

Table IX.B.1(2006) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2006

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA					
Less than 50 employees	52.3%	70.4%	77.8%	80.8%	62.8%
50 or more employees	98.0%	97.0%	78.3%	81.0%	63.4%
Total	60.9%	89.1%	78.1%	80.9%	63.2%
Los Angeles-Long Beach-Santa Ana, CA MSA					
Less than 50 employees	44.5%	67.0%	82.5%	84.6%	69.9%
50 or more employees	95.7%	94.1%	78.6%	83.2%	65.4%
Total	55.6%	87.3%	79.3%	83.5%	66.2%
Chicago-Naperville-Joliet, IL-IN-WI MSA					
Less than 50 employees	46.4%	65.3%	82.2%	82.1%	67.5%
50 or more employees	97.3%	97.2%	81.5%	78.8%	64.2%
Total	59.4%	89.1%	81.6%	79.4%	64.8%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA					
Less than 50 employees	52.1%	68.2%	75.0%	76.0%	57.0%
50 or more employees	95.1%	98.5%	79.6%	79.9%	63.7%
Total	62.3%	89.3%	78.6%	79.1%	62.1%
Dallas-Fort Worth-Arlington, TX MSA					
Less than 50 employees	37.7%	55.3%	83.7%	79.1%	66.2%
50 or more employees	95.8%	99.0%	79.7%	82.4%	65.6%
Total	55.7%	88.9%	80.2%	81.9%	65.7%
Miami-Fort Lauderdale-Miami Beach, FL MSA					
Less than 50 employees	37.2%	59.3%	82.2%	73.7%	60.6%
50 or more employees	91.6%	96.2%	74.1%	78.2%	57.9%
Total	46.0%	86.9%	75.5%	77.4%	58.4%
Houston-Sugar Land-Baytown, TX MSA					
Less than 50 employees	42.3%	61.5%	83.0%	84.0%	69.7%
50 or more employees	89.6%	90.9%	85.4%	77.3%	66.0%
Total	56.5%	84.4%	85.0%	78.3%	66.6%
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA					
Less than 50 employees	57.2%	75.7%	85.9%	77.2%	66.3%
50 or more employees	94.9%	98.2%	76.4%	78.6%	60.1%
Total	67.1%	92.6%	78.3%	78.3%	61.3%
Atlanta-Sandy Springs-Marietta, GA MSA					
Less than 50 employees	36.7%	66.7%	78.8%	82.8%	65.2%
50 or more employees	95.6%	99.0%	80.8%	72.7%	58.7%
Total	52.6%	90.6%	80.4%	74.6%	60.0%
Detroit-Warren-Livonia, MI MSA					
Less than 50 employees	42.5%	72.9%	77.9%	80.6%	62.8%
50 or more employees	98.6%	99.3%	78.0%	82.4%	64.3%
Total	53.1%	90.5%	78.0%	81.9%	63.9%
Boston-Cambridge-Quincy, MA-NH MSA					
Less than 50 employees	56.7%	68.4%	78.6%	70.4%	55.4%
50 or more employees	95.3%	97.7%	73.9%	78.9%	58.3%
Total	66.0%	91.1%	74.7%	77.4%	57.8%
San Francisco-Oakland-Fremont, CA MSA					
Less than 50 employees	53.2%	75.4%	81.7%	77.8%	63.6%
50 or more employees	100.0%	100.0%	79.3%	83.1%	65.9%
Total	66.1%	93.5%	79.8%	82.0%	65.4%
Riverside-San Bernardino-Ontario, CA MSA					
Less than 50 employees	54.9%	66.0%	80.0%	68.0%	54.4%
50 or more employees	92.3%	94.5%	80.4%	90.0%	72.3%
Total	66.3%	86.3%	80.3%	85.2%	68.4%
Phoenix-Mesa-Scottsdale, AZ MSA					
Less than 50 employees	32.1%	48.0%	75.3%	80.3%	60.4%
50 or more employees	94.2%	93.8%	77.9%	77.1%	60.1%
Total	49.6%	84.7%	77.6%	77.5%	60.1%

