|  | All State and local governments | State governments | Local governments |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Less than 250 employees | $\begin{array}{r} 250-999 \\ \text { employees } \end{array}$ | $\begin{aligned} & 1,000-4,999 \\ & \text { employees } \end{aligned}$ | $\begin{aligned} & \text { 5,000-9,999 } \\ & \text { employees } \end{aligned}$ | $\begin{array}{r} 10,000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ |
| Single Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 6,278 | 6,129 | 6,292 | 6,409 | 6,309 | 6,214 | 6,369 |
| 10th percentile | 4,452 | 4,572 | 4,416 | 4,284 | 4,103 | 4,140 | 5,052 |
| 25th percentile | 5,232 | 5,232 | 5,100 | 5,112 | 5,130 | 5,184 | 5,520 |
| 50th percentile (median) | 6,060 | 6,012 | 6,108 | 6,377 | 5,988 | 5,748 | 6,084 |
| 75th percentile | 7,080 | 6,840 | 7,200 | 7,452 | 7,124 | 7,080 | 6,876 |
| 90th percentile | 8,256 | 7,392 | 8,532 | 8,556 | 8,651 | 8,400 | 8,064 |
| Employee-plus-one Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 11,642 | 11,338 | 12,552 | 12,011 | 11,675 | 11,053 | 11,523 |
| 10th percentile | 7,932 | 8,460 | 8,172 | 7,826 | 7,746 | 7,140 | 7,776 |
| 25th percentile | 9,500 | 9,300 | 10,080 | 9,756 | 9,418 | 8,616 | 9,804 |
| 50th percentile (median) | 11,628 | 11,160 | 12,024 | 11,916 | 11,568 | 11,280 | 11,760 |
| 75th percentile | 13,451 | 13,080 | 14,676 | 14,088 | 13,988 | 12,924 | 12,912 |
| 90th percentile | 15,444 | 14,352 | 17,108 | 15,960 | 16,027 | 14,700 | 15,084 |
| Family Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 16,301 | 16,153 | 16,779 | 16,796 | 16,371 | 15,988 | 15,649 |
| 10th percentile | 11,700 | 12,132 | 11,568 | 12,108 | 11,240 | 10,680 | 11,362 |
| 25th percentile | 14,136 | 14,916 | 13,896 | 14,040 | 13,460 | 13,176 | 14,328 |
| 50th percentile (median) | 16,248 | 16,692 | 16,380 | 16,692 | 16,368 | 16,128 | 14,772 |
| 75th percentile | 18,276 | 17,520 | 19,080 | 19,020 | 18,684 | 18,360 | 17,436 |
| 90th percentile | 20,880 | 19,560 | 22,260 | 21,576 | 21,552 | 20,741 | 20,100 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.1(2012) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90 th percentiles through State and local government jobs by government type: United States, 2012

|  | All State and local governments | State governments | Local governments |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Less than 250 employees | $\begin{array}{r} 250-999 \\ \text { employees } \end{array}$ | $\begin{aligned} & \text { 1,000-4,999 } \\ & \text { employees } \end{aligned}$ | $\begin{gathered} \hline \text { 5,000-9,999 } \\ \text { employees } \end{gathered}$ | 10,000 or more employees |
| Single Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 39.18 | 0.00 | 102.35 | 92.50 | 185.00 | 28.85 | 0.00 |
| 10th percentile | 61.04 | 0.00 | 118.29 | 105.81 | 169.85 | 72.83 | 0.00 |
| 25th percentile | 13.02 | 0.00 | 113.77 | 140.10 | 173.41 | 50.36 | 0.00 |
| 50th percentile (median) | 41.18 | 0.00 | 112.72 | 85.31 | 166.82 | 51.38 | 0.00 |
| 75th percentile | 26.41 | 0.00 | 119.72 | 79.53 | 210.97 | 63.46 | 0.00 |
| 90th percentile | 70.61 | 0.00 | 194.57 | 168.82 | 280.91 | 58.85 | 0.00 |
| Employee-plus-one Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 42.46 | 0.00 | 242.42 | 124.78 | 219.74 | 77.82 | 0.00 |
