

Shifting Ground: Changes in Employer-Sponsored Health Insurance

May 2006

This is a compilation report prepared for the Robert Wood Johnson Foundation by the State Health Access Data Assistance Center, University of Minnesota, using data from the Medical Expenditure Panel Survey-Insurance Component and by The Urban Institute using data from the National Health Interview Survey.

Embargoed until May 4, 2006 – 1:30 p.m.

Shifting Ground: Changes in Employer-Sponsored Health Insurance

This report is being released in conjunction with *Cover the Uninsured Week*, the largest mobilization in history to promote health coverage for all Americans. This nonpartisan effort is being led by Presidents Gerald Ford and Jimmy Carter and is endorsed by 10 former U.S. Secretaries of Health and Human Services and U.S. Surgeons General, appointed by both Republican and Democratic presidents.

An estimated 2,500 public events will take place nationwide during the *Week* in every state and the District of Columbia. Activities are designed to encourage people to express their concern by instantly contacting a member of Congress through the campaign Web site, <u>www.CoverTheUninsured.org</u>. Event organizers will help enroll eligible adults and children in low-cost or free coverage programs, provide basic care and medical screenings, focus on the efforts of large and small businesses to provide health coverage, galvanize students on college campuses and engage various faith communities in speaking out about the need for solutions.

In addition to RWJF, organizations sponsoring *Cover the Uninsured Week* include the U.S. Chamber of Commerce, AFL-CIO, Healthcare Leadership Council, AARP, United Way of America, American Medical Association, National Medical Association, American Nurses Association, Families USA, Blue Cross and Blue Shield Association, America's Health Insurance Plans, American Hospital Association, Federation of American Hospitals, Catholic Health Association of the United States, Service Employees International Union, National Alliance for Hispanic Health, The California Endowment and W.K. Kellogg Foundation.

The Robert Wood Johnson Foundation (RWJF) commissioned the State Health Access Data Assistance Center (SHADAC), located at the University of Minnesota School of Public Health to develop a comprehensive state-by-state analysis and report on employees' access to and acceptance of employer-sponsored health insurance.

The Robert Wood Johnson Foundation focuses on the pressing health and health care issues facing our country. As the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans, the Foundation works with a diverse group of organizations and individuals to identify solutions and achieve comprehensive, meaningful and timely change. For more than 30 years the Foundation has brought experience, commitment and a rigorous, balanced approach to the problems that affect the health and health care of those it serves. When it comes to helping Americans lead healthier lives and get the care they need, the Foundation expects to make a difference in your lifetime. For more information, visit www.rwjf.org.

Shifting Ground: Changes in Employer-Sponsored Health Insurance

The Robert Wood Johnson Foundation P.O. Box 2316 College Road East and Route 1 Princeton, NJ 08543-2316 Phone: (888) 631-9989

The University of Minnesota's State Health Access Data Assistance Center (SHADAC) helps state monitor rates of health insurance coverage and understand factors associated with uninsurance. SHADAC provides targeted policy analysis and technical assistance to states that are conducting their own health insurance surveys and/or using data from national surveys. Information is available at www.shadac.org.

State Health Access Data Assistance Center 2221 University Avenue, Suite 345 Minneapolis, MN 55414 Phone (612) 624-4802

The Urban Institute is a nonpartisan economic and social policy research organization. The Institute's Health Policy Center examines the individual and collective consequences of having no health insurance and assesses how the health care market and government policy affect how much care costs, who pays the bills and who lacks access to care. Information is available at www.urban.org.

The Urban Institute 2100 M Street, N.W. Washington, DC 20037 Phone (202) 833-7200

SHADAC: State by State Analysis of Employer-Sponsored Coverage

Shifting Ground: Changes in Employer-Sponsored Health Insurance

The U.S. health care system is based on employer-sponsored coverage with over 90 percent of privately insured individuals receiving coverage from their own or a family member's employer (U.S. Census Bureau 2005). In this report, we use data from an ongoing federal survey of employers to examine trends in employer-sponsored health insurance coverage and take-up rates across all 50 states and the District of Columbia. We use trend data from 1998 to 2003 on employer-sponsored health insurance offer and take-up rates from the federal Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) to provide national and state level detail not available from other data sources. MEPS-IC data are collected and distributed by the Agency for Healthcare Research and Quality (AHRQ).¹

The MEPS-IC is a valuable data source to provide ongoing monitoring of employer-sponsored health coverage at both the state and national level. National estimates are available for all years. Prior to 2003, extra sampling to produce representative estimates for states was provided to smaller states on a rotating basis; therefore, state estimates for 10 states and the District of Columbia are not available for each year. Beginning in 2003, representative estimates are provided for all states. This report presents the change from 1998 to 2003 for the 40 states that had representative estimates in both 1998 and 2003.

State Health Access Data Assistance Center (SHADAC) & The Urban Institute

EMBARGOED UNTIL MAY 4, 2006 - 1:30 P.M.

¹ Special thanks are due to AHRQ, who provided us with many helpful suggestions in working with the MEPS-IC data. Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006

Findings

From 1998 to 2003, 25 states and the country as a whole experienced a decrease in the percent of eligible private-sector employees enrolled in health insurance coverage at establishments that offer coverage. During this timeframe, there was also a significant increase in health insurance premium costs for individual plans in all states observable in both time periods and the nation as whole.

Our analysis shows that the percent of private-sector employees in establishments that offer insurance coverage has not changed in most of the states or the country as a whole from 1998-2003.²

The percent of the premium contributed by the employee for individual plans³ did not change at the national level (with a modest change in a few states). Premium costs have increased significantly, and both employers and employees are paying more for health insurance coverage. Even though the percentage paid by each has not changed dramatically, the amount of money paid to cover the employee contribution has increased significantly.

The percent of employees working in private-sector establishments that offer health insurance who are eligible for the benefit has remained stable from 1998-2003.

² More recent trend data for the country as a whole shows some decline in the percent of employers with three or more employees who are offering coverage in 2005 compared to 2000 (Kaiser Family Foundation 2005). Unfortunately, this data does not have state detail, and is therefore not used in this analysis.

³ In 2001, the MEPS-IC began reporting employee-plus one coverage and family coverage as different types of coverage. As this distinction was not made prior to 2000, it is impossible to document changes in premiums and take-up of family plans (AHRQ 2005b).

Discussion

The MEPS-IC survey on employer health insurance coverage is an important tool to understanding the macro as well as micro trends in employer-sponsored insurance. Since the role of employers offering health insurance coverage is the foundation of the U.S. health care system, the trends in offer and take-up rates will be critical to monitor over time at the state level.

Our key findings are not dissimilar to the Kaiser Family Foundation/HRET employer health benefits annual survey findings over the same period for the country as a whole; however, the MEPS-IC data provide much richer detail at the state level on employer coverage.

A significant drop in employer-sponsored coverage can have significant impact on public programs, such as Medicaid and SCHIP, as well as state and local safety net providers that provide the services to the uninsured. These latter are largely supported by state and local resources or voluntary efforts by providers. The latest increase in the number of adults without health insurance accompanied by a drop in enrollment in employer-based insurance, when offered, raises concerns about the continued role of employers in providing health insurance coverage. Our analysis shows that they continue to play a significant role, but the increasing premium costs should raise additional concerns, and efforts to constrain costs should be considered to ease the burden of coverage and access. Specific employer sizes and states may show impact earlier than others, as premium costs have been shown to vary by employer size and by state (Sommers and Keach 2005; Branscome 2004).

Charts & Tables

Average premium levels for individual coverage are rising.

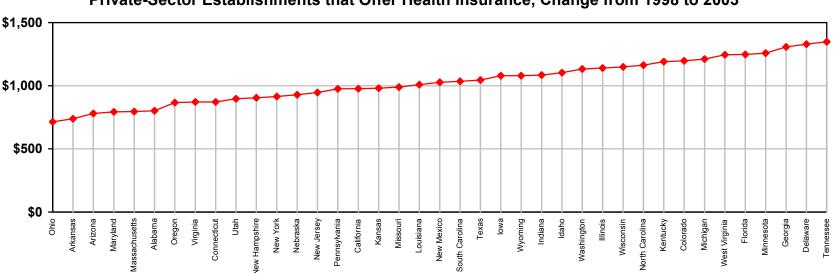


Figure 1: Average Total Premium for Individual Coverage Per Enrolled Employee at Private-Sector Establishments that Offer Health Insurance, Change from 1998 to 2003¹

1 State level estimates are not available for all states in 1998. See Table 5 in Appendix A for details.

Source: Agency for Healthcare Research and Quality. Average total individual premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state (Table II.C.1), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp (January 04, 2006)

- The national increase in individual premiums from 1998 to 2003 is \$1,027 (from \$2,454 in 1998 to \$3,481 in 2003).
- Among states with estimates for this period, all experienced significant increases in premium rates for individual coverage.
- The state increases in premiums range from \$715 in Ohio to \$1,348 in Tennessee.

1:30 P.M.

Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006 State Health Access Data Assistance Center (SHADAC) & The Urban Institute EMBARGOED UNTIL MAY 4, 2006 –

