

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, 2005

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	57.3%	73.8%	82.7%	74.3%	61.5%
50 or more employees	95.4%	90.6%	79.9%	80.2%	64.1%
Total	64.7%	85.4%	80.7%	78.6%	63.4%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	46.2%	62.2%	85.4%	80.4%	68.6%
50 or more employees	96.6%	96.6%	75.7%	86.1%	65.1%
Total	58.3%	87.4%	77.5%	84.9%	65.8%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	42.1%	62.9%	80.4%	78.7%	63.3%
50 or more employees	94.4%	94.0%	80.7%	81.4%	65.7%
Total	55.6%	85.9%	80.6%	80.9%	65.2%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	55.4%	73.3%	78.0%	80.9%	63.1%
50 or more employees	97.2%	99.7%	77.4%	82.8%	64.1%
Total	66.3%	93.6%	77.5%	82.4%	63.9%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	39.7%	60.2%	90.8%	79.6%	72.3%
50 or more employees	92.7%	95.6%	77.4%	80.1%	62.0%
Total	55.3%	87.9%	79.4%	80.0%	63.5%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	38.6%	54.3%	87.9%	82.5%	72.6%
50 or more employees	95.4%	96.4%	83.5%	83.0%	69.4%
Total	50.4%	86.1%	84.2%	82.9%	69.8%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	35.7%	48.6%	86.9%	79.0%	68.7%
50 or more employees	96.1%	97.2%	85.4%	70.8%	60.4%
Total	53.3%	86.0%	85.6%	71.8%	61.5%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	47.3%	69.1%	87.4%	76.8%	67.1%
50 or more employees	95.8%	92.3%	86.2%	81.6%	70.4%
Total	61.2%	86.2%	86.4%	80.6%	69.7%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	39.8%	52.0%	89.5%	72.5%	64.9%
50 or more employees	94.6%	98.9%	75.8%	83.8%	63.5%
Total	57.3%	88.4%	77.6%	82.1%	63.7%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	52.7%	67.4%	80.1%	75.2%	60.3%
50 or more employees	92.9%	96.0%	87.3%	81.8%	71.5%
Total	62.8%	88.0%	85.8%	80.5%	69.1%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	57.2%	77.1%	78.7%	76.6%	60.3%
50 or more employees	96.7%	97.1%	84.1%	76.1%	64.0%
Total	66.9%	92.1%	83.0%	76.2%	63.3%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	53.8%	71.4%	76.7%	77.6%	59.6%
50 or more employees	95.5%	93.6%	83.6%	84.0%	70.2%
Total	62.8%	86.3%	81.7%	82.4%	67.3%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	61.2%	73.0%	76.4%	81.4%	62.2%
50 or more employees	99.4%	97.9%	76.9%	74.6%	57.4%
Total	71.5%	90.5%	76.8%	76.2%	58.6%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	41.5%	56.8%	61.4%	80.2%	49.2%
50 or more employees	96.4%	96.8%	73.3%	78.4%	57.5%
Total	59.2%	89.0%	71.9%	78.6%	56.4%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	52.2%	68.7%	84.2%	90.0%	75.8%
50 or more employees	97.0%	99.2%	79.9%	89.5%	71.6%
Total	62.8%	90.8%	80.8%	89.6%	72.5%

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

Less than 50 employees	44.9%	74.2%	66.6%	79.8%	53.1%
50 or more employees	98.4%	98.0%	75.9%	77.8%	59.1%
Total	58.5%	92.1%	74.0%	78.2%	57.9%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	42.2%	66.1%	71.4%	80.9%	57.7%
50 or more employees	97.0%	99.1%	81.7%	80.8%	66.1%
Total	55.7%	93.8%	80.5%	80.9%	65.1%

ST. LOUIS, MO-IL MSA

Less than 50 employees	43.1%	69.2%	74.0%	84.7%	62.6%
50 or more employees	96.9%	99.9%	87.1%	83.8%	72.9%
Total	55.0%	90.8%	84.1%	84.0%	70.6%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	52.3%	70.8%	71.5%	71.8%	51.3%
50 or more employees	99.6%	98.5%	82.9%	81.1%	67.2%
Total	66.8%	90.6%	80.4%	79.2%	63.7%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	39.8%	61.5%	84.5%	81.0%	68.4%
50 or more employees	95.2%	94.7%	71.2%	80.8%	57.5%
Total	52.7%	87.4%	73.2%	80.8%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2005 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, 2005