| 10th percentile | 73.77 | 0.00 | 241.92 | 117.75 | 323.19 | 118.87 | 0.00 |
| 25th percentile | 58.45 | 0.00 | 274.35 | 114.16 | 226.06 | 104.11 | 0.00 |
| 50th percentile (median) | 47.87 | 0.00 | 244.47 | 205.41 | 279.87 | 103.24 | 0.00 |
| 75th percentile | 57.07 | 0.00 | 289.34 | 244.80 | 345.84 | 108.40 | 0.00 |
| 90th percentile | 91.02 | 0.00 | 492.92 | 257.34 | 304.01 | 149.29 | 0.00 |
| Family Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 87.82 | 0.00 | 298.14 | 181.18 | 322.99 | 131.03 | 0.00 |
| 10th percentile | 129.34 | 0.00 | 331.71 | 266.27 | 479.37 | 101.39 | 0.00 |
| 25th percentile | 99.64 | 0.00 | 346.42 | 270.54 | 516.50 | 171.63 | 0.00 |
| 50th percentile (median) | 94.00 | 0.00 | 341.01 | 190.80 | 272.92 | 117.47 | 0.00 |
| 75th percentile | 99.89 | 0.00 | 466.68 | 208.13 | 406.68 | 90.26 | 0.00 |
| 90th percentile | 187.53 | 0.00 | 580.36 | 608.04 | 616.56 | 488.52 | 0.00 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Standard errors of zero indicate that all governments in the category are in the survey.

Table III.G.2(2012) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50 th (median), 75 th and 90 th percentiles through state and local government jobs by government type: United States, 2012

|  | All State and local governments | State governments | Local governments |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Less than 250 employees | $\begin{array}{r} 250-999 \\ \text { employees } \end{array}$ | $\begin{aligned} & \text { 1,000-4,999 } \\ & \text { employees } \end{aligned}$ | $\begin{aligned} & \text { 5,000-9,999 } \\ & \text { employees } \end{aligned}$ | 10,000 or more employees |
| Single Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 713 | 813 | 589 | 738 | 740 | 877 | 490 |
| 10th percentile | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25th percentile | 0 | 264 | 0 | 0 | 0 | 264 | 0 |
| 50th percentile (median) | 528 | 744 | 0 | 500 | 588 | 696 | 256 |
| 75th percentile | 1,116 | 1,152 | 900 | 1,132 | 1,164 | 1,200 | 756 |
| 90th percentile | 1,644 | 1,644 | 1,644 | 1,644 | 1,752 | 1,924 | 1,392 |
| Employee-plus-one Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 2,463 | 2,249 | 2,631 | 2,728 | 2,592 | 2,870 | 2,120 |
| 10th percentile | 480 | 1,044 | 0 | 432 | 600 | 732 | 0 |
| 25th percentile | 1,200 | 1,344 | 852 | 1,080 | 1,272 | 1,668 | 528 |
| 50th percentile (median) | 2,112 | 2,016 | 2,184 | 2,340 | 2,256 | 2,424 | 1,848 |
| 75th percentile | 3,204 | 2,580 | 3,816 | 3,516 | 3,314 | 3,816 | 3,264 |
| 90th percentile | 4,810 | 3,684 | 5,717 | 5,304 | 5,200 | 5,172 | 4,452 |
| Family Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 3,088 | 2,947 | 3,038 | 3,507 | 3,499 | 3,794 | 2,045 |
| 10th percentile | 0 | 1,056 | 0 | 810 | 480 | 804 | 0 |
| 25th percentile | 1,176 | 1,836 | 960 | 1,632 | 1,620 | 1,656 | 0 |
| 50th percentile (median) | 2,580 | 2,688 | 2,160 | 2,844 | 3,000 | 3,048 | 0 |
| 75th percentile | 4,128 | 3,900 | 4,212 | 4,248 | 4,632 | 5,136 | 3,744 |
| 90th percentile | 6,228 | 5,040 | 7,295 | 7,152 | 7,148 | 7,956 | 5,628 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.2(2012) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50 th (median), 75 th and 90 th percentiles through State and local government jobs by government type: United States, 2012