Amount Std. Error Change 12 3,481 10.92 1,027 12 3,481 10.92 **** 12 3,156 58.03 2.5 133 3,127 96.06 7.38 *** 146 3,203 55.19 977 *** 148 3,625 1166.27 1,197 *** 147 3,852 99.23 1,248 *** 177 3,621 139.45 1,107 *** 177 3,627 1,308 *** *** 177 3,496 82.99 7.96 *** 177 3,496 127.78 1,211 *** 123 3,561 107.5 1,211 *** 138 3,461 105.28 1,211 *** 138 3,461 105.28 1,211 *** 138 3,461 145.08 *** *** 146	1998 Adjusted to Inflation ^b 2003 :	1998 Adjusted to Inflation ^b	sted to	2003	3	Change from inflation adjusted 1998 to 2003	n inflation 98 to 2003
2,454 19,21 3,481 10.92 2,354 119,82 3,156 58,81 2,348 184,66 3,239 55,19 2,448 181,88 3,645 166,27 2,346 19,19 3,657 113,06 2,346 19,19 3,627 196,06 2,346 109,19 3,624 183,86 2,346 109,19 3,624 183,86 2,347 109,19 3,624 184,17 2,346 115,74 3,493 123,43 2,491 66,61 3,427 88,67 2,340 74,06 3,427 126,05 2,341 115,74 3,493 123,43 2,659 60,58 3,427 188,3 2,460 78,97 3,656 133,21 2,343 141,757 3,361 77,68 3,361 179,07 3,361 78,68 2,465 52,21 3,362 100,528 3	State	Amount	Std. Error	Amount		Change	[®] Change
2.354 119.82 3.166 58.81 2.488 184.86 3.209 55.19 2.348 181.88 3.645 166.27 2.2448 181.88 3.645 166.27 2.344 109.19 3.627 99.23 2.341 109.19 3.624 183.86 2.344 64.50 3.592 99.23 2.346 115.74 3.633 123.43 2.348 115.74 3.493 123.43 2.408 115.74 3.493 123.43 2.408 115.74 3.493 123.43 2.400 78.97 3.627 89.83 2.417 66.61 3.427 89.83 2.426 56.51 3.437 126.05 2.309 63.33 3.317 137.61 2.467 178.67 3.467 89.83 2.468 127.34 3.416 179.07 3.305 179.07 3.321 13.52	United States	2,454	19.21	3,481	10.92		41.87
2.428 148.46 3.209 72.94 2.316 81.95 3.2127 55.16 2.316 81.95 3.233 55.19 2.348 148.48 3.645 166.27 2.365 123.41 3.676 113.06 2.344 109.19 3.622 99.23 2.316 109.19 3.662 195.7 2.327 77.55 3.331 139.45 2.420 65.51 3.437 137.61 2.420 65.51 3.417 137.61 2.420 67.72 3.496 81.71 2.460 55.21 3.367 110.73 2.461 175.74 3.692 89.83 2.465 161.72 3.496 82.99 2.461 175.75 3.367 110.73 2.465 161.327 3.496 82.99 2.465 111.18 3.972 89.83 3.527 101.5 3.371 119.68 2.47	Alabama	2,354	119.82	3,156	58.81		ω ω
2.389 89.53 3.127 96.06 2.448 181.86 3.645 166.71 2.805 123.41 3.676 113.06 2.316 109.19 3.623 3.676 2.316 109.19 3.624 84.90 2.344 109.19 3.622 84.17 2.346 15.77 3.692 101.5 2.309 63.53 3.317 139.45 2.408 115.74 3.493 123.43 2.101 2.420 62.07 3.401 81.71 2.420 62.07 3.493 128.43 126.05 2.309 63.53 3.317 137.61 3.437 126.05 2.303 7.406 83.98 3.667 133.21 137.61 2.421 87.49 3.671 110.73 132.11 110.73 2.4265 52.11 3.361 177.68 3.362 200.57 2.455 43.80 3.461 105.26 10.528	Arizona	2,428	148.46	3,209	72.94		
2,316 81.95 3,293 55.19 2,805 13.41 3,645 166.27 2,805 13.41 3,652 199.23 2,324 64.50 3,592 99.23 2,316 109.19 3,617 3,692 199.23 2,217 77.55 3,311 139.45 168.71 2,2191 66.61 3,270 89.67 3,433 123.43 2,2191 66.61 3,270 89.67 3,437 126.05 2,309 63.53 3,317 137.61 82.99 3,427 89.83 2,634 74.06 3,427 89.83 3,317 137.61 2,309 63.53 3,317 137.61 82.99 3,317 137.61 2,309 2,421 87.49 3,679 133.21 137.61 82.99 2,451 13.56 117.57 3,361 140.08 3,362 89.87 2,2451 13.55 19.05 3,362 89.87 <td>Arkansas</td> <td>2,389</td> <td>89.53</td> <td>3,127</td> <td>96.06</td> <td></td> <td></td>	Arkansas	2,389	89.53	3,127	96.06		
2.448 191.88 3.645 166.27 2.805 123.41 64.50 3.562 193.21 2.316 109.19 3.624 183.86 13.864 2.316 109.19 3.624 183.86 13.864 2.316 109.19 3.624 183.86 13.864 2.316 2.92.3 77.55 3.331 13.945 2.2527 77.55 3.493 123.43 126.05 2.309 65.51 3.437 137.61 89.67 2.420 62.07 3.401 81.71 3.493 123.43 2.420 62.07 3.496 82.99 3.417 137.61 2.420 62.07 3.496 82.99 3.417 137.61 13.321 2.460 78.97 3.617 110.73 3.416 190.72 2.461 143.34 17.57 3.365 77.79 3.361 110.73 2.657 17.55 3.361 116.83 3.461 <td< td=""><td>California</td><td>2,316</td><td>81.95</td><td>3,293</td><td>55.19</td><td></td><td>42.19</td></td<>	California	2,316	81.95	3,293	55.19		42.19
2,805 $1.2,41$ $3,676$ $113,06$ $2,316$ $109,19$ $3,624$ $183,86$ $2,227$ $77,55$ $3,331$ $139,45$ $2,227$ $77,55$ $3,331$ $139,45$ $2,2408$ $115,74$ $3,493$ $123,43$ $2,191$ $66,61$ $3,270$ $89,67$ $2,2460$ $55,51$ $3,437$ $137,61$ $2,2460$ $78,97$ $3,671$ $110,73$ $2,700$ $61,72$ $3,496$ 82.99 $2,701$ $63,53$ $3,305$ 77.97 $2,316$ $83,38$ $3,463$ $90,32$ $2,701$ $143,34$ $3,163$ $90,32$ $2,701$ $143,34$ $3,416$ $105,28$ $2,2455$ $43,80$ $3,365$ $90,32$ $2,473$ $83,38$ $3,416$ $105,28$ $2,2455$ $43,80$ $3,460$ $73,59$ $2,456$ $123,16$ $3,520$ $117,41$	Colorado	2,448	181.88	3,645	166.27		
2.344 64.50 3.592 99.23 2.316 109.19 3.624 84.17 2.257 77.55 3.331 139.45 2.191 66.61 3.692 101.5 2.191 66.61 3.493 123.43 2.191 66.61 3.270 89.67 2.2460 78.97 3.493 128.05 2.700 61.72 3.496 82.99 2.716 87.49 3.671 110.73 2.421 87.49 3.667 133.21 2.677 92.92 3.496 82.99 2.718 87.38 3.365 17.97 2.718 87.38 3.506 100.08 2.717 92.92 3.567 3.571 110.73 2.713 83.38 3.441 159.07 3.52 2.450 111.18 3.362 90.732 70.68 2.7453 88.20	Connecticut	2,805	106 11	3,676	103.06		T (1)
2,304 109,19 3,624 84,17 2,227 77.55 3,31 139,45 2,408 115,74 3,692 101,5 2,408 115,74 3,493 133,43 2,191 62,07 3,401 81,71 2,408 74,06 3,437 136,45 2,400 62,07 3,401 81,71 2,420 62,07 3,401 81,71 2,420 62,07 3,493 133,43 2,420 62,07 3,497 180,71 2,421 87,49 3,671 137,61 2,421 87,49 3,563 90,32 2,423 61,39 3,563 90,32 2,423 61,39 3,581 179,07 2,423 61,39 3,411 118,3 3,411 118,3 3,414 179,07 2,445 13,597 104 2,265 123,15 2,445 123,15 3,400 73,59 200,57 <td>Elorido</td> <td>2,322</td> <td>۹4 קח</td> <td>১,০০4 ৭ ন০০</td> <td>00.00</td> <td></td> <td>53 23</td>	Elorido	2,322	۹4 קח	১, ০০4 ৭ ন০০	00.00		53 23
2,227 77.56 3.31 139.45 2,408 115.74 $3,692$ 101.5 2,408 115.74 $3,493$ 13.43 2,420 62.07 $3,401$ 81.71 2,420 62.07 $3,401$ 81.71 2,420 62.07 $3,401$ 81.71 2,420 62.07 $3,401$ 81.71 2,420 62.07 $3,493$ 132.43 2,420 62.07 $3,406$ 81.71 2,420 62.07 $3,496$ 81.71 2,421 87.49 $3,671$ 13.21 2,421 87.49 $3,671$ 110.73 2,423 61.39 $3,563$ 90.32 2,677 92.92 $3,581$ 170.68 2,701 143.34 $3,416$ 105.28 2,701 143.34 $3,416$ 105.28 2,701 143.34 $3,416$ 105.28 2,701 123.15	Georgia	2.316	109.19	3.624	84.17		56.48
2,552 78.77 3,692 101.5 2,191 66.61 3,270 89.67 2,2400 62.07 3,493 123.43 2,240 65.51 3,437 126.07 2,240 63.53 3,317 137.61 2,240 74.06 3,427 89.87 2,309 63.53 3,317 137.61 2,2460 78.97 3,671 110.73 2,471 87.49 3,679 133.21 2,473 83.83 3,365 173.97 2,677 92.92 3,592 80.88 2,701 143.34 3,411 118.3 2,701 143.34 3,414 179.07 2,495 111.18 3,362 89.87 3,341 119.68 3,371 119.68 2,473 83.38 3,449 93.76 3,352 200.57 104 2,352 2,626 115.7 3,360 117.41 2,626 <td>Idaho</td> <td>2,227</td> <td>77.55</td> <td>3,331</td> <td>139.45</td> <td></td> <td>49.59</td>	Idaho	2,227	77.55	3,331	139.45		49.59
2,408 115.74 3,493 123.43 2,191 66.61 3,270 89.67 2,240 55.51 3,401 81.71 2,240 66.72 3,401 81.71 2,240 63.53 3,317 126.05 2,309 63.53 3,317 137.61 2,2460 78.97 3,679 133.21 2,460 78.97 3,679 133.21 2,473 83.38 3,563 90.32 2,578 223.53 3,566 140.08 2,677 92.92 3,592 80.88 2,701 143.34 3,411 118.3 2,703 61.39 3,241 179.07 2,445 111.18 3,362 89.87 2,473 83.38 3,449 93.76 2,454 119.56 3,322 200.57 2,455 52.21 3,352 200.57 2,456 1125.51 3,809 117.41 2,660<	Illinois	2,552	78.77	3,692	101.5		44.68
2,191 66,61 3,270 89,67 2,240 55,51 3,401 81,71 2,240 55,51 3,437 126,05 2,309 63,53 3,317 137,61 2,316 83,38 3,679 133,21 2,421 87,49 3,679 133,21 2,421 87,49 3,679 133,21 2,421 87,49 3,679 133,21 2,421 87,49 3,667 110,73 2,421 87,49 3,667 140,08 2,578 2,233 61,39 3,592 2,677 92,92 3,592 80,88 2,701 143,34 3,416 105,28 2,473 83,38 3,411 118,3 3,362 89,87 3,520 92,65 2,455 52,21 3,352 200,57 2,456 119,55 3,322 200,57 2,541 2,554 125,51 3,400 73,59	Indiana	2,408	115.74	3,493	123.43		45.03
2,420 62,07 3,401 81,71 2,309 63,53 3,317 137,615 2,309 63,73 3,437 137,615 2,300 61,72 3,496 82,99 2,421 87,49 3,679 133,21 2,421 87,49 3,679 133,21 2,421 87,49 3,679 133,21 2,458 2,383 3,306 140,08 2,248 73,68 3,361 77,97 2,316 83,38 3,814 179,07 2,343 117,57 3,361 77,68 2,248 73,68 3,411 118,3 3,341 143,34 3,416 105,28 2,455 52,21 3,362 89,87 2,455 52,21 3,352 200,57 3,400 73,59 3,400 73,59 2,455 52,21 3,352 200,57 2,456 119,55 3,322 101,5 3,760 <td>lowa</td> <td>2,191</td> <td>66.61</td> <td>3,270</td> <td>89.67</td> <td></td> <td>4</td>	lowa	2,191	66.61	3,270	89.67		4
2.246 55.51 3.317 137.6.05 2,309 63.33 3.477 137.6.05 2,634 74.06 3,427 89.83 2,700 61.72 3,496 82.99 2,316 83.38 3,679 133.21 2,316 83.38 3,305 77.97 2,334 117.57 92.95 3,563 90.32 2,334 117.57 92.92 80.88 3,411 179.07 2,345 111.18 3,361 71.68 3,411 118.3 2,423 61.39 3,285 92.6 2.453 3,449 93.76 2,455 52.21 119.55 3,322 101.57 3.449 93.76 2,451 119.55 52.21 101.57 3.400 73.59 2,451 119.55 3,322 101.57 3.506 102.57 2,451 119.55 3,320 200.57 2.626 123.15 3.700 2.03.72 105.57 <td>Kansas</td> <td>2,420</td> <td>62.07</td> <td>3,401</td> <td>81.71</td> <td></td> <td></td>	Kansas	2,420	62.07	3,401	81.71		
2,09 53.55 3,427 89.83 2,700 61.72 3,496 82.99 2,700 61.72 3,496 82.99 2,316 83.38 3,671 110.73 2,421 87.49 3,679 133.21 2,316 83.38 3,305 77.97 2,334 117.57 92.96 3,814 179.07 2,334 117.57 93.361 71.88 3,305 77.97 2,334 117.57 93.361 118.3 3,361 118.3 2,423 61.39 3,285 92.6 2.423 61.39 3,285 2,473 83.38 3,449 93.76 2.655 52.21 101.52 2,451 119.55 3,322 101.57 3.400 73.59 2,451 119.55 3,320 200.57 2.626 123.15 3.400 73.29 2,583 59.70 3.500 3.740 79.32 2.626 2.03.72 20.57	Kentucky	2,246	55.51	3,437	126.05		50
2,700 61.72 3,496 82.99 2,460 78.97 3,671 110.73 2,421 87.49 3,679 133.21 2,316 83.38 3,305 77.97 2,367 223.53 3,566 140.08 2,578 223.53 3,561 17.97 2,868 127.34 3,814 179.07 2,334 117.57 3,361 77.68 2,701 143.34 3,416 105.28 2,701 143.34 3,416 105.28 2,701 143.34 3,416 105.28 2,701 143.34 3,416 105.28 2,701 143.34 3,419 93.76 2,455 52.21 3,352 92.6 2,387 29.01 3,597 104 2,564 125.51 3,309 117.41 2,600 88.20 3,749 15.42 2,813 51.57 3,740 79.32 2,815 <td>Marvland</td> <td>2,509</td> <td>74 06</td> <td>3 427</td> <td>89 83</td> <td></td> <td>30 10</td>	Marvland	2,509	74 06	3 427	89 83		30 10
2,460 78.97 3,671 110.73 2,421 87.49 3,679 133.21 2,316 83.38 3,305 77.97 2,578 223.53 3,566 140.08 2,578 223.53 3,563 90.32 2,868 127.34 3,814 179.07 2,868 127.34 3,814 179.07 2,701 143.34 3,416 105.28 2,701 143.34 3,416 105.28 2,701 143.34 3,416 105.28 2,423 61.39 3,285 92.6 2,455 52.21 3,352 89.87 2,366 123.15 3,400 73.59 2,455 52.21 3,352 200.57 2,456 149.55 3,322 101.5 2,564 125.51 3,809 117.41 2,563 5.27 3,520 94.27 2,813 51.57 3,740 79.32 2,815<	Massachusetts	2,700	61.72	3,496	82.99		2
2,421 87.49 3,679 133.21 2,316 83.38 3,305 77.97 2,578 223.53 3,506 140.08 2,578 223.53 3,563 90.32 2,868 127.34 3,814 179.07 2,868 117.57 3,592 80.88 2,701 143.34 3,416 105.28 2,423 61.39 3,285 92.6 2,473 83.38 3,416 105.28 2,473 83.38 3,419 93.76 2,455 52.21 3,352 89.87 2,366 119.55 3,322 101.5 2,451 119.55 3,322 101.5 2,456 125.51 3,809 117.41 2,564 125.51 3,809 117.41 2,565 52.73 3,520 94.27 2,564 125.51 3,809 115.42 2,803 51.57 3,740 79.32 2,813 </td <td>Michigan</td> <td>2,460</td> <td>78.97</td> <td>3,671</td> <td>110.73</td> <td></td> <td>49.21</td>	Michigan	2,460	78.97	3,671	110.73		49.21
2,316 83.38 3,305 77.97 2,578 223.53 3,506 140.08 2,868 127.34 3,563 90.32 2,868 127.34 3,361 179.07 2,334 117.57 3,361 179.07 2,248 73.68 3,411 118.3 2,701 143.34 3,416 105.28 2,473 83.38 3,413 118.3 2,249 62.91 3,362 89.87 2,365 43.80 3,409 93.76 2,345 552.21 3,352 200.57 2,455 552.21 3,352 200.57 2,456 125.51 3,160 73.59 2,564 125.51 3,769 115.42 2,564 125.51 3,709 115.42 2,813 51.57 3,700 79.32 2,159 89.30 3,305 98.4 2,248 58.00 3,725 78.33 2,583 </td <td>Minnesota</td> <td>2,421</td> <td>87.49</td> <td>3,679</td> <td>133.21</td> <td></td> <td>51.97</td>	Minnesota	2,421	87.49	3,679	133.21		51.97
2,578 223.53 $3,506$ 140.08 $2,659$ 60.58 $3,563$ 90.32 $2,334$ 117.57 $3,361$ 179.07 $2,2701$ 143.34 $3,563$ 90.32 $2,2701$ 143.34 $3,563$ 390.32 $2,2701$ 143.34 $3,592$ 80.88 $2,2701$ 143.34 $3,416$ 105.28 $2,701$ 143.34 $3,416$ 105.28 $2,701$ 143.34 $3,416$ 105.28 $2,703$ 83.38 $3,419$ 93.76 $2,745$ 52.21 $3,352$ 92.6 $2,355$ 43.80 $3,400$ 73.59 $2,456$ 125.51 $3,352$ 200.57 $2,456$ 125.51 $3,362$ 90.57 $2,660$ 123.15 $3,760$ 73.59 $2,610$ 174.1 256.7 $3,760$ 207.32 $2,626$ 125.57 $3,760$	Missouri	2,316	83.38	3,305	77.97		4
B 2,659 60.58 3,814 179,07 2,868 127.34 3,814 179,07 2,334 117.57 3,361 177,68 2,677 92.92 3,592 80.88 2,701 143.34 3,411 118.3 2,701 143.34 3,416 105.28 2,423 61.39 3,285 92.6 2,473 83.38 3,419 93.76 2,365 43.80 3,371 119.68 2,355 43.80 3,400 73.59 2,451 119.55 3,322 101.5 2,453 125.51 3,169 115.42 2,564 125.51 3,760 200.57 2,564 125.51 3,760 207.32 2,600 183.01 3,760 207.32 2,613 51.57 3,700 79.32 2,159 89.30 3,305 98.4 2,268 3,800 3,578 151.66	Nebraska	2,578	223.53	3,506	140.08		
2,334 117.57 3,361 77.68 2,677 92.92 3,592 80.88 2,248 73.68 3,411 118.3 2,701 143.34 3,461 105.28 2,423 61.39 3,285 92.6 2,473 83.38 3,449 93.76 2,2495 111.18 3,362 89.87 2,336 24.54 3,371 119.68 2,349 62.91 3,597 104 2,365 43.80 3,400 73.59 2,451 119.55 3,322 90.27 2,451 125.51 3,809 117.41 2,626 123.15 3,706 207.32 2,813 51.57 3,706 207.32 2,349 82.64 3,852 97.53 2,349 82.64 3,852 97.53 2,448 132.80 3,578 151.66 2,583 58.00 3,725 78.33 2,583	New larsev	898 C	107 34	3,203	90.32		
2,677 92.92 $3,592$ 80.88 $2,248$ 73.68 $3,411$ 118.3 $2,701$ 143.34 $3,416$ 105.28 $2,701$ 143.34 $3,416$ 105.28 $2,703$ 61.39 $3,285$ 92.6 $2,495$ 111.18 $3,362$ 89.87 $2,473$ 83.38 $3,449$ 93.76 $2,749$ 62.91 $3,597$ 104 $2,249$ 62.91 $3,522$ 200.57 $2,451$ 119.55 $3,322$ 101.5 $2,451$ 125.51 $3,322$ 101.5 $2,626$ 123.15 $3,706$ 207.32 $2,626$ 123.15 $3,706$ 207.32 $2,626$ 123.15 $3,706$ 207.32 $2,626$ 123.15 $3,706$ 207.32 $2,317$ 51.49 $3,020$ 86.04 $2,300$ $3,578$ 151.66 $2.63.3$ <	New Mexico	2.334	117.57	3.361	77.68		4
2,248 73.68 3,411 118.3 2,701 143.34 3,416 105.28 2,423 61.39 3,285 92.6 2,423 61.39 3,285 92.6 2,423 62.91 3,362 89.87 2,336 24.54 3,371 119.68 2,355 52.21 3,597 104 2,355 52.21 3,322 101.5 2,455 52.21 3,322 101.5 2,456 123.15 3,706 20.57 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,627 2,317 51.49 3,020 86.04 2,317 51.49 3,020 86.04 3,852 97.53 2,450 89.30 3,305	New York	2,677	92.92	3,592	80.88		34.18
2,701 143.34 3,416 105.28 2,423 61.39 3,285 92.6 2,423 111.18 3,362 89.87 2,473 83.38 3,349 93.76 2,336 24.54 3,371 199.68 2,325 43.80 3,400 73.59 2,355 43.80 3,400 73.59 2,451 119.55 3,322 101.5 2,453 29.01 3,520 94.27 2,564 125.51 3,809 117.41 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,626 123.15 3,706 207.32 2,931 248.85 4,011 263.87 2,813 51.57 3,740 79.32 2,159 89.30 3,305 98.4 2,583 </td <td>North Carolina</td> <td>2,248</td> <td>73.68</td> <td>3,411</td> <td>118.3</td> <td></td> <td><u>,</u> , , , , , , , , , , , , , , , , , , ,</td>	North Carolina	2,248	73.68	3,411	118.3		<u>,</u> , , , , , , , , , , , , , , , , , , ,
2,423 01.39 $3,263$ 92.6 $2,495$ 111.18 $3,362$ 89.87 $2,3463$ 83.34 93.76 $2,3463$ 83.349 93.76 $2,3463$ 24.54 $3,371$ 19.68 $2,3463$ 24.54 $3,371$ 93.76 $2,3465$ 24.51 119.68 $3,371$ $2,3451$ 119.55 $3,322$ 101.5 $2,4561$ 119.55 $3,322$ 101.5 $2,4561$ 125.51 $3,809$ 117.41 $2,626$ 123.15 $3,706$ 207.32 $2,626$ 123.15 $3,706$ 207.32 $2,931$ 248.85 $4,011$ 263.87 $2,931$ 248.85 $4,011$ 263.87 $2,317$ 51.49 $3,020$ 86.04 $2,317$ 51.49 $3,205$ 98.4 $2,159$ 89.30 $3,365$ 98.4 $2,583$ $58.$	Ohio	2,701	143.34 e1 20	3,416 ೧ ೧0⊑	105.28		
2,473 83.38 3,449 93.76 2,336 24.54 3,371 119.68 2,355 43.80 3,400 73.59 2,355 52.21 3,352 200.57 2,367 2,367 19.55 3,322 101.5 2,367 29.01 3,520 94.27 2.366 2,367 29.01 3,520 94.27 2.366 2,660 125.51 3,809 117.41 2.376 2,660 123.15 3,706 207.32 203 2,660 123.15 3,706 207.32 2.317 2,660 123.15 3,706 207.32 2.03 2,813 51.57 3,740 79.32 2.03 2,2,317 51.49 3,020 86.04 2.325 2,159 89.30 3,305 98.4 2.156 3.578 151.66 2,448 132.80 3,578 151.66 2.450 78.33 3.506 145.05 <	Orenon	2 495	111.18	ა,∠ით 3.362	0.76 80 82		32.37
2,336 24.54 3,371 119.68 2,249 62.91 3,597 104 2,355 43.80 3,400 73.59 2,455 52.21 3,352 200.57 2,455 52.21 3,352 201.57 2,456 119.55 3,322 101.5 2,451 119.55 3,709 117.41 2,564 125.51 3,809 117.41 2,620 123.15 3,700 2003 2,813 51.57 3,740 79.32 2,317 51.49 3,020 86.04 2,313 51.57 3,740 79.32 2,314 51.57 3,720 86.04 2,317 51.49 3,020 86.04 2,315 89.30 3,305 98.4 2,448 132.80 3,578 151.66 2,583 58.00 3,725 78.33 2,583 58.00 3,576 151.66 2,471	Pennsylvania	2,473	83.38	3,449	93.76		39.48
2,249 62.91 3,597 104 2,355 43.80 3,400 73.59 2,456 52.21 3,352 200.57 2,451 119.55 3,322 101.5 2,387 29.01 3,520 94.27 2,626 125.51 3,709 115.42 2,626 123.15 3,706 207.32 2,931 248.85 4,011 263.87 2,931 248.85 4,011 263.87 2,931 51.57 3,740 79.32 2,349 82.64 3,852 97.53 2,159 89.30 3,305 98.4 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,576 145.05 2,471 63.21 3,596 107.35 2,470	South Carolina	2,336	24.54	3,371	119.68		44.29
2,355 43.80 3,400 73.59 2,455 52.21 3,352 200.57 2,451 119.55 3,322 101.5 2,387 29.01 3,520 94.27 2,626 125.51 3,060 27.32 1997 Adj. to Inflation ^{Ab} 2003 115.42 2,931 248.85 4,011 263.87 2,931 248.85 4,011 263.87 2,931 248.85 4,011 263.87 2,931 51.57 3,740 79.32 2,317 51.49 3,020 86.04 2,313 51.57 3,740 79.32 2,159 89.30 3,305 98.4 2,159 89.30 3,305 98.4 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,576 145.05 2,471 63.21 3,596 107.35	Tennessee	2,249	62.91	3,597	104		Б
2,455 52.21 3,352 200.57 2,451 119.55 3,322 101.5 2,387 29.01 3,520 94.27 2,600 88.20 3,749 115.42 2,626 123.15 3,766 207.32 2,931 248.85 4,011 263.87 2,931 248.85 4,011 263.87 2,317 51.49 3,020 86.04 2,315 3,305 98.4 3,305 2,317 51.49 3,205 98.4 2,318 51.57 3,706 203 2,319 82.64 3,852 97.53 2,159 89.30 3,305 98.4 2,448 132.80 3,578 151.66 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 3,346 64.83 3,506 145.05 2,471 63.21 3,596 107.35 2,450	Texas	2,355	43.80	3,400	73.59		4
2,451 19.33 3,522 101.3 2,387 29.00 88.20 94.27 2,600 88.20 3,749 115.42 2,626 123.15 3,706 207.32 1997 Adj. to Inflation Λ^b 2003 2.317 51.57 3,740 79.32 nbia 2,317 51.49 3,020 86.04 2.32 2,317 51.49 3,020 86.04 2.335 98.4 2,319 82.64 3,852 97.53 98.4 3.305 98.4 2,458 132.80 3,578 151.66 2.583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2003 3,306 145.05 2,471 63.21 3,596 145.05 2.053 2.003 3,596 107.35 2,000 Adj. to Inflation Λ^b 2.003 3,596 107.35 2.053 2.053 2.053 2.053 2.053 2.053 2.053 2.054 2.055	Utah	2,455	52.21	3,352	200.57		36.55
2,564 125.51 3,809 117.41 2,600 88.20 3,749 115.42 2,626 123.15 3,706 207.32 1997 Adj. to Inflation b 2003 2.931 248.85 4,011 263.87 nbia 2,317 51.49 3,020 86.04 2.97.53 2,319 82.64 3,852 97.53 98.4 2,349 82.64 3,852 97.53 98.4 2,458 132.80 3,578 151.66 2.583 58.00 3,725 78.33 1999 Adj. to Inflation b 2003 3,506 145.05 2.471 63.21 3,596 107.35 2,000 Adj. to Inflation b 2003 3,596 107.35 2003 2.250 81.64 2.999 68.52	Vilgillia Washington	2,401	30 01	3 500	04 27		47.02
2,600 88.20 3,749 115.42 2,626 123.15 3,706 207.32 1997 Adj. to Inflation^b 2003 2033 2,931 248.85 4,011 263.87 2,813 51.57 3,740 79.32 nbia 2,317 51.49 3,020 86.04 2,317 51.49 3,020 86.04 3,852 97.53 2,349 82.64 3,852 97.53 98.4 3,305 98.4 2,159 89.30 3,357 151.66 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2003 3,366 145.05 2,471 64.83 3,506 145.05 2003	West Virginia	2,564	125.51	3,809	117.41		48.55
2,626 123.15 3,706 2003 1997 Adj. to Inflation^b 2003 2003 2,931 248.85 4,011 263.87 2,813 51.57 3,740 79.32 2,317 51.49 3,020 86.04 2,317 51.49 3,305 98.4 2,349 82.64 3,852 97.53 2,159 89.30 3,305 98.4 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,471 64.83 3,506 145.05 3,366 145.05 2,003 2,450 2,450 81.64 2,999 68.52 2,000 81.64 2,099 68.52	Wisconsin	2,600	88.20	3,749	115.42		44.17
1997 Adj. to Inflation ^{Ab} 2003 2,931 248.85 4,011 263.87 2,813 51.57 3,740 79.32 2,317 51.49 3,020 86.04 2,317 51.49 3,852 97.53 2,159 89.30 3,305 98.4 2,583 132.80 3,578 151.66 2,583 132.80 3,725 78.33 2,583 58.00 3,725 78.33 2,583 53.06 145.05 3,306 3,346 64.83 3,506 145.05 3,346 64.83 3,506 107.35 2,450 81.64 2,999 68.52 2,000 2,450 81.64 2,999 68.52	Wyoming	2,626	123.15	3,706	207.32		41.11
z,931 248.85 4,011 263.87 nbia 2,813 51.57 3,740 79.32 2,317 51.49 3,020 86.04 2,349 82.64 3,852 97.53 2,249 82.64 3,305 98.4 2,248 132.80 3,578 151.66 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,725 78.33 2,583 58.00 3,506 145.05 2,583 58.00 3,506 145.05 2,5471 64.83 3,506 145.05 3,346 64.83 3,506 107.35 2,471 63.21 3,596 107.35 2,450 81.64 2,999 68.52 2,450 81.64 2,099 68.52		Adj. to	nflation ^{^b}	200		Change from	N
nbia 2,813 51.57 3,740 79.32 2,317 51.49 3,020 86.04 2,349 82.64 3,852 97.53 2,159 89.30 3,305 98.4 2,248 132.80 3,578 151.66 2,583 58.00 3,725 78.33 1999 Adj. to Inflation ^{Ab} 2003 3,506 145.05 2,471 64.83 3,506 107.35 2,471 63.21 3,596 107.35 2,450 81.64 2,999 68.52 2,450 81.64 2,999 68.52	Alaska	2,931	248.85	4,011	263.87		36.83
2,317 51.49 3,020 86.04 2,349 82.64 3,852 97.53 2,159 89.30 3,305 98.4 2,48 132.80 3,578 151.66 2,583 58.00 3,725 78.33 1999 Adj. to Inflation ^{Ab} 2003 3,506 145.05 2,471 63.21 3,596 107.35 2,000 Adj. to Inflation ^{Ab} 2003 2003 107.35 2,450 81.64 2,999 68.52 405.4	District of Columbia	2,813	51.57	3,740	79.32		32.93
2,359 02,07 3,052 98,30 2,159 89,30 3,305 98,4 2,488 132.80 3,578 151.66 2,583 58,00 3,725 78.33 1999 Adj. to Inflation ^{Ab} 2003 2003 3,346 64.83 3,506 145.05 2,471 63.21 3,596 107.35 2,000 Adj. to Inflation ^{Ab} 2003 2003 2003 2,471 63.21 3,596 107.35 2,450 81.64 2,999 68.52 40.44	Hawaii	2,317	51.49	3,020	86.04		30.33
2,448 132.80 3,578 151.66 2,583 58.00 3,725 78.33 1999 Adj. to Inflation ^{Ab} 2003 2003 3,346 64.83 3,506 145.05 2,471 63.21 3,596 107.35 2000 Adj. to Inflation ^{Ab} 2003 2003 2,471 63.21 3,596 107.35 2,450 81.64 2,999 68.52	Mississinni	2,349	80 20	3 30 E	00 / BU		53.90
2,583 58.00 3,725 78.33 1999 Adj. to Inflation ^{Ab} 2003 3,346 64.83 3,506 145.05 2,471 63.21 3,596 107.35 2003 107.35 2003 2000 Adj. to Inflation ^{Ab} 2003 68.52 3,596 107.35 2003 2,471 63.21 3,596 107.35 2003 <td>Nevada</td> <td>2,109</td> <td>132 80</td> <td>3,500</td> <td>15166</td> <td></td> <td><u>ک</u> د</td>	Nevada	2,109	132 80	3,500	15166		<u>ک</u> د
1999 Adj. to Inflation ^{Ab} 2003 3,346 64.83 3,506 145.05 2,471 63.21 3,596 107.35 2000 Adj. to Inflation ^{Ab} 2003 2003 68.52 2,450 81.64 2,999 68.52	Rhode Island	2,583	58.00	3,725	78.33		44.21
3,346 64.83 3,506 145.05 2,471 63.21 3,596 107.35 2000 Adj. to Inflation ^{Ab} 2003 2003 2,450 81.64 2,999 68.52			nflation ^{^b}	200		Change from	1999 to 20
2,471 63.21 3,596 107.35 2000 Adj. to Inflation ^{xb} 2003 68.52 68.52 2,450 81.64 2,999 68.52	Montana		64.83	3,506		802 **	2
2000 Adj. to Inflation ^{Ab} 2003 2,450 81.64 2,999 68.52 2,750 62.64 2,004 68.52	Vermont	2,471	63.21	3,596	107.35	** 998	31.72
2,450 81.64 2,999 68.52		Adj. to	nflation^ ^b	200		Change from :	N
	:	2,450	81.64	2,961	130.41	411 *	15.89

