%	4.11%
Total	3.96%	2.87%	3.00%	2.23%	3.41%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	5.35%	5.87%	5.59%	2.18%	4.19%
50 or more employees	1.68%	0.82%	4.61%	3.97%	5.35%
Total	4.54%	3.01%	3.09%	3.11%	4.04%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	2.76%	7.04%	6.37%	2.94%	5.20%
50 or more employees	2.54%	2.55%	2.84%	2.36%	3.33%
Total	2.73%	1.95%	2.40%	2.11%	3.03%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	4.85%	3.82%	4.28%	3.76%	6.66%
50 or more employees	0.65%	1.20%	2.94%	2.04%	3.37%
Total	2.77%	0.89%	1.39%	1.23%	1.56%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	3.58%	5.23%	6.77%	1.71%	5.30%
50 or more employees	0.72%	1.39%	2.42%	1.39%	2.20%
Total	3.68%	2.53%	2.52%	1.23%	2.15%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	4.38%	4.20%	4.54%	2.19%	4.35%
50 or more employees	3.07%	1.00%	2.75%	5.56%	5.35%
Total	3.29%	1.18%	1.88%	4.42%	4.03%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	4.04%	6.80%	4.99%	2.72%	4.67%
50 or more employees	0.05%	0.00%	2.87%	3.74%	3.48%
Total	2.88%	1.64%	2.48%	2.99%	2.75%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	4.70%	3.84%	2.97%	2.31%	3.53%
50 or more employees	1.08%	1.90%	5.62%	4.20%	6.68%
Total	3.71%	2.05%	3.79%	3.34%	4.82%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	5.38%	5.81%	7.30%	5.97%	7.23%
50 or more employees	2.72%	1.24%	5.14%	3.44%	4.75%
Total	3.55%	5.15%	4.58%	3.34%	3.97%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	4.89%	6.09%	3.57%	2.74%	3.11%
50 or more employees	2.11%	2.35%	3.69%	3.02%	2.84%
Total	4.92%	2.86%	3.48%	2.76%	2.62%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	2.83%	3.18%	1.86%	1.10%	2.35%
50 or more employees	2.34%	7.55%	4.15%	2.98%	4.32%
Total	3.23%	5.75%	3.11%	2.07%	3.34%

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

Less than 50 employees	4.51%	4.50%	4.05%	2.36%	2.21%
50 or more employees	1.59%	0.56%	2.46%	1.99%	2.91%
Total	3.20%	1.78%	1.93%	1.76%	2.12%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	5.43%	7.41%	4.65%	4.46%	3.84%
50 or more employees	6.79%	5.28%	7.26%	3.10%	7.37%
Total	4.78%	5.08%	6.49%	2.70%	6.03%

ST. LOUIS, MO-IL MSA

Less than 50 employees	10.26%	12.08%	14.08%	14.17%	13.17%
50 or more employees	21.38%	22.79%	20.55%	18.68%	16.45%
Total	2.81%	3.07%	5.28%	2.78%	3.91%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	2.75%	4.12%	4.26%	4.08%	2.48%
50 or more employees	0.97%	4.00%	1.89%	2.76%	2.36%
Total	2.58%	3.41%	1.83%	2.30%	1.82%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	8.04%	8.54%	10.36%	9.12%	8.24%
50 or more employees	6.18%	1.43%	4.96%	5.79%	6.69%
Total	6.85%	3.23%	4.84%	4.86%	5.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 Medical Expenditure Panel Survey - Insurance Component.

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