Table IX.B.1(2006) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2006 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA MSA					
Less than 50 employees	47.9%	65.1%	83.8%	72.3%	60.6%
50 or more employees	95.0%	99.2%	71.9%	78.5%	56.5%
Total	60.2%	90.0%	74.2%	77.1%	57.3%
Minneapolis-St. Paul-Bloomington, MN-WI MSA					
Less than 50 employees	41.6%	68.7%	76.9%	75.8%	58.3%
50 or more employees	97.9%	97.0%	80.5%	78.5%	63.2%
Total	56.4%	90.9%	79.9%	78.1%	62.4%
San Diego-Carlsbad-San Marcos, CA MSA					
Less than 50 employees	52.7%	65.0%	81.3%	77.4%	62.9%
50 or more employees	90.9%	93.6%	70.0%	81.7%	57.2%
Total	62.7%	86.9%	72.0%	80.9%	58.2%
St. Louis, MO-IL MSA					
Less than 50 employees	48.8% *	61.7% *	78.0%	86.5%	67.4%
50 or more employees	99.4%	99.5%	81.8%	76.2%	62.3%
Total	64.2%	93.5%	81.4%	77.3%	62.9%
Baltimore-Towson, MD MSA					
Less than 50 employees	57.6%	74.8%	78.2%	73.9%	57.8%
50 or more employees	97.3%	96.8%	78.9%	73.7%	58.1%
Total	68.9%	90.0%	78.7%	73.7%	58.0%
Tampa-St. Petersburg-Clearwater, FL MSA					
Less than 50 employees	49.6%	68.6%	82.4%	70.1%	57.8%
50 or more employees	95.4%	94.4%	64.1%	72.9%	46.7%
Total	60.9%	88.3%	67.5%	72.3%	48.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table IX.B.1(2006) 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, 2006