e Index-

Adjustment for inflation performed by SHADAC. Both the estimate and standard error for earlier years are multiplied by the Consumer Price Index Urban (CPI-U). Statistical testing also performed by SHADAC.
 Aprior to 2003, national estimates were available for all years; for smaller states, extra sampling to produce state representative estimates was provided on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year.
 Source: Agency for Healthcare Research and Quality. Average total single prenum (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state (Table II.C.1), years (1962-2003; 1986 (Revised March 2000), 1997 (March 2000), 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2002 (July 2004), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahnq.gov/mepsnet/IC/MEPSnet/C.asp- (January 10, 2006)

Percent of premium paid by employee for individual coverage in the nation has not changed significantly, but several states experienced an increase.

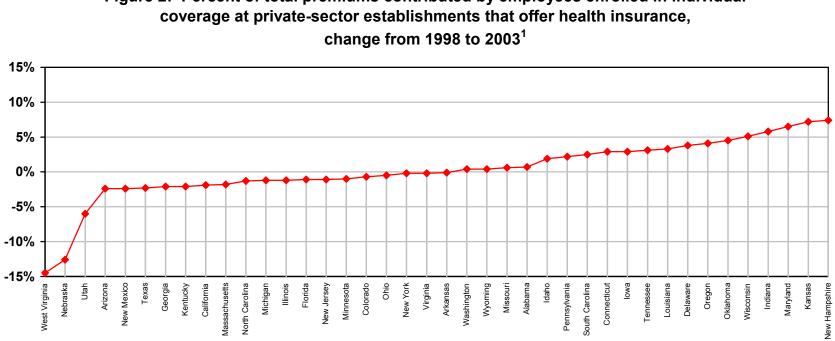


Figure 2: Percent of total premiums contributed by employees enrolled in individual

1 State level estimates are not available for all states in 1998. See Table 6 in Appendix A for details.

Source: Agency for Healthcare Research and Quality. Percent of total premiums contributed by employees enrolled in individual coverage at private-sector establishments that offer health insurance by firm size and state (Table II.C.3), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrg.gov/mepsnet/IC/MEPSnet/IC.asp (January 04, 2006)

- The average percentage of the premium paid by the employee for individual coverage remained stable in the United ٠ States (at approximately 17.5%).
- Six states saw an increase in the percentage of premium paid by the employee (Oregon, Wisconsin, Indiana, Maryland, ٠ Kansas and New Hampshire).
- Only West Virginia experienced a significant decline (14.5%). •

2006 Т 1:30 P.M.

Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006 State Health Access Data Assistance Center (SHADAC) & The Urban Institute EMBARGOED UNTIL MAY 4, 2006

provided on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year. Source: Agency for Healthcare Research and Quality. *Percent of total premiums contributed by employees enrolled in single coverage at private-*sector establishments that offer health insurance by firm size and state (Table II.C.3), years 1986-2003; 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/ICMEPSnet/C.asp- (January 04, 2006)

õ

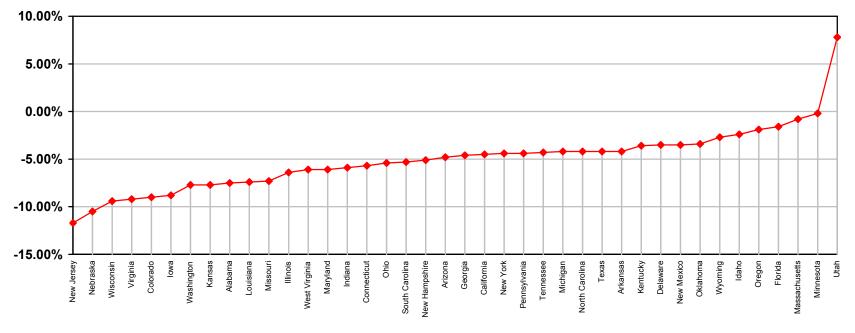
ттт

	1998		2003		
200	Percent		Percent		Change from
United States	17.6%	0.27%	17.4%	0.33%	-0.2%
Alabama	19.5%	2.15%	20.2%	1.35%	0.7%
Arizona	19.9%	2.30%	17.5%	1.16%	-2.4%
Arkansas California	20.7%	1.59%	20.6% 14.4%	1.32%	-0.1% _1 9%
Colorado	16.6%	1.28%	15.9%	2.12%	-0.7%
Connecticut	18.6%	1.81%	21.5%	1.07%	2.9%
Delaware	14.6%	1.70%	18.4%	1.92%	3.8%
Georaia	21.4%	2.06%	20.9% 19.3%	1.58%	-1.1%
Idaho	14.3%	1.56%	16.2%	1.54%	1.9%
Illinois	18.1%	1.87%	16.9%	2.03%	-1.2%
lowa	17.9%	1.04%	20.8%	1.54%	2.9%
Kansas	15.9%	2.05%	23.1%	1.58%	7.2% **
Kentucky	22.1%	2.33%	20.0%	1.65%	-2.1%
Louisiana	15.8%	1.73%	19.1% 23.1%	7.21%	З.3% клоловите клоловите клоловите клоловите клоловите клоловите клоловите клоловите клоловите клоловите клоловите клонови клонови к с к с к с к с к с к с к с к с к с к
Massachusetts	22.2%	1.34%	20.4%	1.68%	-1.8%
Michigan	15.9%	1.93%	14.7%	1.12%	-1.2%
Minnesota	17.4%	1.53%	16.4%	1.06%	-1.0%
Nebraska	37.6%	7.63%	25.0%	1.26%	-12.6%
New Hampshire	13.7%	3.25%	21.1%	1.14%	7.4% *
New Mexico	20.0%	2.45%	16.0%	1.07%	-1.1%
New York	17.6%	1.30%	17.4%	0.90%	-0.2%
North Carolina	17.1%	1.58%	15.8%	0.97%	-1.3%
Ohio	17.4%	1.81%	16.9%	2.02%	-0.5%
Oregon	8.9%	0.61%	13.0%	1.66%	4.1% *
Pennsylvania	13.2%	0.75%	15.4%	0.91%	2.2%
Tennessee	18.0%	2 78%	19.0% 21.1%	1 40%	2.3% 3.1%
Texas	18.4%	0.95%	16.1%	0.75%	-2.3%
Utah	25.0%	3.16%	19.0%	2.36%	-6.0%
Washington	10.5%	0.79%	10.9%	1.07%	-0.2 %
West Virginia	28.6%	4.20%	14.1%	1.82%	-14.5% **
Wisconsin	17.0%	2.06%	22.1% 15.5%	1.49%	5.1% * 0.4%
c	1997		5005		Change from 1997 to 2003
Alaska	9.50%	1.84%	10.8%	1.54%	1.30%
District of Columbia	13.60%		19.0%		5.40% **
Hawaii Maine	18 40%	0.76%	18.3%	1.05%	_0 30%
Mississippi	14.40%	1.74%	15.2%	2.03%	0.80%
Nevada Dhodo Iolond	10.10%	1.36%	13.3%	1.36%	3.20%
	10.00 /0	1.00/0	22.070	0.00 /0	Change from
Montono	15 50/		13 50/		1999 to 2003
Vermont	18.8%	3.42%	18.2%	1.42%	-0.6%
	2000		2003		Change from 2000 to 2003
North Dakota	15.8%		Ö	2.0	3.2%
) = J = I = C	18.4%	1.74%	22.9%	1.71%	4.5%

Table 2: Percent of Total Premiums Contributed by Employees Enrolled in Single Coverage at Private-Sector Establishments that Offer Health Insurance: United States, 1998 to 2003

Percent of eligible private-sector employees enrolled in health insurance has declined in many states.





1 State level estimates are not available for all states in 1998. See Table 1 in Appendix A for details.

Source: Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and state (Table II.B.2.a.1), years 1997-2003: 1997 (March 2000), 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp (April 24, 2006)

- The percent of eligible private-sector employees who enroll in health insurance has declined from 85.3 percent in 1998 to 80.3 percent in 2003.
- Twenty-five of 40 states experienced a significant decline in the percent of eligible private-sector employees who enroll in health insurance coverage from 1998 to 2003.

Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006 State Health Access Data Assistance Center (SHADAC) & The Urban Institute EMBARGOED UNTIL MAY 4, 2006 – 1:30 P.M.

* p<0.05, **p<0.01, **p<0.001 **p<0.03, attional estimates were available for all years; for smaller states, extra sampling to produce state representative estimates was provided on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year. Source: Agency for Healthcare Research and Quality. *Percent of privale-sector employees that are errolled in health insurance at establishments that offer health insurance by firm size and state (Table II.B.2.b), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. *http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp> (January 10, 2006)*