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	4.44%	3.77%	3.09%	3.19%	3.26%
50+	3.81%	3.08%	2.48%	3.06%	3.04%
Total	2.18%	2.98%	1.17%	1.77%	1.03%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	2.63%	2.83%	2.15%	2.79%	2.35%
50 or more employees	1.67%	1.48%	2.70%	1.53%	2.78%
Total	2.46%	1.83%	2.17%	1.51%	2.43%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	3.54%	5.79%	2.71%	3.82%	3.85%
50 or more employees	2.09%	2.71%	2.71%	2.50%	3.29%
Total	2.96%	2.18%	1.88%	2.28%	2.77%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	6.00%	7.49%	4.20%	7.48%	6.53%
50 or more employees	3.04%	2.91%	2.79%	1.72%	2.81%
Total	2.49%	1.45%	2.60%	1.36%	2.87%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	4.87%	5.24%	2.75%	2.31%	2.52%
50 or more employees	2.98%	3.36%	3.58%	2.79%	4.07%
Total	3.46%	2.86%	2.94%	2.19%	3.20%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	3.23%	5.53%	2.37%	2.61%	3.67%
50 or more employees	2.27%	2.38%	3.80%	3.10%	4.29%
Total	2.86%	2.71%	3.12%	2.47%	3.52%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	3.61%	5.52%	4.42%	3.34%	4.88%
50 or more employees	1.92%	2.19%	4.02%	4.29%	5.23%
Total	3.82%	3.32%	3.14%	4.07%	4.62%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	6.02%	4.52%	2.93%	3.38%	4.10%
50 or more employees	1.68%	2.22%	1.38%	1.40%	1.52%
Total	2.86%	2.51%	1.13%	2.03%	2.04%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	5.83%	7.98%	2.18%	5.35%	6.02%
50 or more employees	3.01%	1.04%	4.44%	2.24%	4.71%
Total	4.65%	3.32%	4.13%	2.67%	4.76%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	4.52%	3.81%	3.67%	3.16%	4.01%
50 or more employees	3.97%	1.25%	3.61%	6.38%	7.13%
Total	4.20%	2.07%	2.30%	4.97%	5.23%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	3.45%	4.48%	2.70%	3.96%	3.48%
50 or more employees	1.64%	2.04%	3.01%	2.50%	3.42%
Total	2.24%	1.75%	2.68%	2.23%	2.99%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	3.17%	3.53%	3.65%	3.28%	3.96%
50 or more employees	1.74%	2.93%	3.80%	2.02%	3.93%
Total	2.37%	2.21%	3.66%	1.73%	3.64%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	10.11%	10.73%	9.45%	9.99%	8.52%
50 or more employees	0.66%	1.60%	7.80%	3.52%	6.91%
Total	6.66%	2.15%	6.29%	3.46%	6.34%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3.68%	7.00%	7.40%	3.49%	7.85%
50 or more employees	2.61%	2.50%	4.03%	2.71%	4.33%
Total	2.59%	2.56%	3.42%	2.42%	3.71%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	3.01%	4.43%	2.21%	1.93%	2.74%
50 or more employees	2.11%	0.46%	4.57%	2.47%	4.62%
Total	3.17%	2.03%	3.74%	2.04%	3.64%

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

Less than 50 employees	2.40%	2.34%	6.60%	2.85%	6.06%
50 or more employees	1.61%	1.54%	3.68%	2.37%	3.57%
Total	2.98%	1.57%	3.23%	2.03%	2.92%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	5.60%	6.29%	6.10%	3.57%	6.59%
50 or more employees	3.67%	1.10%	6.81%	7.47%	7.38%
Total	4.31%	1.85%	6.30%	6.12%	6.75%

ST. LOUIS, MO-IL MSA

Less than 50 employees	11.69%	16.42%	17.95%	18.57%	15.49%
50 or more employees	17.71%	18.24%	16.40%	16.24%	15.00%
Total	4.52%	1.52%	1.66%	2.95%	2.77%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	7.10%	6.39%	5.82%	2.86%	5.24%
50 or more employees	0.38%	1.17%	2.30%	2.45%	3.18%
Total	5.23%	1.94%	2.57%	1.50%	2.87%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	7.83%	8.15%	5.43%	6.07%	6.74%
50 or more employees	5.71%	6.67%	6.39%	3.73%	5.94%
Total	7.04%	4.99%	5.81%	3.14%	5.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2005 Medical Expenditure Panel Survey - Insurance Component.

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