|  | All State and local governments | State governments | Local governments |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Less than 250 employees | $\begin{array}{r} 250-999 \\ \text { employees } \end{array}$ | $\begin{aligned} & \text { 1,000-4,999 } \\ & \text { employees } \end{aligned}$ | $\begin{aligned} & \text { 5,000-9,999 } \\ & \text { employees } \end{aligned}$ | 10,000 or more employees |
| Single Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 7.97 | 0.00 | 31.45 | 21.70 | 39.94 | 27.46 | 0.00 |
| 10th percentile | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25th percentile | 0.00 | 0.00 | 0.00 | 22.80 | 38.99 | 43.07 | 0.00 |
| 50th percentile (median) | 14.64 | 0.00 | 71.86 | 48.86 | 73.83 | 51.09 | 0.00 |
| 75th percentile | 11.90 | 0.00 | 50.07 | 29.20 | 63.99 | 26.58 | 0.00 |
| 90th percentile | 16.18 | 0.00 | 83.21 | 69.33 | 113.76 | 51.53 | 0.00 |
| Employee-plus-one Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 27.98 | 0.00 | 95.47 | 74.34 | 126.77 | 70.83 | 0.00 |
| 10th percentile | 62.03 | 0.00 | 17.74 | 108.51 | 117.96 | 62.69 | 0.00 |
| 25th percentile | 24.36 | 0.00 | 82.30 | 77.86 | 125.87 | 70.77 | 0.00 |
| 50th percentile (median) | 26.13 | 0.00 | 129.19 | 58.05 | 81.61 | 114.60 | 0.00 |
| 75th percentile | 46.15 | 0.00 | 151.24 | 155.20 | 115.53 | 124.49 | 0.00 |
| 90th percentile | 79.76 | 0.00 | 254.04 | 283.48 | 281.02 | 134.97 | 0.00 |
| Family Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 43.40 | 0.00 | 114.62 | 147.27 | 115.38 | 195.00 | 0.00 |
| 10th percentile | 0.00 | 0.00 | 51.86 | 118.74 | 113.25 | 59.25 | 0.00 |
| 25th percentile | 57.47 | 0.00 | 167.89 | 105.68 | 123.90 | 104.95 | 0.00 |
| 50th percentile (median) | 51.94 | 0.00 | 142.61 | 172.79 | 119.01 | 152.50 | 0.00 |
| 75th percentile | 25.62 | 0.00 | 178.50 | 167.54 | 260.97 | 244.13 | 0.00 |
| 90th percentile | 94.03 | 0.00 | 332.24 | 190.97 | 574.41 | 601.71 | 0.00 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Standard errors of zero indicate that all governments in the category are in the survey.

|  | All State and local governments | State governments | Local governments |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Less than 250 employees | $\begin{array}{r} 250-999 \\ \text { employees } \end{array}$ | $\begin{aligned} & \text { 1,000-4,999 } \\ & \text { employees } \end{aligned}$ | $\begin{aligned} & \text { 5,000-9,999 } \\ & \text { employees } \end{aligned}$ | $\begin{array}{r} 10,000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ |
| Single Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 5,565 | 5,315 | 5,704 | 5,671 | 5,568 | 5,337 | 5,878 |
| 10th percentile | 3,516 | 3,780 | 3,504 | 3,504 | 3,216 | 3,360 | 4,200 |
| 25th percentile | 4,572 | 4,860 | 4,608 | 4,380 | 4,300 | 4,108 | 5,136 |
| 50th percentile (median) | 5,424 | 5,364 | 5,604 | 5,688 | 5,364 | 5,184 | 5,664 |
| 75th percentile | 6,348 | 5,856 | 6,804 | 6,812 | 6,615 | 6,144 | 6,600 |
| 90th percentile | 7,459 | 6,504 | 8,004 | 7,800 | 8,040 | 7,536 | 7,248 |
| Employee-plus-one Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 9,179 | 9,090 | 9,920 | 9,282 | 9,082 | 8,183 | 9,403 |