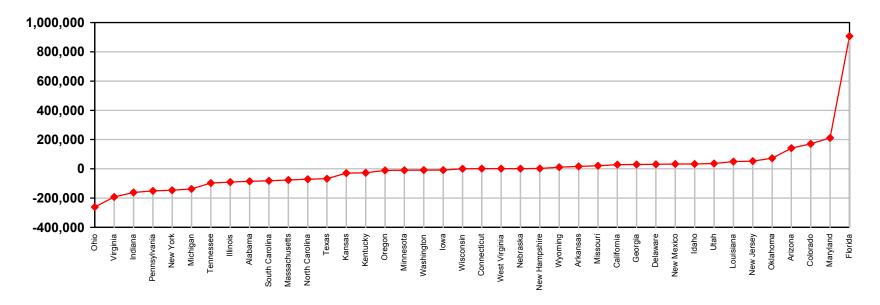
State Percent Std. Error Percent Std. Error Percent atless 66.2% 0.40% 63.0% 3.10% 63.0% out 65.8% 1.42% 66.4 9% 2.29% 59.8% out 63.7% 3.15% 63.4 66.4 9% 59.8% 59.8% 59.8% 59.8% 59.8% 59.8% 59.8% 59.8% 59.8% 59.8% 63.0% 59.8% 63.0% 59.8% 63.0% 59.8% 63.0% </th <th>-0.4%</th> <th>4.05%</th> <th>59.8%</th> <th>1.63%</th> <th>60.2%</th> <th>Montana</th>	-0.4%	4.05%	59.8%	1.63%	60.2%	Montana
	1999 to 2003		2003		1999	
	Change from					
	-3.70%	2.59%	62.00%	2.32%	65.70%	Rhode Island
Tige Toront Error For and the stat. For and the stat.	-0.70%	2.03%	61 60%	3.14%	67 70%	Nevada
	-0.80%	2.49%	60.70%	3.23%	61.50%	Mane
Type State Percent Error State State Percent Error State	-2.40%	2.22%	68.90%	2.53%	71.30%	Hawaii
State Percent Error Percent Error Percent Error Percent Error Percent Error Std. Percent Error Std. Percent Error Std. Percent Error 1980 Std. Percent Error 1980 Std. Percent Error 1980 Std. S	-0.10%	2.56%	69.40%	2.24%	69.50%	District of Columbia
State Percent Std. Error Percent Std. Error Percent Error Std. Std. Percent Error Std. Std. Percent Error 198 to 2003 ama 66.6% 1.10% 62.0% 2.25% 60.6% 1.21% -0.20% 3.0%	-1.10%	3.49%	62.30%	3.44%	63.40%	Alaska
Topse State Percent Error Percent State Percent State Percent State Percent State Percent State Percent State Tops State State State Tops State	1997 to 2003		2003	>	1997	
State Percent Error Percent State Percent Error State Percent State Percent </td <td>5.40%</td> <td>3.19%</td> <td>67.3%</td> <td>2.89%</td> <td>61.9%</td> <td>Wyoming</td>	5.40%	3.19%	67.3%	2.89%	61.9%	Wyoming
	-5.80% *	1.44%	58.6%	2.34%	64.4%	Wisconsin
	-1.70%	2.90%	66.9%	3.47%	68.6%	West Virginia
	-8.30% *	2.46%	63.3%	2.31%	71.6%	Washington
198 2003 State Percent Std. Error Percent Std. Error Percent Std. Error Percent Error 198 to 2003 Change from 198 to 2003 ama 66.2% 0.40% 63.0% 0.35% -1.02% 100 2.02% 58.4% 1.988 to 2003 ama 61.0% 2.22% 60.6% 2.17% -0.40% 3.00% ardina 66.6% 1.22% 60.6% 2.17% -0.40% ardina 66.6% 1.22% 60.6% 2.17% -0.40% ardina 66.6% 1.2% 63.0% 1.95% -2.80% yare 66.6% 1.81% 63.0% 1.95% -2.80% iand 71.2% 2.20% 63.0% 2.89% -3.20% iand 61.6% 1.81% 66.9% 2.61% -2.60% achusetts 60.9% 2.15% 61.9% 2.42% -5.20% gan 70.1% 2.16% 62.8% 1.00% -5.60%	-2.20%	2.04%	60.5%	1.99%	62.7%	Virginia
1998 2003 Change from Error Std. Percent Error Std. Percent Error 1998 Std. Std. Std. Std. 1998 Change from Std. 1998 Coord 3.00% 6.3.0% 0.35% -3.20% 5.9.8% 2.43% -3.20% 6.3.0% 1.22% -0.40% 5.9.8% 2.43% -5.10% 6.3.0% 1.22% -0.20% 6.3.0% 1.32% -0.40% 5.10% 6.3.0% 1.32% -0.20% 5.10% 6.2.8% 2.43% -5.10% 6.3.0% 1.32% -0.20% 6.3.0% 1.32% -0.20% 6.3.0% 1.32% -0.20% 6.3.0% 1.32% -0.20% 6.3.0% 1.32% -0.20% 6.3.0% 1.30% 6.3.0% 1.30% 6.3.0% 1.30% 6.3.0% 1.30% 6.3.0% 1.30% 6.3.0% 1.70% 4.20%	4.00%	3.45%	55.4%	2.97%	51.4%	Utah
	-2.60%	2.22%	63.6%	0.68%	66.2%	Texas
	-	4 800%	6/ 70/	2.04%	67 70/	Toppossoo
		2.02%	60.9%	7.48%	08.1%	Pennsylvania
		2.79%	70.4%	2.20%	70.7%	Oregon
	0.10%	2.75%	63.4%	2.58%	63.3%	Oklahoma
1998 2003 Change from Error Std. Percent Error error std. 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 63.0% 0.35% -3.20% ates 66.6% 3.10% 63.0% 0.35% -3.20% 63.0% 0.35% -3.20% 61.0% 2.25% 60.6% 2.17% -0.40% 65.0% -10.20% 65.0% -5.10%	-6.20% *	2.37%	62.7%	1.26%	68.9%	Ohio
1998 2003 Change from Error Std. Percent Error Std. 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 61.0% 2.25% 60.6% 2.17% -0.40% 61.0% 2.25% 60.6% 2.17% -0.40% 62.0% 2.25% 60.6% 2.17% -0.40% 62.0% 2.20% 59.8% 2.17% -0.40% 65.8% 1.81% 63.0% 1.22% -0.20% 65.8% 1.10% -0.20% 61.5% 2.20% 59.7% 1.84% -3.30% -0.20% 65.6% 2.17% -0.20% 65.0% -2.80% 65.0% 2.17% -0.20% 65.0% 2.10% 65.0% 2.80% 4.00% -2.80% 65.0% 2.80% 65.0% 2.80% 65.0% 2.80% 65.0% 2.80% 65.0% 2.80% 65.0% 2.80% 50.0% 65.0% 2.80% 50.0% 65.0% 2.80% 50.0% 65.0% 2.00% 65.0% 4.20% 50.0% <	-4.60%	2.22%	65.8%	2.39%	70.4%	North Carolina
1998 2003 Change from Error Std. Error Percent Std. Error Std. 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.92% 59.8% 2.17% -0.40% 65.6% 1.42% 66.4% 1.22% -0.20% 64.9% 2.20% 59.8% 2.17% -0.40% 65.7% 1.81% 63.0% 1.22% -0.20% 59.8% 2.20% 59.8% 2.43% -5.10% 65.7% 1.81% 63.0% 1.84% -3.30% 59.8% 2.20% 58.7% 1.84% -3.30% 59.8% 2.20% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 2.44% -5.00% 61.5% 1.45% 63.2% 2.61% -4.20% 63.6% 1.27% 61.7% 2.42% -5.60% 1.70% 61.6% <td>0.50%</td> <td>2.03%</td> <td>63.5%</td> <td>1.27%</td> <td>63.0%</td> <td>New York</td>	0.50%	2.03%	63.5%	1.27%	63.0%	New York
1998 2003 Change from Error Std. Error Percent Std. Error Std. S8.4% 2.89% 10.20% ates 66.2% 0.40% 63.0% 0.35% 3.20% 68.6% 3.10% 2.25% 60.6% 2.17% 0.40% 64.9% 2.92% 59.8% 2.17% 0.40% 62.0% 2.92% 59.8% 2.43% 0.20% 63.7% 1.81% 63.0% 1.82% 0.20% 63.7% 3.15% 64.8% 2.43% 2.80% 71.2% 2.20% 63.0% 1.95% 2.80% 61.5% 1.81% 63.0% 2.89% 2.80% 61.5% 1.81% 63.0% 2.05% 1.10% 61.5% 1.81% 63.2% 2.05% 1.10% 65.9% 2.64% 63.0% 2.05% 1.20% 61.5% 1.81% 63.2% 2.05% 5.00% 1.70% 65.9% 2.17% -5.20% 5.20%	-8.80%	3.06%	59.3%	3.35%	68.1%	New Jersey
1998 2003 Change from from from from from from from from		1.31%	61.3%	2.98%	67.8%	New Hampshire
T998 zoos change from form form form form form form form		1.77%	54.2%	2.36%	65.7%	Nebraska
1998 2003 Change from form form form form form form form	-5.40%	2.59%	62.0%	2.60%	67.4%	Missouri
State Percent Std. Error Percent Std. Error Percent Std. Error Percent Std. Error Change from ates 66.2% 0.40% 63.0% 0.35% -3.20% 66.2% 0.40% 58.4% 2.17% -0.40% 64.9% 2.25% 60.6% 2.17% -0.20% 65.8% 1.42% 66.4% 1.22% -0.20% 65.8% 1.81% 63.0% 1.84% -3.30% 1.1 65.8% 1.81% 63.0% 1.95% -2.80% 59.8% 2.20% 58.7% 1.84% -3.30% 61.5% 1.81% 63.0% 1.95% -2.80% 71.2% 2.00% 53.0% 1.95% -2.80% 61.5% 1.81% 63.0% 2.44% 5.00% 71.2% 2.64% 63.0% 2.89% -2.80% 65.6% 2.61% 4.20% -5.00% -4.20% 66.5% 1.45% 60.9% 3.01% </td <td>1.50%</td> <td>1.00%</td> <td>62.8%</td> <td>2.35%</td> <td>61.3%</td> <td>Minnesota</td>	1.50%	1.00%	62.8%	2.35%	61.3%	Minnesota
State Percent Std. Error Percent Std. Error Percent Std. Error Percent Std. Error Change from ates 66.2% 0.40% 63.0% 2.03% -3.20% 66.2% 0.40% 58.4% 2.89% -10.20% 64.9% 2.25% 60.6% 2.17% -0.40% 65.8% 1.42% 66.4% 1.22% -0.20% 63.7% 2.20% 59.8% 2.43% -5.10% 65.8% 1.42% 66.4% 1.22% -0.20% 59.8% 2.20% 58.7% 1.84% -3.30% 59.8% 2.20% 63.0% 1.95% -2.80% 71.2% 2.20% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 2.44% 5.00% 61.5% 2.06% 63.0% 2.89% 4.20% 65.6% 1.45% 63.2% 2.61% 4.20% 61.6% 3.13% 52.0% -5.20% -5.20%<	-1.70% *	2.40%	63 7%	2.10%	20.9%	Michigan
Tigs 2003 Change from Error Std. Error Percent Std. Error Std. 1998 to 2003 attes 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.92% 59.8% 2.17% -0.40% 65.6% 1.42% 66.4% 1.22% -0.20% 63.7% 1.81% 63.0% 1.95% -2.80% 63.7% 3.16% 1.95% -2.80% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 2.89% -2.80% 61.5% 2.06% 5.00% 2.05% 1.70% 65.6% 2.61% </td <td>4.10%</td> <td>1.90%</td> <td>60.3%</td> <td>2.07%</td> <td>64.4%</td> <td>Maryland</td>	4.10%	1.90%	60.3%	2.07%	64.4%	Maryland
1998 2003 Change from Error Std. Error Percent Error Error Std. Error Std. 1998 to 2003 Change from Error Std. 1998 to 2003 Change from 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.92% 59.8% 2.17% -0.40% 65.6% 1.42% 66.4% 1.22% -0.20% 65.7% 1.81% 63.0% 1.95% -2.80% 59.8% 2.20% 58.7% 1.84% -3.30% 59.8% 2.88% 64.8% 3.16% 1.0% 59.8% 2.20% 53.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 71.2% 2.20% 53.0% 2.10% 5.00% 69.4% 1.81% 63.2% 2.05% 1.70% 65.5% 1.81% 65.6% 2.61% 4.20% 65.6%	-2.50%	2.81%	59.1%	3.13%	61.6%	Louisiana
Tigs 2003 Change from Error Std. Error Percent Std. Error Std. Error Std. Error Std. Error Std. Error Change from Error Std. 198 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.92% 59.8% 2.17% -0.40% 65.6% 1.42% 66.4% 1.22% -0.20% 65.8% 1.81% 63.0% 1.95% -3.30% Jut 65.8% 1.81% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 1.10% 59.8% 2.20% 63.0% 1.95% -2.80% 1.10% 61.5% 2.18% 63.0% 2.90% 4.20% 1.0% 61.5% 2.64% 63.2% 2.05% 1.70% 5.00% 66.5% 1.81% 65.6% 2.61% -5.20% 5.20% 69.4% <td< td=""><td>-0.80%</td><td>2.60%</td><td>62.8%</td><td>2.28%</td><td>63.6%</td><td>Kentucky</td></td<>	-0.80%	2.60%	62.8%	2.28%	63.6%	Kentucky
Tigs 2003 Change from Error Std. Error Percent Std. Error Std. Error Change from Error Std. Error Std. 198 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.92% 59.8% 2.17% -0.40% 66.6% 1.42% 66.4% 1.22% -0.20% 65.8% 1.81% 63.0% 1.84% -3.30% 59.8% 2.20% 58.7% 1.84% -3.30% 59.8% 2.20% 58.7% 1.84% -3.30% 59.8% 2.20% 63.0% 1.95% -2.80% 61.5% 1.81% 63.0% 1.95% -2.80% 61.5% 2.00% 63.0% 2.00% 5.00% 61.5% 2.64% 63.2% 2.05% 1.10% 69.4% 1.81% 63.2% 2.61% 4.20% 69.4% 1.81% 63.2% 2.61%	-6.40% *	2.43%	61.7%	1.27%	68.1%	Kansas
1998 2003 Change from Error Std. Percent Error Error Std. 1998 2.003 Change from ates 66.2% 0.40% 63.0% 0.35% -3.20% 60.0% 0.35% -0.40% 61.0% 2.25% 60.6% 2.17% -0.40% -0.20% 64.9% 2.92% 59.8% 2.43% -0.20% -5.10% 66.6% 1.42% 66.4% 1.22% -0.20% -5.10% 65.8% 1.81% 63.0% 1.84% -3.30% -5.10% 59.8% 2.20% 58.7% 1.84% -2.80% -0.20% 61.5% 1.81% 63.0% 1.95% -2.80% -2.80% 59.8% 2.20% 59.8% 2.44% -2.80% -2.80% 59.8% 2.20% 63.0% 1.95% -2.80% -10% 61.5% 2.20% 63.0% 2.44% 5.00% -2.80% 61.5% 2.64% 5.00% -2.80%	-5.60%	3.01%	60.9%	1.45%	66.5%	lowa
1998 2003 Change from Error Std. Percent Error Error Std. 1998 2.003 Change from ates 66.2% 0.40% 63.0% 0.35% -3.20% 60.0% 0.35% -0.40% ates 66.6% 3.10% 58.4% 2.89% -10.20% -0.40% -0.40% -0.20% -0.40% -0.20% -5.10% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.00% -5	-5.20%	2.42%	64.2%	1.50%	69.4%	Indiana
1998 2003 Change from Error Std. Percent Error Error Std. 1998 2.003 Change from ates 66.2% 0.40% 63.0% 0.35% -3.20% 60.0% -0.20% 61.0% 2.25% 60.6% 2.17% -0.40% -0.40% -0.20% 64.9% 2.92% 59.8% 2.43% -5.10% -5.10% -5.10% 66.6% 1.42% 66.4% 1.22% -0.20% -5.10% -5.10% 59.8% 2.20% 59.8% 2.43% -2.80% -5.10% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.20% -5.	1.70%	2.U2%	65.6%	2.04%	%C.10	Illinois
1998 2003 Change from Error State Percent Std. Error Percent Error Std. Error Percent Error 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.25% 60.6% 2.17% -0.40% 66.6% 1.42% 66.4% 1.22% -5.10% 0.65.8% 1.42% 66.4% 1.22% -0.20% 0.1 65.8% 1.81% 63.0% 1.95% -2.80% 0.1 65.8% 1.81% 63.0% 1.95% -2.80% 0.1 65.8% 2.88% 64.8% 3.16% 1.10% 59.8% 2.88% 64.8% 2.44% 5.00% 5.00%	-8.20%	2.89%	63.0%	2.20%	11.2%	Georgia
1998 2003 Change from State Percent Error Percent Error Std. 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.25% 60.6% 2.17% -0.40% 64.9% 2.92% 59.8% 2.43% -5.10% 66.6% 1.42% 66.4% 1.22% -0.20% 51.0% 2.20% 58.7% 1.84% -3.30% 0.1 65.8% 1.81% 63.0% 1.95% -2.80% 0.1 63.7% 3.15% 64.8% 3.16% 1.10%	5.00%	2.44%	64.8%	2.88%	59.8%	Florida
1998 2003 Change from State Percent Std. Percent Error Std. 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 64.9% 2.25% 60.6% 2.17% -0.40% 64.9% 2.92% 59.8% 2.43% -5.10% 66.6% 1.42% 66.4% 1.22% -0.20% 59.8% 2.43% -3.30% -3.30% -2.80% suit 65.8% 1.81% 63.0% 1.95% -2.80%	1.10%	3.16%	64.8%	3.15%	63.7%	Delaware
1998 2003 Change from State Percent Std. Percent Error Std. 1998 Change from ates 66.2% 0.40% 63.0% 0.35% -3.20% 63.2% -0.40% -3.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -0.20% -3.30%	-2.80%	1.95%	63.0%	1.81%	65.8%	Connecticut
1998 2003 Change from State Percent Std. Percent Error Std. 1998 0.35% -3.20% ates 66.2% 0.40% 63.0% 0.35% -3.20% -0.40% 61.0% 2.25% 60.6% 2.17% -0.40% -0.40% 64.9% 2.92% 59.8% 2.43% -5.10% -0.20% 66.6% 1.42% 66.4% 1.22% -0.20% -0.20%	-3.30%	1.84%	58.7%	2.20%	62.0%	Colorado
1998 2003 Change from State Percent Std. Percent Error Std. 1998 to 2003 ates 66.2% 0.40% 63.0% 0.35% -3.20% 68.6% 3.10% 58.4% 2.89% -10.20% 61.0% 2.25% 60.6% 2.17% -0.40% 64.0% 2.02% 50.8% 2.43% -5.40%	-0.20%	1.22%	66.4%	1.42%	66.6%	California
1998 2003 Change from State Percent Std. Percent Error 1998 to 2003 States 66.2% 0.40% 63.0% 0.35% -3.20% a 68.6% 3.10% 58.4% 2.89% -10.20%	-0.40%	2.17%	50.6%	2.25%	61.0%	Arizona
1998 2003 Change from State Percent Std. Percent Std. 1998 to 2003 iates 66.2% 0.40% 63.0% 0.35% -3.20%		2.89%	58.4%	3.10%	68.6%	Alabama
1998 2003 Percent Std. Percent Std. Error Percent Error		0.35%	63.0%	0.40%	66.2%	5
2003	1998 to 2003	Slu. Error	Percent	Siu. Error	Percent	State
	Change from		2003		1998	

 Table 3: Percent of Private-Sector Employees Who are Enrolled in Health Insurance at

 Establishments that Offer Health Insurance: United States, 1998 to 2003

Number of employees in private-sector establishments remains unchanged in most of the country.

Figure 4: Number of Employees in Private-Sector Establishments, Change from 1998 to 2003¹



1 State level estimates are not available for all states in 1998. See Table 1 in Appendix A for details.

Source: Agency for Healthcare Research and Quality. Number of private-sector employees by firm size and state (Table II.B.1), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnetIC.asp (February 01, 2006)

• The number of employees in private-sector establishments did not significantly increase in any state for which we have data or the nation as a whole from 1998 to 2003, even though the population in the country grew by 21 million people over this period (U.S. Census Bureau 1998, 2003).

Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006 State Health Access Data Assistance Center (SHADAC) & The Urban Institute EMBARGOED UNTIL MAY 4, 2006 2006 1 1:30 P.M.

APrior to 2003, national estimates were available for all years; for smaller states, extra sampling to produce state representative estimates was provided on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year.
 Source: Agency for Healthnare Research and Quality. *Number of private-sector employees by firm size and state* (Table IIB 1), years 1999-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. ">https://www.meps.ahrq.gov/mepsnet/ICMEPSnet/Casp>">https://www.meps.ahrq.gov/mepsnet/ICMEPSnet/Casp>">https://www.meps.ahrq.gov/mepsnet/ICMEPSnet/Casp>">https://www.meps.ahrq.gov/mepsnet/ICMEPSnet/ICasp>">https://www.meps.ahrquotatas and antatas and antatas and antatas and antatas">https://www.meps.ahrquotatas antatas and antatas and antatas and antatas and antatas and ant

1 1 1

.