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA					
Less than 50 employees	3.31%	4.12%	4.08%	2.11%	3.73%
50 or more employees	0.66%	1.00%	3.30%	1.79%	3.37%
Total	1.19%	0.85%	1.43%	1.23%	1.08%
Los Angeles-Long Beach-Santa Ana, CA MSA					
Less than 50 employees	2.36%	2.32%	2.71%	1.67%	3.10%
50 or more employees	1.95%	2.42%	1.55%	1.89%	1.80%
Total	1.94%	1.81%	1.12%	1.48%	1.37%
Chicago-Naperville-Joliet, IL-IN-WI MSA					
Less than 50 employees	2.32%	3.31%	4.00%	1.82%	3.75%
50 or more employees	1.37%	1.15%	2.73%	2.63%	2.57%
Total	1.84%	1.43%	2.56%	1.82%	1.93%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA					
Less than 50 employees	5.17%	6.30%	4.46%	2.83%	4.22%
50 or more employees	5.41%	0.74%	3.34%	1.96%	3.50%
Total	2.72%	1.51%	2.46%	2.10%	2.64%
Dallas-Fort Worth-Arlington, TX MSA					
Less than 50 employees	4.14%	5.20%	3.11%	4.26%	3.57%
50 or more employees	2.37%	1.01%	4.79%	1.83%	4.10%
Total	4.32%	1.81%	4.25%	1.80%	3.49%
Miami-Fort Lauderdale-Miami Beach, FL MSA					
Less than 50 employees	3.11%	2.62%	3.49%	3.09%	3.35%
50 or more employees	4.38%	2.11%	4.71%	4.35%	5.19%
Total	3.05%	2.33%	3.94%	3.16%	4.14%
Houston-Sugar Land-Baytown, TX MSA					
Less than 50 employees	3.10%	6.22%	3.36%	3.96%	4.40%
50 or more employees	3.43%	3.38%	2.45%	3.30%	3.28%
Total	2.68%	2.88%	2.03%	3.07%	3.11%
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA					
Less than 50 employees	3.34%	2.25%	2.16%	3.75%	4.04%
50 or more employees	1.99%	0.64%	2.91%	2.04%	3.64%
Total	1.89%	0.92%	3.47%	2.06%	3.78%
Atlanta-Sandy Springs-Marietta, GA MSA					
Less than 50 employees	2.18%	2.65%	5.05%	4.54%	5.85%
50 or more employees	2.03%	0.60%	2.98%	3.52%	2.93%
Total	2.14%	0.82%	2.67%	3.03%	2.57%
Detroit-Warren-Livonia, MI MSA					
Less than 50 employees	4.57%	7.25%	7.69%	4.80%	7.20%
50 or more employees	0.96%	0.64%	3.33%	1.90%	3.86%
Total	3.20%	1.58%	3.09%	2.39%	3.73%
Boston-Cambridge-Quincy, MA-NH MSA					
Less than 50 employees	3.24%	3.71%	2.35%	3.11%	2.37%
50 or more employees	1.74%	2.00%	3.79%	2.10%	2.47%
Total	2.88%	2.87%	2.74%	1.75%	1.67%
San Francisco-Oakland-Fremont, CA MSA					
Less than 50 employees	3.67%	4.67%	4.96%	5.48%	6.62%
50 or more employees	0.00%	0.00%	4.97%	2.31%	4.16%
Total	3.46%	1.19%	3.39%	2.10%	2.64%
Riverside-San Bernardino-Ontario, CA MSA					
Less than 50 employees	7.42%	7.56%	5.92%	6.88%	7.65%
50 or more employees	6.84%	4.49%	5.86%	2.72%	5.98%
Total	3.72%	3.56%	4.20%	3.45%	5.02%
Phoenix-Mesa-Scottsdale, AZ MSA					
Less than 50 employees	2.84%	4.95%	3.78%	3.75%	5.11%
50 or more employees	1.82%	3.36%	3.11%	3.04%	3.36%
Total	2.41%	2.60%	2.76%	2.90%	3.25%

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Seattle-Tacoma-Bellevue, WA MSA					
Less than 50 employees	2.27%	5.00%	3.80%	5.63%	3.98%
50 or more employees	3.28%	0.63%	4.59%	3.74%	5.04%
Total	2.10%	2.16%	4.27%	3.33%	4.43%
Minneapolis-St. Paul-Bloomington, MN-WI MSA					
Less than 50 employees	2.69%	5.21%	4.64%	4.47%	5.30%
50 or more employees	1.06%	1.95%	1.77%	2.63%	2.79%
Total	2.65%	2.00%	1.44%	2.55%	2.45%
San Diego-Carlsbad-San Marcos, CA MSA					
Less than 50 employees	4.19%	3.74%	3.07%	3.61%	4.81%
50 or more employees	6.84%	4.61%	7.82%	2.99%	6.48%
Total	4.64%	3.77%	4.87%	2.70%	4.21%
St. Louis, MO-IL MSA					
Less than 50 employees	14.89% *	18.92% *	23.35%	25.79%	20.17%
50 or more employees	18.15%	18.17%	15.25%	15.12%	13.23%
Total	3.36%	1.65%	2.26%	2.51%	3.18%
Baltimore-Towson, MD MSA					
Less than 50 employees	3.88%	4.85%	4.30%	2.89%	3.89%
50 or more employees	2.65%	3.37%	5.03%	3.86%	4.91%
Total	3.42%	2.40%	3.57%	2.86%	3.52%
Tampa-St. Petersburg-Clearwater, FL MSA					
Less than 50 employees	7.54%	5.35%	7.23%	6.67%	7.35%
50 or more employees	4.83%	3.05%	7.02%	5.16%	6.79%
Total	6.07%	3.87%	6.47%	4.82%	5.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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