| 10th percentile | 5,016 | 6,300 | 4,884 | 4,272 | 4,692 | 3,900 | 5,184 |
| 25th percentile | 6,960 | 7,248 | 6,936 | 6,816 | 6,540 | 5,208 | 6,936 |
| 50th percentile (median) | 9,120 | 8,996 | 9,444 | 9,228 | 8,976 | 8,164 | 9,804 |
| 75th percentile | 11,156 | 10,860 | 12,720 | 12,192 | 11,544 | 10,530 | 11,412 |
| 90th percentile | 13,428 | 12,060 | 15,222 | 14,168 | 13,844 | 12,610 | 13,104 |
| Family Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 13,213 | 13,206 | 13,741 | 13,290 | 12,872 | 12,195 | 13,603 |
| 10th percentile | 7,680 | 9,336 | 6,981 | 6,960 | 7,080 | 5,284 | 9,000 |
| 25th percentile | 10,716 | 12,090 | 10,380 | 10,476 | 9,840 | 9,093 | 12,564 |
| 50th percentile (median) | 13,644 | 13,248 | 13,728 | 13,980 | 12,900 | 12,720 | 14,328 |
| 75th percentile | 15,504 | 14,712 | 17,138 | 15,936 | 15,564 | 15,852 | 15,480 |
| 90th percentile | 18,024 | 16,524 | 19,704 | 18,360 | 19,109 | 17,174 | 16,640 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table III.G.3(2012) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50 th (median), 75 th and 90 th percentiles through State and local government jobs by government family coverage at the
type

|  | All State and local governments | State governments | Local governments |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Less than 250 employees | $\begin{array}{r} 250-999 \\ \text { employees } \end{array}$ | $\begin{aligned} & \text { 1,000-4,999 } \\ & \text { employees } \end{aligned}$ | $\begin{array}{r} \text { 5,000-9,999 } \\ \text { employees } \end{array}$ | 10,000 or more employees |
| Single Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 39.71 | 0.00 | 95.88 | 89.48 | 166.22 | 30.07 | 0.00 |
| 10th percentile | 77.85 | 0.00 | 132.14 | 164.79 | 170.77 | 36.24 | 0.00 |
| 25th percentile | 54.85 | 0.00 | 140.91 | 121.08 | 168.17 | 67.57 | 0.00 |
| 50th percentile (median) | 18.29 | 0.00 | 73.01 | 93.13 | 147.78 | 29.37 | 0.00 |
| 75 th percentile | 38.28 | 0.00 | 128.85 | 81.14 | 191.76 | 88.90 | 0.00 |
| 90th percentile | 64.41 | 0.00 | 139.61 | 136.28 | 259.44 | 109.68 | 0.00 |
| Employee-plus-one Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 48.23 | 0.00 | 284.31 | 135.15 | 256.93 | 126.44 | 0.00 |
| 10th percentile | 62.38 | 0.00 | 333.50 | 329.45 | 445.78 | 93.79 | 0.00 |
| 25th percentile | 53.19 | 0.00 | 260.35 | 301.25 | 318.13 | 134.73 | 0.00 |
| 50th percentile (median) | 56.45 | 0.00 | 347.73 | 105.26 | 407.67 | 274.31 | 0.00 |
| 75 th percentile | 90.55 | 0.00 | 409.28 | 319.19 | 475.45 | 170.55 | 0.00 |
| 90th percentile | 104.98 | 0.00 | 483.81 | 336.40 | 209.41 | 189.55 | 0.00 |
| Family Coverage: |  |  |  |  |  |  |  |
| Average (mean) | 65.92 | 0.00 | 343.05 | 229.03 | 305.21 | 83.99 | 0.00 |
| 10th percentile | 186.40 | 0.00 | 436.44 | 477.44 | 561.19 | 112.43 | 0.00 |
| 25th percentile | 120.74 | 0.00 | 371.86 | 426.74 | 537.83 | 236.86 | 0.00 |
| 50th percentile (median) | 105.37 | 0.00 | 374.55 | 327.25 | 355.05 | 189.67 | 0.00 |
| 75th percentile | 85.92 | 0.00 | 513.85 | 323.93 | 376.22 | 101.64 | 0.00 |
| 90th percentile | 158.40 | 0.00 | 571.38 | 380.43 | 563.08 | 64.53 | 0.00 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Standard errors of zero indicate that all governments in the category are in the survey.