1990 10 2000					
	1998		2003		
State	Number	Stu. Error	Number	Stu. Error	1998 to 2003
United States	110,575,764	1,378,821	110,876,535	1,560,672	300,771
Alabama	1,603,461	160,559	1,518,494	95,733	-84,967
Arizona	1,785,283	154,237	1,926,539	94,424	141,256
Arkansas	12 122 220	36,647	12 404 057	76,163	16,854
Colorado	1.715.736	206.238	1.886.378	181.410	170.642
Connecticut	1,524,108	160,046	1,525,053	108,911	945
Delaware	359,071	49,105	390,199	45,624	31,128
Florida	5,831,822	189,332	6,738,682	531,036	906,860
Georgia	3,270,721	250,499	3,300,157	254,738	29,436
Idaho	447,649	62,803	480,720	44,244	33,071
Illinois	5,305,065	462,865	5,214,814	445,297	-90,251
	1 225 773	60 648	2,414,710 1 217 696	76 878	-8 077
Kansas	1.069.047	49.179	1.040.218	57.567	-28.829
Kentucky	1,429,645	90,245	1,402,868	107,516	-26,777
Louisiana	1,491,682	99,629	1,541,670	102,615	49,988
Maryland	1,879,435	105,113	2,090,390	117,750	210,955
Massachusetts	3,005,523	113,731	2,929,360	229,209	-76,163
Michigan	4,144,942	231,516	4,006,941	247,230	-138,001
Missouri	2,285,749	193,920	2,306,662	229,587	-9,940 20.913
Nebraska	784,106	26,107	785,863	41,304	1,757
New Hampshire	532,868	69,828	535,590	34,477	2,722
New Mexico	3,551,845	145,219 36 130	3,605,044 555 060	260,118	32 720
New York	7,282,483	450,178	7,136,088	378,229	-146,395
North Carolina	3,311,571	371,519	3,241,080	138,799	-70,491
Ohio	4,852,123	219,538	4,591,485	266,867	-260,638
Oregon	1,135,898	110 405	1,208,704	90,582 64 052	-10 654
Pennsvlvania	5.082.962	297.166	4.932.291	228.379	-150.671
South Carolina	1,499,978	76,070	1,418,430	96,477	-81,548
Tennessee	2,261,402	306,629	2,164,434	176,555	-96,968
l exas	7,906,546	443,502	7,838,737	354,162	-67,809 36,172
Virginia	2,824,101	219,619	2,631,379	236,429	-192,722
Washington	2,150,516	171,427	2,141,961	99,962	-8,555
West Virginia	543,060	50,376	544,237	31,053	1,177
Wyoming	2,393,411	10.175	2,393,849 173.651	14.043	438 11.310
, ,					Change from
N 100K0	100 707		001 E10		1 375 466
District of Columbia	404,642	57,604	417,308	30,166	-1,844,094
Hawaii	422,873	24,963	435,868	25,406	-7,470,678
Maine	443,882	49,028	501,004	33,077	-332,694
Mississippi	855,963	57,678	909,309	34,600	-1,914,792
Dhoda leland	200 5/18	47 1/3	410 606	70,202 22 151	-1,10,007
RIDUE ISIAITU	040,040	47,143	410,000	22,401	-132,434 Change from
	1999^	-	2003		1999 to 2003
Montana	293,110	24,908	326,806	14,987	33,696
Vermont	245,459	17,882	249,048	19,356	3,589
	2000	>	2003	ω	C nange from 2000 to 2003
North Dakota	251,569		270,330	22,398	
Dakota		16,192	299,284		-6,266 ***
* p<0.05; **p<0.01; ***p<0.001	1 Non word overlable for a	l voom: for amoli	ar atatas avtra comp	ling to produce sta	the common totiva actimatae wa

 Table 4: Number of Employees in Private Sector Establishments: United States,

 1998 to 2003

Change in the percent of private-sector employees eligible for health insurance at establishments that offer coverage varies by state.

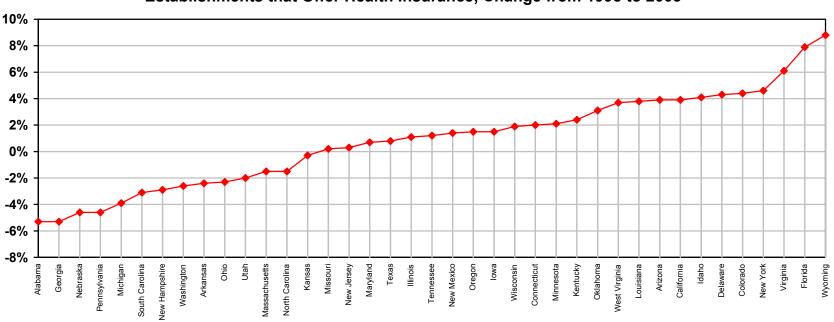


Figure 5: Percent of Private-Sector Employees Eligible for Health Insurance at Establishments that Offer Health Insurance, Change from 1998 to 2003¹

1 State level estimates are not available for all states in 1998. See Table 3 in Appendix A for details.

Source: Agency for Healthcare Research and Quality. Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and state (Table II.D.4), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp (January 10, 2006)

- In most states, and in the nation as a whole, the percent of employees at establishments that offer health insurance that are eligible for the benefit has remained stable from 1998 to 2003.
- The number significantly increased in California (3.9%), Florida (7.9%) and Wyoming (8.8%), with more employees working at establishments that offer health insurance in 2003.
- Pennsylvania is the only state to see a significant decrease (4.6%) from 1998 to 2003.

Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006 State Health Access Data Assistance Center (SHADAC) & The Urban Institute EMBARGOED UNTIL MAY 4, 2006 – 1:30 P.M.

Shifting Ground: Changes in Employer-Sponsored Health Insurance, May 2006 State Health Access Data Assistance Center (SHADAC) & The Urban Institute EMBARGOED UNTIL MAY 4, 2006 – 1:30 P.M.

* p<0.05; **p<0.01; **p<0.001 *Prior to 2003, national estimates were available for all years; for smaller states, extra sampling to produce state representative estimates was provided on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year. Source: Agency for Healthcare Research and Quality. <i>Percent of private-sector employees eligible for health insurance at establishments that offer health insurance and state</i> (Table IIB.2.2.2.2.2.1.1.2.2.2.2.2.2.2.2.2.2.2.2.

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	-3.7%	2.56%	73.10% 75.30%	1.90%	76.80% 74 10%	North Dakota
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Change from 2000 to 2003		2003	^	2000	
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	-1.3%	2.95%	77.00%	2.05%	78.30%	Vermont
$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	1999 to 2003	4 33%	71 80%		74 90%	Montana
Percent Std. Error Percent Std. Error 77.6% 2.47% 78.5% 2.00% 72.9% 2.40% 76.8% 1.33% 78.7% 1.95% 76.8% 1.33% 73.9% 2.179% 78.5% 2.00% 73.9% 2.179% 78.5% 2.00% 73.1% 2.179% 78.5% 2.24% 71.9% 2.179% 78.5% 2.24% 71.9% 2.179% 78.9% 2.24% 71.9% 2.17% 2.00% 2.22% 71.9% 2.17% 2.17% 2.20% 71.9% 2.17% 2.17% 2.29% 75.1% 2.29% 77.5% 2.37% 78.4% 1.25% 78.6% 2.37% 75.9% 2.17% 2.93% 2.17% 76.4% 2.25% 71.3% 2.17% 78.5% 2.37% 72.9% 2.39% 75.6% 1.12% 2.14% 2.03% 71.9%	Change from	1.0070	10:00 /0		00.7070	
Percent Std. Error Percent Std. Error 77.6% 2.439% 78.5% 0.51% 72.9% 2.40% 76.5% 2.03% 78.7% 1.95% 76.3% 2.00% 77.5% 1.92% 80.7% 0.99% 73.1% 2.05% 82.0% 2.02% 73.1% 2.19% 76.5% 2.02% 73.1% 2.19% 76.5% 2.02% 71.9% 1.57% 80.3% 2.02% 73.1% 2.19% 77.4% 2.02% 71.9% 1.55% 79.9% 2.22% 71.9% 1.55% 79.9% 1.77% 79.4% 2.23% 77.1% 2.37% 78.4% 1.82% 78.9% 2.21% 75.9% 2.37% 78.9% 2.37% 78.4% 1.62% 77.9% 2.37% 78.4% 2.29% 77.7% 2.39% 78.5% 2.31% 2.26% 3.01% 77.4% <td>_7 10% *</td> <td>2.10%</td> <td>76 30%</td> <td>2./ J%</td> <td>73.40% 83.40%</td> <td>Nevaua Rhode Island</td>	_7 10% *	2.10%	76 30%	2./ J%	73.40% 83.40%	Nevaua Rhode Island
Percent Std. Error Percent Std. Error 77.6% 2.47% 76.5% 2.84% 72.9% 2.40% 76.8% 1.33% 78.7% 1.95% 76.3% 2.00% 73.9% 2.179% 76.3% 2.00% 73.9% 2.19% 76.3% 2.00% 73.1% 2.19% 77.4% 2.00% 71.9% 1.95% 76.3% 2.00% 71.9% 2.19% 77.4% 2.02% 80.5% 1.89% 79.9% 2.22% 71.9% 2.15% 79.9% 2.21% 71.9% 2.15% 79.9% 2.21% 75.1% 2.19% 77.9% 2.37% 76.3% 2.21% 77.9% 2.39% 76.3% 2.17% 2.39% 1.97% 78.4% 1.62% 77.9% 2.19% 77.4% 2.64% 71.9% 2.29% 76.3% 2.17% 2.29% 2.14% 77.4% <td>-7.10% *</td> <td>2.89%</td> <td>75.80%</td> <td>2.01%</td> <td>82.90%</td> <td>Mississippi</td>	-7.10% *	2.89%	75.80%	2.01%	82.90%	Mississippi
Percent Std. Error Percent Std. Error 1 77.6% 0.39% 78.5% 0.51% 1 81.8% 0.39% 78.5% 0.51% 1 72.9% 2.40% 76.8% 1.33% 1 73.9% 1.95% 76.3% 2.00% 1 77.9% 1.95% 76.3% 2.00% 73.9% 1.95% 77.4% 2.00% 2.24% 71.9% 1.79% 78.5% 2.20% 2.22% 71.9% 1.55% 79.9% 2.20% 2.40% 71.9% 2.19% 72.2% 2.20% 2.22% 75.9% 2.19% 77.9% 2.00% 2.17% 78.6% 1.89% 77.9% 2.39% 2.25% 78.7% 2.85% 78.9% 2.39% 2.25% 78.7% 2.85% 78.9% 2.29% 2.25% 78.7% 2.85% 78.7% 2.26% 2.27% 71.9% 2.125%	2.70%	2.22%	79.70%	2.44%	77.00%	Maine
Percent Std. Error Percent Std. Error 81.76.% 0.39% 78.5% 0.51% 72.9% 76.5% 2.40% 76.8% 1.33% 73.9% 1.97% 78.3% 2.34% 73.9% 1.97% 78.3% 2.34% 73.9% 1.97% 78.3% 2.34% 73.9% 1.97% 78.3% 2.24% 73.9% 1.97% 78.3% 2.24% 73.9% 1.97% 78.3% 2.24% 71.9% 2.19% 76.0% 2.22% 71.9% 2.17% 2.40% 2.22% 71.9% 2.17% 2.40% 2.22% 71.9% 2.17% 2.40% 2.22% 72.4% 2.17% 2.19% 76.9% 2.29% 75.9% 2.19% 77.9% 2.39% 1.29% 76.3% 2.19% 77.9% 2.39% 1.29% 75.9% 2.14% 1.97% 2.26% 2.19% 71.9	-3.50%	1.72%	80.20%	1.71%	83.70%	Hawaii
Percent Std. Error Percent Std. Error 77.6% 0.39% 78.5% 0.51% 78.7% 1.95% 78.5% 0.51% 73.9% 1.97% 78.3% 2.30% 73.9% 1.97% 78.3% 2.00% 73.9% 1.97% 78.3% 2.34% 73.9% 1.97% 78.3% 2.24% 71.9% 2.19% 76.0% 2.24% 73.9% 1.97% 78.3% 2.34% 71.9% 2.19% 76.0% 2.24% 71.9% 2.19% 76.0% 2.24% 71.9% 2.15% 79.1% 2.42% 71.9% 1.55% 79.1% 2.42% 75.9% 2.15% 71.5% 2.39% 75.4% 1.88% 71.5% 2.39% 76.3% 2.25% 71.9% 2.26% 76.4% 1.82% 71.9% 2.26% 76.3% 2.19% 71.9% 2.26% 71.9%	-3.70%	1.77%	82.70%	1.72%	86.40%	District of Columbia
Percent Std. Error Percent Std. Error 77.6% 0.39% 78.5% 0.51% 81.8% 2.47% 76.5% 2.84% 73.9% 1.95% 76.3% 2.30% 73.9% 1.97% 78.5% 2.09% 73.9% 1.97% 78.3% 2.34% 77.5% 1.79% 78.3% 2.34% 77.9% 2.19% 70.5% 2.24% 77.1% 2.05% 82.0% 2.24% 77.1% 2.05% 82.0% 2.24% 77.1% 2.04% 77.7% 2.24% 77.1% 2.05% 78.5% 2.24% 78.9% 1.55% 79.9% 2.00% 75.9% 71.4% 2.85% 79.9% 2.17% 78.4% 1.62% 77.5% 2.37% 7.5% 2.21% 76.3% 2.37% 78.8% 1.79% 2.96% 1.79% 78.6% 1.82% 71.3% 2.18% 2.25% 3.0	A 10%	20702	2002	3	76 202 37	Macka
Percent Std. Error Percent Std. Error Percent Std. Error 198 to 1 77.6% 0.39% 78.5% 0.51% 0.39% 198 to 1 77.6% 0.39% 76.3% 2.00% 5.3% 1.39% 5.3% 2.00% 5.3% 1.39% 5.3% 2.00% 5.3% 3.9% 5.3% 2.00% 5.3% 3.9% 3.9% 1.39% 5.3% 2.00% 5.3% 3.9% <td>Change from</td> <td></td> <td>2000</td> <td></td> <td>1007</td> <td></td>	Change from		2000		1007	
Percent Std. Error Percent Std. Error Percent Std. Error 198 to 77.9% 0.39% 78.5% 0.51% 0.39% 78.5% 1.39% 5.3%	8.8% *	2.54%	80.7%	2.36%	71.9%	Wyoming
Percent Std. Error Percent Std. Error Percent Std. Error 198 to 198 to 1	1.9%	1.61%	78.7%	2 20%	76.8%	Wisconsin
Percent Std. Error Percent Std. Error Percent Std. Error 198 to 198 to 198 to 78.7% Percent Error 198 to 198 to 198 to 78.7% 198 to 1.02% 78.5% 0.51% 0.5 81.8% 72.9% 2.40% 76.8% 1.33% 3.3 3.3% 2.00% -5.3 73.9% 1.95% 76.3% 2.00% -2.4% 3.3 73.9% 1.97% 78.3% 2.34% -3.3 71.9% 7.9% 7.9% 2.24% -3.3 71.9% 2.19% 70.5% 2.24% -3.3 71.9% 2.19% 70.9% 2.20% -4.1 79.2% 1.93% 70.9% 2.20% -4.1 71.9% 2.24% 7.9% 2.33% -0.3 71.9% 1.93% 70.9% 2.93% -0.3 71.4% 2.25% 71.9% 2.39% -0.3 71.4% 2.21% 71.9% 2.39% -0.3 73.3% 2.95%	-2.6%	1.97%	77.1% 81 EV	7.99%	79.7%	Vashington
Percent Std. Error Percent Std. Error Percent Std. Error 1998 to 1998 to 77.6% 0.39% 78.5% 0.51% 0.9 78.7% 1.95% 76.5% 2.84% -5.3 73.9% 1.95% 76.3% 2.00% -5.3 73.9% 1.97% 78.3% 2.24% -5.3 73.9% 1.97% 78.3% 2.24% -2.3 73.1% 2.79% 77.4% 2.00% -2.4 71.9% 2.19% 77.4% 2.00% 4.3 71.9% 2.19% 77.7% 2.42% -5.3 71.9% 1.93% 78.6% 2.00% 1.1 75.7% 1.93% 78.6% 2.00% 1.1 76.4% 1.57% 80.3% 2.00% 1.5 75.9% 2.19% 75.9% 2.17% -0.6 75.9% 2.19% 75.9% 2.21% -0.5 76.4% 1.82% 7.7.9% 2.66%	6.1%	2.39%	79.4%	2.69%	73.3%	Virginia
Percent Std. Error Percent Std. Error Percent Std. Error Std. 1998 to 1998 to 73.9% Change 77.6% 0.39% 78.5% 0.51% 0.9 78.7% 1.95% 76.5% 2.34% -5.3 73.9% 1.97% 78.3% 2.34% -5.3 73.9% 1.97% 78.3% 2.34% -2.3 73.1% 2.79% 77.4% 2.34% -2.4 73.1% 2.79% 77.4% 2.24% -2.4 73.1% 2.79% 77.4% 2.24% -2.4 74.1% 1.95% 78.5% 2.20% -4.1 79.2% 1.57% 80.3% 2.00% 1.4 79.4% 2.95% 77.5% 2.02% -5.3 75.1% 2.29% 71.9% 2.37% -0.6 75.4% 1.62% 77.9% 2.44% -0.2 76.4% 1.4% 7.1.9% 2.25% -1.5 71.4% 2.37% 76.	-2.0%	3.15%	69.5%	2.50%	71.5%	Utah
Percent Std. Error Percent Std. Error Percent Std. Error 1998 to 1098 to 77.5% 0.39% 78.5% 0.51% 0.9 78.7% 1.95% 76.5% 2.84% -5.3 78.7% 1.95% 76.5% 2.84% -5.3 78.7% 1.95% 76.3% 2.09% 3.9 73.9% 1.97% 78.3% 2.24% -5.3 73.1% 2.79% 77.4% 2.09% 3.9 71.9% 1.97% 78.3% 2.24% -5.3 71.9% 2.19% 77.7% 2.24% 7.9 71.9% 1.57% 80.3% 2.02% -1.1 79.2% 1.57% 80.3% 2.00% 1.1 79.4% 2.99% 77.5% 2.20% -1.3 75.1% 2.98% 77.9% 2.09% -1.5 76.3% 2.29% 76.5% 2.37% -0.3 75.9% 2.176% 71.9% 2.06%	0.8%	2.45%	77.2%	0.48%	76.4%	Texas
Percent Std. Error Percent Std. Error Percent Std. Error 1998 to 77.6% 0.39% 78.5% 0.51% 0.9 1998 to 72.9% 2.40% 76.8% 1.33% -5.3 78.9% 1.95% 76.8% 1.33% -5.3 78.9% 1.95% 76.8% 1.33% -5.3 78.9% 1.95% 76.8% 2.84% -5.3 73.9% 1.95% 77.4% 2.00% -2.4 71.9% 2.19% 77.7% 2.24% 7.9 74.1% 2.05% 82.0% 2.02% -1.3 79.4% 1.55% 79.1% 2.00% 1.4 79.4% 1.89% 78.6% 2.21% -0.3 75.1% 2.19% 78.6% 2.37% -0.3 76.3% 2.64% 77.9% 2.00% -1.5 76.3% 2.95% 77.5% 2.39% -0.3 76.3% 2.16% 77.9% <td< td=""><td>-3.1%</td><td>1 72%</td><td>81 2%</td><td>2.10%</td><td>80.0%</td><td></td></td<>	-3.1%	1 72%	81 2%	2.10%	80.0%	
Percent Std. Error Percent Std. Error Percent Error Std. 1998 to Percent Error Std. 1998 to Percent Error 1998 to 77.6% 0.39% 78.7% 76.5% 2.84% -5.3 72.9% 2.00% -5.3 73.9% 1.95% 76.3% 2.00% -2.4 77.7.5% 1.97% 78.7% 2.00% -2.34% -5.3 3.9 73.9% 1.97% 78.7% 2.00% -2.4 3.9 3.9 73.1% 2.79% 77.4% 2.00% -2.4 3.9 3.9 74.1% 2.05% 77.7% 2.02% 7.9 3.9 71.9% 2.19% 76.0% 2.22% 4.1 4.3 75.9% 2.95% 79.9% 1.17% 1.0 4.3 76.4% 2.85% 78.2% 2.37% -1.5 3.8 76.4% 2.39% 7.9% 1.97% 2.4 -1.5 76.3% 2.37%	-4.0%	0 03%	78 1%	0782.1	0U.2%	Perifisyivania
Percent Std. Error Percent Std. Error Percent Error 198 to 77.5% 0.39% 78.5% 0.51% 0.9% 78.5% 0.51% 0.9% 72.9% 2.40% 76.5% 2.84% -5.3 72.9% 76.5% 2.84% -5.3 73.9% 1.95% 77.5% 1.79% 78.5% 2.24% -2.4 73.9% 1.97% 78.5% 2.24% -2.4 3.9 71.9% 2.79% 77.7% 2.24% -2.3 3.9 71.9% 2.19% 76.0% 2.22% 4.1 79.2% 7.5% 2.00% 4.3 79.2% 1.57% 80.3% 2.00% 2.0 4.1 79.2% 7.5% 79.9% 7.9% 2.00% 4.1 79.2% 77.9% 2.23% $7.1.9\%$ 2.37% -0.6 78.4% 2.85% 78.9% 1.79% -1.5	1.5%	2.72%	82.0%	2.09%	80.5%	Oregon
Percent Std. Error Percent Std. Error Percent Error 198 to 77.6% 0.39% 78.5% 0.51% 0.9% 78.5% 0.51% 0.9% 1.95% 0.51% 0.9% 0.7% 0.9% 0.7% 0.9% 0.7% 0.9% 0.9% 0.9% 0.9% 0.7% 0.9% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% 0.7% <td< td=""><td>3.1%</td><td>2.90%</td><td>76.3%</td><td>2.84%</td><td>73.2%</td><td>Oklahoma</td></td<>	3.1%	2.90%	76.3%	2.84%	73.2%	Oklahoma
Percent Std. Error Percent Std. Error Percent Std. Error 198 to 77.6% 0.39% 78.5% 0.51% 0.9% 78.5% 0.51% 0.9% $198 to$ 72.9% 2.40% 76.8% 1.33% 2.34% -5.3 78.7% 1.95% 76.8% 1.33% 3.9 73.9% 1.97% 78.5% 2.00% 2.24% 73.9% 1.97% 78.5% 2.24% -2.4 73.9% 1.97% 78.5% 2.24% -2.4 73.9% 1.97% 79.5% 2.24% -2.4 71.9% 2.05% 80.7% 2.40% 4.3 74.1% 2.05% 77.7% 2.25% -1.5 75.1% 2.29% 71.5% 2.37% -0.3 75.1% 2.29% 71.5% 2.37% -0.3 78.5% 1.87% 78.6% 1.97% 0.7 75.9% </td <td>-2.3%</td> <td>2.02%</td> <td>78.4%</td> <td>1.25%</td> <td>80.7%</td> <td>Ohio</td>	-2.3%	2.02%	78.4%	1.25%	80.7%	Ohio
Percent Std. Error Percent Std. Error Percent Error Std. 198 to Change 77.6% 0.39% 78.5% 0.51% 0.9 198 to 72.9% 2.40% 76.8% 1.33% 5.3 2.00% -5.3 72.9% 2.40% 76.3% 2.00% -2.4 7.3.3% 3.9 73.9% 1.97% 78.3% 2.00% -2.4 3.9 73.9% 1.97% 78.3% 2.00% -2.4 71.1% 2.05% 80.7% 0.99% 3.9 74.1% 2.05% 82.0% 2.24% 4.4 79.2% 1.57% 80.3% 2.02% 7.5.3 71.9% 2.19% 71.7% 2.03% 1.1 80.5% 1.55% 79.1% 2.93% 1.5 75.1% 2.29% 75.9% 2.17% -0.3 76.4% 1.62% 71.3% 2.19% -1.5 76.3% 2.211% 71.3%	-1.5%	2.18%	79.0%	1.94%	80.5%	North Carolina
Percent Std. Error Percent Std. Error Percent Error Error 198 to 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -5.3 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.00% -2.4 73.1% 2.79% 77.4% 2.02% -2.9 71.9% 2.19% 71.7% 2.02% -1.9 71.9% 2.19% 71.7% 2.02% -1.9 75.1% 2.29% 77.5% 2.00% 1.1 80.5% 1.55% 79.1% 2.93% -0.3 75.4% 2.85% 78.6% 2.21% -0.3 76.3% 2.24% 7.5% 2.39% <td>4.6%</td> <td>2.11%</td> <td>79.4%</td> <td>1.47%</td> <td>74.8%</td> <td>New York</td>	4.6%	2.11%	79.4%	1.47%	74.8%	New York
Percent Std. Error Percent Std. Error Percent Error Error 198 to 77.6% 0.39% 78.5% 0.51% 0.9 199 to 72.9% 2.40% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.8% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.00% -2.4 73.1% 2.79% 78.3% 2.34% 4.4 77.5% 1.79% 78.9% 2.24% 4.4 79.2% 1.57% 80.3% 2.02% 7.2 80.5% 1.93% 78.9% 2.02% 7.3 75.1% 2.29% $7.5.\%$ 2.40% 7.9 80.5% 1.89% $7.7.5\%$ 2.02% $7.3.9\%$ 75.4% 1.89% $7.5.\%$ 2.37%	1.4%	2.00%	74 7%	2.95%	73.3%	New Mexico
PercentStd. ErrorPercentStd. ErrorPercentStd. Error198 to77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.40% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -5.3 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 78.3% 2.00% -2.4 73.9% 1.79% 78.3% 2.24% -2.4 73.9% 1.79% 78.3% 2.24% -2.4 73.9% 1.79% 72.9% 2.22% -1.4 77.1% 2.24% 77.7% 2.42% -5.3 79.5% 2.24% 77.7% 2.42% -5.3 79.4% 1.55% 79.9% 1.77% -0.6 75.1% 2.29% 77.5% 2.37% -1.5 76.4% 1.55% 78.2% 2.21% -0.3 76.5% 2.64% 77.2% 2.39% -1.5 81.1% 1.62% 77.2% 2.39% -1.5 76.5% 2.64% 77.2% 2.39% -1.5 76.5% 2.71% 77.2% 2.39% -1.5 76.5% 2.71% 77.2% 2.39% -1.5 76.5% 2.71% 77.2% 2.39% -1.5 76.5% 2.71% 77.2% 2.39% -1.5	-2.9%	7.82%	78.0%	2.31%	%C'L8	New Hampsnire
Percent Std. Error Percent Std. Error Percent Error Std. 198 to 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.34% -2.4 73.1% 2.79% 78.3% 2.24% -2.4 73.1% 2.79% 78.3% 2.24% -2.4 73.1% 2.79% 78.3% 2.24% -2.4 79.4% 2.05% 77.4% 2.02% -2.4 79.9% 1.79% 2.02% -5.3 79.4% 2.93% 1.77% -4.3 79.4% 1.55% 2.02% -1.3 75.4% 2.85% 79.9%	-4.6%	2.41%	71.3%	2.11%	75.9%	Vebraska
Percent Std. Error Percent Std. Error Percent Error Std. 198 to 77.6% 0.39% 78.5% 0.51% 0.9 81.8% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.34% -2.4 73.1% 2.79% 78.3% 2.24% -2.4 73.1% 2.79% 78.3% 2.24% -2.4 73.1% 2.79% 78.0% 2.24% -2.4 71.9% 2.05% 72.9% 2.02% -1.4 79.4% 2.05% 72.9% 2.02% -1.9 80.5% 1.57% 2.29% -1.9 -1.6 79.4% 1.55% 79.1% 2.33% -0.3	0.2%	3.01%	76.5%	2.22%	76.3%	Missouri
Percent Std. Error Percent Std. Error Percent Error Std. 198 to 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.40% 76.5% 2.84% -5.3 72.9% 2.40% 76.3% 2.00% -5.3 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.34% 4.4 77.5% 1.79% 79.5% 2.24% 2.0 73.1% 2.79% 77.4% 2.02% 7.9 74.1% 2.05% 80.3% 2.00% 4.4 79.2% 1.57% 80.3% 2.00% 1.4 79.2% 1.57% 80.3% 2.00% 1.4 80.5% 1.89% 79.9% 2.39% -0.6 75.1% 2.29% 7.1.4 1.4 -0.3 76.4% 1.87% 78.6% 2.47% -0.3 <td>2.1%</td> <td>1.97%</td> <td>77.9%</td> <td>2.64%</td> <td>75.8%</td> <td>Minnesota</td>	2.1%	1.97%	77.9%	2.64%	75.8%	Minnesota
Percent Std. Error Percent Error From Error Std. 1998 to 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.34% 4.4 73.1% 2.79% 77.4% 2.02% 4.4 71.9% 2.05% 82.0% 2.22% 4.3 71.9% 2.05% 82.0% 2.02% 7.5 83.0% 2.79% 77.7% 2.00% 4.3 71.9% 2.05% 87.7% 2.00% 1.1 80.5% 1.57% 80.3% 2.00% 1.1 80.5% 1.89% 70.9% 2.00% 1.1 80.5% 1.93% 78.6% 2.47%	-3.9%	2.39%	77.2%	1.76%	81.1%	Vichigan
ate Percent Std. Error Percent Error Error Std. 1998 to $1es$ 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.8% 1.33% 3.9 76.8% 1.02% 80.7% 0.99% 3.9 73.9% 1.97% 78.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.24% 4.4 73.1% 2.79% 77.4% 2.02% 4.3 1.79% 2.05% 82.0% 2.02% 4.3 74.1% 2.05% 82.0% 2.02% 4.3 74.9% 2.19% 77.7% 2.40% 4.3 71.9% 2.19% 77.7% 2.42% 4.3 71.9% 2.19% 77.7% 2.42% 4.3 75.1% 2.15% <t< td=""><td>-1.5%</td><td>2.25%</td><td>74.9%</td><td>1.62%</td><td>76.4%</td><td>Vassachusetts</td></t<>	-1.5%	2.25%	74.9%	1.62%	76.4%	Vassachusetts
ate Percent Std. Error Percent Error Error Std. 1998 to tes 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 76.8% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.39 3.9 1.75% 1.79% 78.3% 2.24% 4.4 73.1% 2.79% 77.4% 2.02% 4.3 74.1% 2.05% 82.0% 2.22% 4.3 71.9% 2.79% 77.7% 2.42% -5.3 71.9% 2.19% 77.7% 2.42% -5.3 71.9% 2.15% 77.7% 2.42% -5.3 79.4% 1.55% 79.9% 1.75% 4.1 79.4% 1.55% 79.9%	0.0%	1 70%	78.8%	1 87%	74.4%	_ouisiaria
ate Percent Std. Error Percent Error Error Std. 1998 to 1tes 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.24% -2.4 73.1% 2.79% 77.4% 2.24% 4.4 73.1% 2.79% 77.4% 2.02% 4.3 74.1% 2.05% 82.0% 2.02% 4.3 71.9% 2.24% 71.9% 2.02% -5.3 83.0% 2.24% 71.9% 2.02% 4.3 71.9% 2.19% 75.9% 2.19% 4.3 79.2% 1.57% 80.3% 2.00% 1.1 80.5% 1.89% 79.9%	2.4%	2.37%	77.5%	2.29%	75.1%	Sentucky
ate Percent Std. Error Percent Std. Error Percent Error 1998 to tes 77.6% 0.39% 78.5% 0.51% 0.9 78.7% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.8% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.24% 3.9 1.75% 1.79% 79.5% 2.24% 4.4 73.1% 2.79% 77.4% 2.00% 4.2 1.1.9% 2.79% 77.7% 2.42% 4.3 71.9% 2.24% 72.9 -5.3 83.0% 2.24% 7.0 -5.3 71.9% 2.19% 77.7% 2.42% -5.3 80.5% 1.57% 80.3% 2.00% -1.1 80.5% 1.8	-0.3%	2.93%	79.1%	1.55%	79.4%	Kansas
ate Percent Std. Error Percent Error Error Std. 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.34% 4.4 73.1% 2.79% 77.4% 2.02% 4.3 74.1% 2.05% 82.0% 2.42% -5.3 71.9% 2.79% 77.7% 2.42% -5.3 71.9% 2.19% 76.0% 2.24% 4.4 71.9% 2.19% 77.7% 2.42% -5.3 80.5% 1.57% 80.3% 2.00% 1.1 79.2% 1.57% 80.3% 2.00% 1.1	1.5%	2.47%	78.6%	1.93%	77.1%	lowa
ate Percent Std. Error Percent Error Fror Error 198 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.3% 2.00% -5.3 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.39% -2.4 1.75% 1.97% 78.3% 2.34% 4.4 1.75% 1.79% 78.3% 2.24% 2.0 ut 77.1% 2.79% 77.4% 2.40% 4.4 71.9% 2.19% 77.0% 2.42% -5.3 70.9% 2.19% 76.0% 2.22% 4.4 70.9% 2.19% 76.0% 2.22% 4.4	-0.6%	1.77%	79.9%	1.89%	80.5%	Indiana
ate Percent Std. Error Percent Error From Error 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 73.9% 1.97% 78.3% 2.39 -2.4 1.75% 1.97% 78.3% 2.34% 4.4 1.75% 1.79% 79.5% 2.240% 4.4 1.73.1% 2.79% 77.4% 2.02% 7.9 1.4 73.1% 2.79% 77.7% 2.40% 4.3 2.4.9% 2.05% 82.0% 2.02% 7.9 2.8.0% 2.24% 77.7% 2.40% -5.3 2.4.9% 2.26%	4.1%	2.22%	20.3%	1 57%	70.0%	Idano
ate Percent Std. Error Percent Error From Error 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 78.7% 1.95% 76.3% 2.00% -2.4 76.8% 1.02% 80.7% 0.99% 3.9 76.8% 1.97% 78.3% 2.34% 4.4 73.9% 1.79% 79.5% 2.240% 4.4 73.1% 2.79% 77.4% 2.40% 4.3 74.1% 2.05% 82.0% 2.02% 7.9	-5.3%	2.42%	77.7%	2.24%	83.0%	Georgia
ate Percent Std. Error Percent Std. Error Percent Error 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 76.8% 1.02% 80.7% 0.99% 3.9 76.8% 1.95% 78.3% 2.04% -2.4 73.9% 1.97% 78.3% 2.24% 4.4 77.5% 1.79% 79.5% 2.24% 4.4 73.1% 2.79% 77.4% 2.40% 4.3	7.9% *	2.02%	82.0%	2.05%	74.1%	Florida
ate Percent Std. Error Percent Error Std. Percent Error 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4 76.8% 1.02% 80.7% 0.99% 3.9 76.8% 1.97% 78.3% 2.34% 4.4 77.5% 1.79% 79.5% 2.24% 2.0	4.3%	2.40%	77.4%	2.79%	73.1%	Delaware
ate Percent Std. Error Percent Error Std. 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 72.9% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.3% 2.00% -2.4 76.8% 1.02% 80.7% 0.99% 3.9 73.0% 1.02% 80.7% 0.99% 3.9	2.0%	2.24%	79.5%	1.79%	77.5%	Connecticut
ate Percent Std. Error Percent Std. Error Percent Std. Error 1998 to ites 77.6% 0.39% 78.5% 0.51% 0.9 2.47% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9 78.7% 1.95% 76.3% 2.00% -2.4	3.9%	0.96%	80.7%	1.02%	73.0%	alitornia
ate Percent Std. Error Percent Std. Error Percent Std. Error 0.998 to 1tes 77.6% 0.39% 78.5% 0.51% 0.9 81.8% 2.47% 76.5% 2.84% -5.3 72.9% 2.40% 76.8% 1.33% 3.9	-2.4%	2.00%	76.3%	1.95%	78.7%	Arkansas
Percent Std. Error Percent Std. Error Percent Error 1998 to 77.6% 0.39% 78.5% 0.51% 0.9 81.8% 2.47% 76.5% 2.84% -5.3	3.9%	1.33%	76.8%	2.40%	72.9%	Arizona
Percent Std. Percent Std. Change 77.6% 0.39% 78.5% 0.51% 0.9	-5.3%	2.84%	76.5%	2.47%	81.8%	Alabama
Percent Std. Percent Std. 1998 to	0.9%	0.51%	78.5%	0.39%	77.6%	United States
Change	1998 to 2003	Std. Error	Percent	Std.	Percent	State
2	Change from		2003		1998	

Percent of employees in private-sector establishments that offer health insurance has not changed significantly.

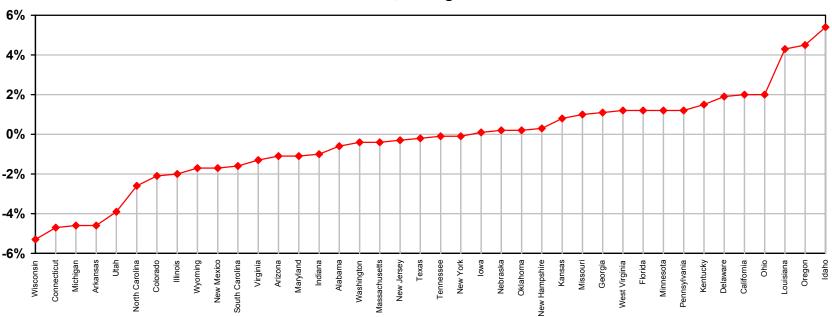


Figure 6: Percent of Private-Sector Employees in Establishments that Offer Health Insurance, Change from 1998 to 2003¹

1 State level estimates are not available for all states in 1998. See Table 2 in Appendix A for details.

Source: Agency for Healthcare Research and Quality. Percent of private-sector employees in establishments that offer health insurance by firm size and state (Table II.B.2), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp (January 12, 2006)

- The percent of private-sector employees in establishments that offer insurance coverage remained unchanged. The estimated level was nearly 87 percent in both 1998 and 2003.
- Most states did not see any significant change from 1998 to 2003.
- Only Wisconsin experienced a significant decline in the percent of private-sector employees working for establishments that offer health insurance.

^{AP}rior to 2003, national estimates were available for all years; for smaller states, extra sampling to produce state representative estimates was provided on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year.
 Source: Agency for Healthcare Research and Quality. *Percent of private-sector employees in establishments that offer health insurance by firm size and state* (Table II.B.2), years 1998-2003; 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/C.asp- (January 12, 2006)

	1998		2003		
State	Percent	Std.	Percent	Std.	Change from
United States	87.0%	0.27%	86.8%	0.48%	-0.2%
Alabama	89.1%	1.40%	88.5%	1.19%	-0.6%
Arizona	87.3%	0.84%	86.2%	1.53%	-1.1%
Arkansas	85.2%	1.56%	80.6%	1.90%	-4.6%
California	83.6%	2.49%	85.6%	1.20%	2.0%
Colorado	88.0%	1.53%	85.9%	1.18%	-2.1%
Delaware	89.1%	2.03%	91.0%	1.42%	-+./ %
Florida	84.5%	1.84%	85.7%	2.22%	1.2%
Georgia	86.9%	1.96%	88.0%	1.18%	1.1%
Idaho	77.6%	2.98%	83.0%	1.84%	5.4%
Illinois	88.8%	1.95%	86.8%	2.03%	-2.0%
Inwa	85.8%	1 24%	85.9%	1.49%	-1.0%
Kansas	84.9%	2.11%	85.7%	1.30%	0.8%
Kentucky	85.3%	1.69%	86.8%	2.04%	1.5%
Louisiana	80.4%	2.36%	84.7%	1.56%	4.3%
Maesachusatte	09.9%	0.75%	00.0%	1 13%	-0.4%
Michigan	90.8%	0.57%	86.2%	3.56%	-4.6%
Minnesota	87.3%	1.89%	88.5%	2.09%	1.2%
Missouri	87.2%	1.95%	88.2%	0.97%	1.0%
Nebraska Now Homoshim	82.1%	2.35%	82.3%	2.01%	0.2%
New Jersev	89.2%	2.57%	%6.88 %7.16	1.26%	-0.3%
New Mexico	80.4%	2.16%	78.7%	2.57%	-1.7%
New York	89.4%	1.01%	89.3%	0.69%	-0.1%
North Carolina	87 3%	1.64%	86.6%	0.77%	-2.6%
Oklahoma	82.2%	1.54%	82.4%	3.13%	0.2%
Oregon	83.1%	2.01%	87.6%	1.32%	4.5%
Pennsylvania	90.5%	0.51%	91.7%	1.00%	1.2%
South Carolina	87.1%	1.90%	85.5%	1.32%	-1.6%
Tevas	%6.98	1.30%	85.8%	1.54%	-0.1%
Utah	87.9%	1.39%	84.0%	2.54%	-3.9%
Virginia	87.3%	2.03%	86.0%	1.89%	-1.3%
Washington	85.3%	1.65%	84.9%	1.98%	-0.4%
West Virginia	83.2%	2.35%	84.4%	1.81%	1.2%
Wvomina	73.8%	1.76%	72.1%	2.55%	-1.7%
,	10014		2000		Change from
Alaska	80 40%	1 92%	79.8%	1 75%	-0 60%
District of Columbia	94.20%	1.78%	96.7%	0.35%	2.50%
	97.30%	0.44%	97.7%	0.43%	0.40%
Maine	80.40%	1.92%	77.8%	2.18%	-2.60%
Mississippi	91.70%	2.37%	82.2%	1.98%	-9.50%
Nevada Rhode Island	88.20% 88.50%	1.95%	88.7% 90.6%	1.43%	0.50%
	1000		2002		Change from
Montana	75 0%	2 37%	2002	2 27%	%2 C-
Vermont	87.4%	2.07%	86.0%	1.86%	-1.4%
	×0000		2002		Change from
North Dakota	80.6%	2.36%	81.1%	1.39%	0.5%
	/00 01		2.001	10001	0 00/

The percent of private-sector employees enrolled in employer coverage at establishments that offer it decreased in nationally and in several states.

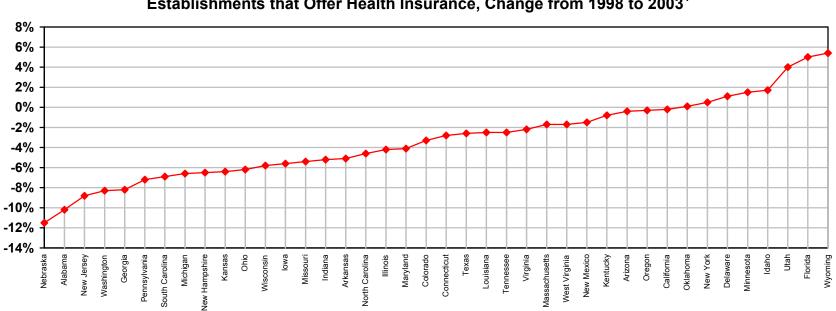


Figure 7: Percent of Private-Sector Employees Who are Enrolled in Health Insurance at Establishments that Offer Health Insurance, Change from 1998 to 2003¹

1 State level estimates are not available for all states in 1998. See Table 4 in Appendix A for details.

Source: Agency for Healthcare Research and Quality. Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and state (Table II.B.2.b), years 1998-2003: 1998 (August 2000), 1999 (August 2001), 2000 (August 2002), 2001 (August 2003), 2003 (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp (July 2005). Medical Expenditure Panel Survey Insurance Component Tables. Generated using MEPSnet/IC. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnet/IC.asp (January 10, 2006)

- For the nation as a whole, the percent of employees enrolled in health insurance among people who work for privatesector employers that offer coverage decreased (3.2%).
- Eleven states (Nebraska, Alabama, Washington, Georgia, Pennsylvania, South Carolina, Michigan, New Hampshire, Kansas, Ohio and Wisconsin) experienced a significant decrease in the percent of private-sector employees enrolled in health insurance coverage at establishments that offer coverage.
- In Nebraska and Alabama, the estimated decline was over 10 percent (11.5% and 10.2%, respectively).

1:30 P.M.

2001 (August 2003), 2003 (July 2005) Medical Exp, your or 2007 (Murunovo), 1000 (Yogust 2007), 1000 (Yogust 2007), 2007 (August 2007), 2007 (Augus ~ ŝ 5

on a rotating basis. Therefore, on average, state estimates for eleven states are not available for each year.
Source: Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health
insurance by firm size and state (Table II.B.2.a.1), vears 1997-2003: 1997 (March 2000), 1998 (August 2000), 1999 (August 2001), 2000 (August 2002).

APrior to 2003, national estimates lable for all ₫ 5

?					
State	Percent	Std.	Percent	Std.	to 2003
United States	85.30%	0.20%	80.30%	0.32%	-5.00% ***
Alabama	83.80%	1.81%	76.30%	2.77%	-7.50%
Arkansas	82.50%	2.58%	78.30%	2.61%	-4.20%
California	86.70%	1.26%	82.20%	0.95%	
Colorado	83.90%	1.74%	74.90%	2.42%	-9.00% **
Connecticut	84.90%	1.20%	79.20%	1.43%	-5.70% **
Delaware	87.20%	1.92%	83.70%	2.13%	-3.50%
Florida	80.70%	2.32%	79.10%	2.67%	-1.60%
Idaho	85.60%	1.78%	83.20%	1.49%	-4.00%
Illinois	88.10%	1.16%	81.70%	2.03%	-6.40% **
Indiana	86.20%	0.83%	80.30%	2.24%	
lowa	86.30%	1.08%	77.50%	2.09%	-8.80% ***
Kentuckv	84 70%	1 16%	81 10%	1 52%	
Louisiana	82.90%	1.46%	75.50%	3.25%	-7.40% *
Maryland	82.60%	0.99%	76.50%	1.98%	-6.10% **
Massachusetts	79.80%	1.66%	79.00%	2.32%	
Michigan	86.50%	1.29%	82.30%	1.59%	-4.20% *
Missouri	88 40%	2.22% 1 74%	81 10%	1.50%	-7.30% **
Nebraska	86.60%	1.30%	76.10%	1.74%	-10.50% ***
New Hampshire	83.20%	1.91%	78.10%	1.41%	
New Jersey	87.90%	1.21%	76.20%	2.15%	-11.70% ***
New York	80.00%	1.13%	%00.07	1 04%	-3.50% -4.40% **
North Carolina	87.40%	1.26%	83.20%	1.31%	-4.20% *
Ohio	85.40%	0.79%	80.00%	2.02%	-5.40% *
Oklahoma	86.40%	1.78%	83.00%	1.39%	-3.40%
Oregon	87.80%	1.59%	85.90%	1.82%	-1.90% **
South Carolina	84.90% 89.10%	1.44%	83.80%	1.13%	-4.40% **
Tennessee	84.00%	2.65%	79.70%	2.38%	-4.30%
Texas	86.60%	1.15%	82.40%	0.94%	-4.20% **
Utah	71.90%	3.69%	79.70%	2.23%	7.80%
Virginia	85.50%	1.45%	76.30%	1.77%	-9.20% ***
Washington	89.80%	1.03%	82.10%	2.83%	-1.10% °
Wisconsin	83 00%	1.88%	82.10%	1.75%	-0.1U% ***
Wyoming	86.00%	2.51%	83.30%	2.11%	
c	1997^		2003		Change from 1997
	%00 C8	4 05%	%00 88	1 07%	3 10%
District of Columbia	80.40%	2.01%	83.90%	1.68%	3.50%
Hawaii	85.20%	1.82%	86.00%	1.20%	0.80%
Maine	79.90%	2.35%	76.20%	2.58%	-3.70%
Mississippi	85.80%	2.46%	82.50%	1.45%	-3.30%
Decido Iclored	85.40%	1.73%	81.70%	1.91%	-3.70%
	10000	.00/0	1	1.0070	Change from 1999
	1999		2003		to 2003
Vermont	80.30% 77 10%	1.86%	83.20% 73.40%	2.08%	2.90%
	2000^		2003		Change from 2000
			70 000/	2 37%	-3.30%
North Dakota	82 10%	1 51%		1.01	0.00%

Appendix A: Methods & References

Methods

The Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) is a state representative survey of public and private employers in the U.S. sponsored by the Agency for Healthcare Research and Quality. (AHRQ 2005b) "The objectives of the MEPS-IC survey are to describe the current employer-provided health insurance system, to examine factors which influence employee choice of health insurance plans, to monitor changes in the health insurance system, to provide data for modeling federal health care policies and to measure state and national levels of health insurance spending for the National Health Accounts." (AHRQ 2005a)

The MEPS-IC is a cross-sectional survey conducted annually. The reference period for questions on the survey is the previous calendar year. Surveys are conducted by telephone and mail. The survey sample is drawn randomly from local and state government employers and private sector establishments with at least one employee that are listed in the Business Register (maintained by the U.S. Census Bureau and derived from administrative records) or the Census of Governments. The Business Register is updated annually and the Census of Governments is updated every five years. From 1996 to 2002, the sample is allocated by state, sector (public/ private) and employer size. Sequential stratified sampling was performed, with public and private establishments sampled in separate strata. The sample design also imposed restrictions in the list sample on the number of establishments sampled per firm (to reduce the burden on firms). Data were sorted by industry categories using Standard Industrial Classification (SIC) until 2000, and thereafter North American Industrial Classification System (NAICS). Beginning in survey year 2003, the stratification and allocation for the private-sector sample was improved, and the restrictions on establishments within a firm were decreased. (ARHQ 2005b)

National estimates are available for all MEPS-IC years. From 1996-2002, state representation is dependent upon state size and funding for the survey. After 2003, the MEPS-IC sample size was increased so that each state and the District of Columbia is represented in the data. (AHRQ 2005b)

The national sample size for private establishments in the MEPS-IC ranges from 27,000 in 1996 (Sommers 1999) to approximately 44,000 establishments in 2003. The response rate for the MEPS-IC averages 78 percent from 1996 to 2002. (Sommers 2004)

References

AHRQ 2005a: Readme File for MEPS IC: Employer-Sponsored Health Insurance Data. Rockville MD: Agency for Healthcare Research and Quality, July 2005. (Accessed March 30, 2006). Available at: http://www.meps.ahrq.gov/Data_Pub/Questionnaires/questic/readmeic.htm

AHRQ 2005b.Technical Notes. Rockville MD: Agency for Healthcare Research and Quality, July 2005. (Accessed March 30, 2006). Available at: http://www.meps.ahrq.gov/mepsdata/ic/2003/technote.htm

Branscome, J.M. State Differences in the Cost of Job-Related Health Insurance, 2002. Statistical Brief #51. Rockville MD: Agency for Healthcare Research and Quality, July 2004. Available at: http://www.meps.ahrq.gov/papers/st51/stat51.htm

Kaiser Family Foundation and HRET. 2005. Employer Health Benefits 2005 Annual Survey. Publication #7315. Menlo Park CA: The Henry J. Kaiser Family Foundation. Available at: http://www.kff.org/insurance/7315/upload/7315.pdf

Sommers, J. 1999. List sample design of the 1996 Medical Expenditure Panel Survey Insurance Component. MEPS Methodology Report No. 6. AHCPR Pub. No. 99-0037. Rockville MD: Agency for Health Care Policy and Research, 1999.

Sommers, J. 2004. Enrollment Rates for Employer-Sponsored Health Insurance in the Private Sector between 1999 and 2002. Statistical Brief #49. Rockville MD: Agency for Healthcare Research and Quality, July 2004. Available at: http://www.meps.ahrq.gov/papers/st49/stat49.htm

Sommers, J. and R. Keach. 2005. Employer-Sponsored Health Insurance Costs, Offer Rates, and Take-Up Rates for Small Employers in the Private Sector, by Industry Classification, 2000 and 2003. Statistical Brief #98. Rockville MD: Agency for Healthcare Research and Quality, September 2005. Available at: http://www.meps.ahrq.gov/papers/st98/stat98.pdf

U.S. Census Bureau. 1998. Population estimates. U.S. Census Bureau, Population Division, July 1, 1998. (Accessed April 6, 2006)Available at: http://www.census.gov/popest/archives/1990s/nat-total.txt

U.S. Census Bureau. 2003. Population estimates. U.S. Census Bureau, Population Division, July 1, 2003. (Accessed April 6, 2006)Available at: http://www.census.gov/popest/states/NST-EST2003-ann-est.html

U.S. Census Bureau. 2005 Historical Health Insurance Tables. Table HI-I. U.S. Census Bureau, Housing and Household Economic Statistics Division, last revised August 30, 2005. (Accessed April 6, 2006). Available at: http://www.census.gov/hhes/www/hlthins/historic/index.html

The Urban Institute: Why Do People Lack Health Insurance?

Currently, 46 million people or nearly one in five nonelderly adults and children lack health insurance in the United States, an increase of 6 million since 2000.ⁱ The recent rise in uninsurance has been attributed to a number of factors, including rising health care costs, the economic downturn, an erosion of employer-based insurance, and public program cutbacks.ⁱⁱ Developing effective strategies for reducing uninsurance requires understanding why people lack insurance coverage. This brief looks at the reasons people report being uninsured overall and by key population subgroups (defined by age, race/ethnicity, health status, and family and employment characteristics). We also examine how those reasons have changed over time.

Key Findings

The high cost of health insurance matters for uninsured non-elderly adults and children, whether old or young, healthy or disabled, with high incomes or well below the poverty line. Further, the importance of high costs as a reason for being uninsured has risen rapidly, growing steadily for both non-elderly adults and children.

Although cost is an important issue for all population subgroups studied, cost concerns were most prevalent among Hispanic individuals, non-citizens and those likely to face the highest costs for coverage in the non-group market—the near-elderly and disabled adults. Over time, however, the importance of high insurance costs for adults and children in families with access to employer-sponsored insurance (ESI) coverage also has grown, likely reflecting the rising costs of ESI.

If policymakers want to increase insurance coverage, they will need to address the fact that many of the uninsured view the cost of the coverage options available to them as "too high." Lowering the cost of coverage (for example, by expanding eligibility for public insurance or providing subsidies for private insurance coverage) and/or raising the cost of being uninsured (for example, by imposing penalties for those who do not purchase coverage), could reduce the perceived high cost of coverage relative to being uninsured.

Data and Methods

This analysis uses data from the National Health Interview Survey (NHIS), an annual cross-sectional survey of the civilian, noninstitutionalized U.S. population. The NHIS is sponsored by the U.S. Centers for Disease Control and Prevention. Each year, the NHIS collects detailed information on the health conditions, health status, and insurance coverage of a nationally representative sample of households in all 50 states and the District of Columbia.

Our primary focus is the subset of non-elderly adults (age 19 to 64) and children (age 0 to 18) who are identified as uninsured at the time of the survey. These adults and the respondent for the child (generally the child's parent) were asked why they do not have health insurance: "Which of these are reasons [you/subject name] stopped being covered or [do/does] not have health insurance?" They were then read a list of potential reasons and allowed to select up to five different reasons. They were also asked if there were any other reasons for not having coverage. For most uninsured adults (77 percent) and children (84 percent), a single reason was cited for not having coverage. For simplicity in reporting, we collapsed the potential reasons into the following categories:ⁱⁱⁱ

- Cost is too high;
- Lost job or changed employers;
- Self-employed; employer does not offer coverage or is not eligible for ESI coverage;^{iv}
- Lost eligibility for Medicaid;
- Became ineligible for coverage because of age or because left school;
- Never had or have no need for insurance;
- Other reasons;^v and
- Don't know or refused.

To ensure adequate sample size for the analysis of changes over time and among population subgroups, we combine data from the 1998 and 1999 surveys, and the 2003 and 2004 surveys. Henceforth, for simplicity we refer to the 1998/1999 combined sample as 1999; likewise, we refer to the 2003/2004 sample as 2004. The analysis was conducted using SAS 9.1 and Stata 9, and all estimates and standard errors have been adjusted to account for income imputations and the complex survey design of the NHIS.^{vi}

Data and Methods

Our total sample comprises 331,536 observations, including 226,378 nonelderly adults and 105,158 children. Of these, roughly 18 percent of nonelderly adults and 12 percent of children were uninsured in 1999.^{vii} By 2004, the uninsurance rate had risen to over 19 percent for nonelderly adults and had fallen to 9 percent for children. The latter reflects the growth of the State Children's Health Insurance Program (SCHIP) and increased Medicaid enrollment for children over the period. We have a sample of 24,093 uninsured non-elderly adults and 5,375 uninsured children for 2004. In 1999, the comparable numbers were 22,409 and 7,706 respectively.

Results: Who Are the Uninsured?

Consistent with other research, our samples of uninsured adults and children are quite diverse, encompassing all ages, races/ethnicities, educational levels, family types, and incomes (Table 1). However, some members of the population are more likely to be uninsured than others:

- Among non-elderly adults, younger adults between age 19 and 34 are significantly more likely to be uninsured than older adults.
- Among children, older children age 7 to 18 are more likely to be uninsured; however, the uninsurance rate for these children is much less than that of adults age 19 to 34 (not shown in table).
- Compared to their insured counterparts, both uninsured non-elderly adults and uninsured children are more likely to be Hispanic and to be non-citizens. The latter fact likely reflects that many non-citizens are employed in low-wage jobs without health benefits and are ineligible for public coverage in most states.^{viii}
- The majority of non-elderly adults and nearly all children are in good or better health; however, uninsured adults are more likely to report fair or poor health than their insured counterparts (11 vs. 9 percent).

When we look at the family circumstances of the insured and uninsured, we find large and significant differences for both nonelderly adults and children (Table 2). Most notably:

- While nearly all uninsured adults and children have at least one worker in their family, only 16 percent of uninsured adults and 24 percent of uninsured children have a worker with an ESI offer in their family (though many of those offers may not include coverage for dependents).^{ix}
- Both uninsured adults and children are much more likely to be low-income than their insured counterparts. Among
 uninsured non-elderly adults, nearly 60 percent have family incomes below 200 percent of the federal poverty level
 (FPL), as do nearly 70 percent of uninsured children. Although uninsured, most of these low-income children are likely
 eligible for public coverage via Medicaid or SCHIP.

Why Do They Report that They are Uninsured?

Virtually everyone in our sample wanted insurance coverage: less than 3 percent of uninsured non-elderly adults and uninsured children had never had insurance or had no need for insurance (Figure 1). For those who wanted coverage, high health insurance costs and job-related issues (largely a lost job, a change in employment, or the lack of access to ESI) were by far the most common reasons reported for being uninsured in 2004. The high cost of insurance was reported for more than half of all uninsured non-elderly adults and uninsured children as a reason for their uninsurance. Job-related reasons were the second most common explanation for uninsurance for both uninsured adults (41 percent) and children (31 percent). To the extent that job-related issues are an indirect reporting of cost (in that the individual does not have access to ESI coverage and so can only purchase coverage in the non-group market), health insurance costs were a factor for the majority of the uninsured adults (79 percent) and uninsured children (74 percent).

Looking more closely at the job-related reasons for being uninsured (Table 3), we find that:

- Frictional uninsurance, or lack of coverage due to a job loss or change of jobs, was cited as a reason for uninsurance for about one-quarter of uninsured adults and children.
- Lack of access to ESI (either because of no ESI offer or because of ineligibility for the employer's policy) was reported by nearly 16 percent of adults and for 8 percent of children.
- Job-related reasons were much higher for adults and children who had been uninsured for less than one year (data not shown). For this group, job-related reasons were cited by nearly half (49 percent) of non-elderly adults and for 42 percent of uninsured children.

For uninsured adults, the third most common reason for uninsurance was ineligibility for coverage due to age or a change in student status. Although reported by less than 10 percent of nonelderly adults overall, among adults age 19 to 24 – who are most likely to be affected by age and student limitations on a parent's ESI policy – the share reporting this reason rose to 29 percent, making it the second-highest category behind high cost (44 percent) for this age group (data not shown). In contrast, for uninsured children, the third most common reason for uninsurance was lost eligibility for public coverage, which was cited for 17 percent of all uninsured children. As noted earlier, many of the uninsured children are likely eligible for public coverage through Medicaid or SCHIP.

Who is Most Affected by the High Cost of Coverage?

In 2004, the high cost of health insurance was the dominant reason for being uninsured across population subgroups defined by age, race/ethnicity, health status, family structure, employment and income (Table 4).

- High cost as a reason for being uninsured was particularly prevalent among older adults and older children, Hispanic individuals, non-citizens and those who had been uninsured for longer periods of time.
- High cost was a factor for individuals in families with workers who did not have an ESI offer (58 percent), as well as those in working families with an ESI offer (55 percent).
- Married couples were more likely to report high cost as a reason for being uninsured, likely reflecting the higher cost of family coverage.
- The share reporting high cost as a factor increased with the likely costs of obtaining insurance coverage, rising for those without access to ESI coverage, particularly for those who would likely face high costs in the non-group market persons with a disability and near-elderly adults (not shown in table).

Have High Health Insurance Costs Become More of a Problem Over Time?

Given the rapid increase in health insurance costs over the past five years, it should come as no surprise that the share of the uninsured reporting high costs as a reason for being uninsured has also increased rapidly (Table 4). Between 1999 and 2004, the share reporting high costs rose by 8 percentage points among uninsured adults (from 46 to 54 percent) and by over 6 percentage points (from 46 to 53 percent) for uninsured children. Further, the increase in the importance of high costs as a reason for being uninsured children. Surprise the increase in the importance of high costs as a reason for being uninsured children.

- Among uninsured adults, the most rapid increases in the importance of high costs were found for Hispanic individuals, non-citizens and individuals in families with a full-time worker with an ESI offer. Thus, access to ESI did not protect adults from the impacts of high costs.
- Among uninsured children, the share reporting high costs grew fastest among Hispanic children, children in families without workers, and low-income children (those with family income below 100 percent of the FPL). As noted above, many in the last group are likely to be eligible for public coverage.

How Have the Other Reasons for Uninsurance Changed Over Time?

Unlike the increase in the share of uninsured adults and uninsured children who were uninsured because of the high costs of coverage, the importance of other key reasons for being uninsured changed little, with few exceptions, between 1999 and 2004, either for the overall uninsured population or for key population subgroups (Table 3). One key exception was among uninsured non-elderly adults, for whom lack of access to ESI became more of an issue over time. A key exception for children was in the share reporting lost eligibility for public coverage as a reason for being uninsured. That share dropped by 3 percentage points between 1999 and 2004 to about 17 percent – which, as indicated above, likely reflects the expansion of SCHIP and increased focus on retention over this period.

Discussion

Less than 3 percent of the uninsured reported that they did not need insurance coverage. For the remaining uninsured adults and children, the cost of insurance coverage was the most frequently cited reason for why they lacked coverage. As might be expected, cost concerns were most prevalent among those more likely to face high medical costs (disabled and near-elderly adults), for populations without access to employer-based insurance, and for populations typically ineligible for public programs (childless adults and non-citizens). Further, many of the other reasons for being uninsured are implicitly linked to the cost of obtaining coverage. That is, when an individual reports that they are uninsured because of being self-employed, because their employer does not offer ESI overage or because they lost Medicaid eligibility, their response reflects an implicit assessment of the cost of purchasing coverage in the non-group market. Consequently, in this broader sense, 'high costs' are an issue for virtually all uninsured adults and children – whether old or young, healthy or disabled – with high incomes or well below the poverty line.

Equally important, however, is our finding that over time, the share of the uninsured reporting high costs increased substantially, while the other reasons for uninsurance remained stable. This upward trend is particularly noteworthy given that many of the largest increases in those reporting high costs as a reason for being uninsured occurred in higher-income families and in households with an ESI offer. These findings suggest that access to ESI may provide less protection than it once did for working families and individuals.

Taken together, our results point to the important relationship between health care costs and insurance coverage in the United States. Policy options aimed at reducing the number of uninsured must address the fact that many of the uninsured view the cost of the coverage options that are available to them as 'too high.'



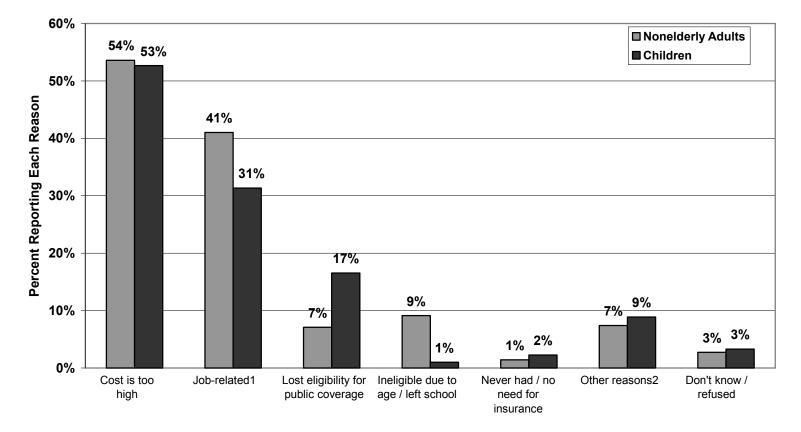


Figure 1. Reasons for Uninsurance among Uninsured Nonelderly Adults and Children, 2003/2004

Source: Urban Institute analysis of the 1998, 1999, 2003, and 2004 National Health Interview Survey (NHIS).

Notes: Reasons are not mutually exclusive; nonelderly adults are age 19-64; children are age 0-18.

1 Job-related reasons include lost job or changed employers, self-employed, employer doesn't offer / not eligible for ESI.

2 Other reasons include moved, got married or divorced, insurance company refused coverage, and other nonspecified reasons.

		Nonelderly Adults	S			Children		
Individual characteristic	Percent of insured	Percent of uninsured	Differe	nce	Percent of insured	Percent of uninsured	Differe	nce
Total	100	100	-		100	100	-	
Age								
0–6	-	-	-		38.5	33.2	-5.3	***
7–18	-	-	-		61.5	66.8	5.3	***
19–24	13.5	24.3	10.9	***	-	-	-	
25–34	20.0	28.9	8.9	***	-	-	-	
35–54	49.2	37.8	-11.3	***	-	-	-	
55–64	17.4	8.9	-8.4	***	-	-	-	
Sex								
Female	52.2	45.3	-6.8	***	48.8	49.5	0.7	
Male	47.8	54.7	6.8	***	51.2	50.5	-0.7	
Race/ethnicity								
White, non-Hispanic	74.3	50.1	-24.3	***	62.9	41.0	-22.0	***
Black, non-Hispanic	11.2	13.9	2.7	***	15.8	12.8	-3.0	**:
Other, non-Hispanic	4.8	4.7	-0.1	***	4.7	4.6	0.0	
Hispanic	9.6	31.3	21.7	***	16.6	41.6	24.9	***
Citizenship status								
U.S. citizen	93.8	73.7	-20.1	***	97.8	81.8	-16.0	***
Not a citizen	6.2	26.3	20.1	***	2.2	18.2	16.0	***
Health and disability status								
Fair or poor health	8.7	11.0	2.3	***	1.7	2.0	0.3	
Work limitation	8.7	7.1	-1.6	***	-	-	-	
Sample size	87,371	24,093	-		45,448	5,375	-	

Table 1. Comparison of Individual Characteristics of Non-Elderly Adults and Children by Insurance Status, 2003/2004

Source: Urban Institute analysis of the 1998, 1999, 2003 and 2004 National Health Interview Survey (NHIS)

Notes: Non-elderly adults are age 19–64; children are age 0–18.

* (**) (***) Significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

	N	onelderly Adı	ults			Children		
Family characteristic	Percent of insured	Percent of uninsured	Differe	nce	Percent of insured	Percent of uninsured	Differe	ence
Family structure								
Single adult with children	7.8	13.2	5.4	***	26.8	31.2	4.4	***
Single adult without children	27.0	43.9	16.9	***	-	-	-	
Married adults with children	36.7	27.9	-8.8	***	73.2	68.8	-4.5	***
Married adults without children	28.5	15.1	-13.5	***	-	-	-	
Education								
Self, spouse, or parent has high school diploma	91.4	73.6	-17.7	***	89.3	72.7	-16.6	***
Employment status								
No workers in family	9.5	15.5	6.0	***	8.9	14.0	5.1	***
Part-time / other ¹ worker in family	12.7	25.2	12.5	***	12.0	18.2	6.2	***
Full-time worker without offer ² in family	8.1	43.1	35.0	***	12.5	44.3	31.8	***
Full-time worker with offer in family	69.6	16.2	-53.5	***	66.6	23.5	-43.1	***
Family income								
Less than 100% FPL	10.4	30.7	20.3	***	18.0	35.3	17.3	***
100–200% FPL	12.8	31.5	18.8	***	19.3	33.4	14.1	***
200–300% FPL	14.6	17.7	3.1	***	16.6	16.4	-0.2	
Over 300% FPL	62.2	20.1	-42.1	***	46.1	15.0	-31.2	***
Sample Size	87,371	24,093	-		45,448	5,375	-	

Table 2. Comparison of Family Characteristics of Non-Elderly Adults and Children by Insurance Status, 2003/2004

Source: Urban Institute analysis of the 1998, 1999, 2003 and 2004 National Health Interview Survey (NHIS).

Notes: Non-elderly adults are age 19–64; children are age 0–18.

* (**) (***) Significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹ Other worker category includes workers for whom no full-/part-time information is available.

² For workers who report an ESI offer, no follow up question asks whether the employer policy also covers spouses and children. Therefore, the offer estimates reported here likely overstate the availability of ESI, particularly for children.

Reason for uninsurance ¹ Cost is too high	Noneld	erly Adults	Children				
	2003/2004 (%)	Change from 1998/1999		2003/2004 (%)	Change from 1998/1999		
	53.6	7.7	***	52.7	6.4	***	
Job-related	41.0	1.0		31.3	0.2		
Lost job / changed jobs	26.7	0.0		24.7	-0.3		
Self-employed	0.4	-0.1		0.1	-0.2	*	
Employer doesn't offer / not eligible for ESI	15.5	1.2	**	7.9	1.1		
Lost eligibility for public coverage	7.1	-1.1		16.5	-2.9	***	
Ineligible due to age / left school	9.1	-0.2		1.0	-0.2		
Never had insurance / no need for insurance	1.4	-1.3	***	2.3	0.0		
Other reasons for uninsurance ²	7.4	-1.5	***	8.9	-0.7		
Don't know / refused	2.7	-1.7	***	3.3	-0.5		
Sample size	24,093	-		5,375	-		

 Table 3. Percent Reporting Different Reasons for Uninsurance Among Uninsured Non-Elderly Adults and Children, 1998–2004

Source: Urban Institute analysis of the 1998, 1999, 2003 and 2004 National Health Interview Survey (NHIS). *Notes:* Non-elderly adults are age 19–64; children are age 0–18.

* (**) (***) Significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹ Reasons are not mutually exclusive.

² Other reason category includes moved, got married or divorced, insurance company refused coverage, and other nonspecified reasons.

 Table 4. Prevalence of High Cost of Coverage as a Reason for Uninsurance for Non-Elderly Adults and Children, by

 Individual and Family Characteristics, 1998–2004

Population group	Nonelderly Adults				Children			
	2003/2004 (%)		Change from 1998/1999		2003/20 (%)	04	04 Chang 1998	
	53.6		7.7	***	52.7		6.4	***
Individual characteristics								
Age								
0–6	-		-		45.9		4.4	**
7–18	-		-		56.0	~~~	7.2	***
19–24	43.9		6.7	***	-		-	
25–34	53.0	۸۸۸	9.2	***	-		-	
35–54	58.5	۸۸۸	7.6	***	-		-	
55–64	61.2	۸۸۸	4.9	***	-		-	
Sex								
Female	52.7		7.8	***	51.9		5.4	***
Male	54.3	٨٨	7.7	***	53.4		7.5	***
Race/Ethnicity								
White, non-Hispanic	50.7		5.6	***	46.9		-1.2	
Black, non-Hispanic	47.7	٨٨	6.5	***	45.1		7.1	*
Other, non-Hispanic	54.1		8.6	***	39.6		-0.3	
Hispanic	60.8	۸۸۸	10.3	***	62.2	~~~	13.7	***
Citizenship status								
U.S. citizen	50.6		6.3	***	49.8		5.3	**
Not a citizen	61.9	۸۸۸	10.4	***	65.8	۸۸۸	7.2	***
Health and disability status								
Excellent / very good / good health	53.3		8.0	***	52.8		6.6	***
Fair or poor health	56.1	٨٨	5.6	***	47.9		-1.3	

[Table 4 continued on next page]

Family characteristics

Parental and marital status								
Single parent family	47.6		7.9	***	47.8		8.4	***
Single nonparent	50.6		8.0	***	-		-	
Married parent family	57.7	۸۸۸	6.4	***	54.8	۸۸۸	4.9	**
Married nonparent family	60.0	۸۸۸	9.7	***	-		-	
Family employment status								
No workers in family	52.1		6.9	***	51.7		11.2	***
Part-time / other ¹ worker in family	46.4	~~~	5.0	***	41.9	~~	3.7	
Full-time worker without offer ² in								
family	57.7	~~~	6.9	***	57.5	٨	4.2	*
Full-time worker with offer in family	55.2	۸۸	13.4	***	52.5		8.5	***
Family income								
Less than 100% FPL	52.3		7.5	***	52.0		10.2	***
100–200% FPL	55.2		6.9	***	52.4		2.4	
200–300% FPL	54.4		7.3	***	55.1		8.0	
Over 300% FPL	52.3		9.8	***	52.2		3.5	
Duration of uninsurance ³								
Less than one year	31.9		9.6	***	31.5		6.9	***
More than one year	61.2	~~~	5.9	***	66.3	~~~	8.8	***
Sample size	24,093				5,375			

Source: Urban Institute analysis of the 1998, 1999, 2003 and 2004 National Health Interview Survey (NHIS). *Notes:* Non-elderly adults are age 19–64; children are age 0–18.

* (**) (***) Change over time significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

^ (^^) (^^^) Category is significantly different from first category in the variable group at the .10 (.05) (.01) level, two-tailed test.

¹ Other worker category includes workers for whom no full-/part-time information is available.

² For workers who report an ESI offer, no follow up question asks whether the employer policy also covers spouses and children. Therefore, the offer estimates reported here likely overstate the availability of ESI, particularly for children.

³ Duration of uninsurance is unknown (or the respondent refused question) for approximately 3.7 percent of uninsured nonelderly adults and 3.5 percent of uninsured children.

Notes

i. J. Holahan and A. Cook (November 2005), "Changes in Economic Conditions and Health Insurance Coverage, 2000-2004," *Health Affairs* Web Exclusive http://content.healthaffairs.org/cgi/reprint/hlthaff.w5.498v1 (20 April, 2006).

ii. Holahan and Cook (2005); T. Gilmer and R. Kronick (April 2005), "It's the Premiums, Stupid: Projections of the Uninsured Through 2013" *Health Affairs* Web Exclusive http://content.healthaffairs.org/cgi/reprint/hlthaff.w5.143v1 (20 April, 2006); S. Long and J. Graves (January 2006), "What Happens When Public Coverage is No Longer Available?" Kaiser Family Foundation Policy Brief. http://www.kff.org/medicaid/7449.cfm (1 January 2006); The Kaiser Family Foundation and Health Research And Educational Trust (September 2005), *Employer Health Benefits Survey, 2005 Summary of Findings*, http://www.kff.org/insurance/7315/upload/7315.pdf (20 April 2006).

iii. A small subset of uninsured adults and children (1 percent of the total nonelderly sample) were not asked to provide reasons for uninsurance, in most cases because they were identified as being uninsured during data-cleaning processes after the survey was administered. We have excluded these cases from this analysis.

iv. This category includes individuals in families in which a working adult is not offered ESI, or individuals who are not eligible as a dependent under a family member's ESI policy.

v. Other reasons include married, divorced or separated, death of spouse, moved, insurance company refused coverage, and other nonspecified reasons.

vi. National Center for Health Statistics (2005), "2004 National Health Interview Survey (NHIS) Public Use Data Release: NHIS Survey Description," Division of Health Interview Statistics, National Center for Health Statistics, Centers for Disease Control and Prevention. http://www.cdc.gov/nchs/nhis.htm; N. Schenker, et. al (January 2006). "Multiple Imputation of Family Income and Personal Earnings in the National Health Interview Survey: Methods and Examples," National Center for Health Statistics. http://www.cdc.gov/nchs/data/nhis/tecdoc.pdf (20 April 2006).

vii. Reported uninsurance rates are weighted percentages and therefore do not reflect percentages obtained using the raw sample numbers reported here.

viii. Kaiser Family Foundation (June 2004), "Immigrants and Health Coverage: A Primer," http://www.kff.org/uninsured/upload/Immigrantsand-Health-Coverage-A-Primer.pdf

ix. For workers who report an ESI offer, no follow-up question asks whether the employer's policy also covers spouses and dependent children. Therefore, the offer estimates reported here likely overstate the availability of ESI, particularly for children.





www.CoverTheUninsured.org

THE URBAN INSTITUTE 1010 Wisconsin Avenue N.W. • Suite 800 • Washington, DC 20007 • 202.572.2928 • Info@CoverTheUninsured.org

Robert Wood Johnson Foundation