

**Table III.A.2.a Percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2023**

| <b>Census division/<br/>government type and size</b> | <b>All State and local governments</b> |
|--|--|
| United States  | 35.7%                                  |
| Census division:                                     |  |
| New England  | 38.1%                                  |
| Middle Atlantic                                      | 37.0%                                  |
| East North Central                                   | 42.7%                                  |
| West North Central                                   | 30.6%                                  |
| South Atlantic                                       | 39.3%                                  |
| East South Central                                   | 33.1%                                  |
| West South Central                                   | 26.2%                                  |
| Mountain   | 34.3%                                  |
| Pacific  | 37.1%                                  |
| Government type and size:                            |  |
| State governments                                    | 72.3%                                  |
| Local governments:                                   |  |
| Less than 250 employees                              | 31.2%                                  |
| 250-999 employees                                    | 46.0%                                  |
| 1,000-4,999 employees                                | 58.4%                                  |
| 5,000-9,999 employees                                | 49.6%                                  |
| 10,000 or more employees                             | 67.0%                                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.A.2.a Standard errors for percent of State and local governments that offer health insurance that self-insure at least one plan by government type and size and census division: United States, 2023**

| <b>Census division/<br/>government type and size</b> | <b>All State and local governments</b> |
|--|--|
| United States  | 1.99%                                  |
| Census division:                                     |  |
| New England  | 4.72%                                  |
| Middle Atlantic                                      | 5.37%                                  |
| East North Central                                   | 5.96%                                  |
| West North Central                                   | 5.35%                                  |
| South Atlantic                                       | 5.50%                                  |
| East South Central                                   | 5.12%                                  |
| West South Central                                   | 4.07%                                  |
| Mountain   | 6.04%                                  |
| Pacific  | 6.10%                                  |
| Government type and size:                            |  |
| State governments                                    | 1.71%                                  |
| Local governments:                                   |  |
| Less than 250 employees                              | 2.50%                                  |
| 250-999 employees                                    | 3.57%                                  |
| 1,000-4,999 employees                                | 3.36%                                  |
| 5,000-9,999 employees                                | 6.61%                                  |
| 10,000 or more employees                             | 3.52%                                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.A.2.e Percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Two or more<br>plans | Conventional<br>indemnity | Any managed<br>care | Exclusive<br>provider | Mixed provider | With waiting<br>period |
|--|----------------------|---------------------------|---------------------|-----------------------|----------------|------------------------|
| United States                                | 48.4%                | 19.2%                     | 89.3%               | 30.9%                 | 74.8%          | 53.6%                  |
| Census division:                             |                      |                           |                     |                       |                |                        |
| New England                                  | 52.6%                | 20.9%                     | 93.3%               | 43.6%                 | 74.4%          | 45.6%                  |
| Middle Atlantic                              | 50.1%                | 21.6%                     | 92.1%               | 30.7%                 | 76.6%          | 47.8%                  |
| East North Central                           | 49.4%                | 19.8%                     | 87.9%               | 35.1%                 | 74.8%          | 44.9%                  |
| West North Central                           | 42.3%                | 22.7%                     | 82.5%               | 18.7%                 | 71.3%          | 60.5%                  |
| South Atlantic                               | 48.7%                | 24.9%                     | 80.2%               | 20.6%                 | 70.2%          | 64.1%                  |
| East South Central                           | 35.2%                | 7.4% *                    | 95.3%               | 22.8%                 | 77.1%          | 51.8%                  |
| West South Central                           | 44.2%                | 17.6%                     | 90.1%               | 34.8%                 | 70.7%          | 62.4%                  |
| Mountain                                     | 36.1%                | 12.7% *                   | 93.8%               | 15.6%                 | 86.1%          | 55.7%                  |
| Pacific                                      | 77.9%                | 15.8%                     | 99.6%               | 60.4%                 | 79.3%          | 51.3%                  |
| Government type and size:                    |                      |                           |                     |                       |                |                        |
| State governments                            | 80.8%                | 1.2%                      | 100.0%              | 32.3%                 | 98.0%          | 41.6%                  |
| Local governments:                           |                      |                           |                     |                       |                |                        |
| Less than 250 employees                      | 42.0%                | 20.5%                     | 87.5%               | 28.9%                 | 72.8%          | 51.6%                  |
| 250-999 employees                            | 64.8%                | 16.0%                     | 94.0%               | 35.8%                 | 79.9%          | 56.7%                  |
| 1,000-4,999 employees                        | 76.7%                | 17.6%                     | 96.0%               | 39.3%                 | 81.5%          | 68.9%                  |
| 5,000-9,999 employees                        | 76.3%                | 4.4% *                    | 99.3%               | 45.9%                 | 84.0%          | 62.2%                  |
| 10,000 or more employees                     | 86.9%                | 0.0%                      | 100.0%              | 48.0%                 | 90.5%          | 62.9%                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

**Table III.A.2.e Standard errors for percent of State and local governments offering health insurance by plan provider arrangement and other plan options by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Two or more<br>plans | Conventional<br>indemnity | Any managed<br>care | Exclusive<br>provider | Mixed provider | With waiting<br>period |
|--|----------------------|---------------------------|---------------------|-----------------------|----------------|------------------------|
| United States                                | 2.05%                | 1.79%                     | 1.63%               | 1.91%                 | 1.91%          | 2.10%                  |
| Census division:                             |                      |                           |                     |                       |                |                        |
| New England                                  | 4.71%                | 3.69%                     | 2.07%               | 4.79%                 | 4.71%          | 4.71%                  |
| Middle Atlantic                              | 5.71%                | 4.08%                     | 2.92%               | 5.20%                 | 4.72%          | 5.74%                  |
| East North Central                           | 6.05%                | 5.57%                     | 5.22%               | 5.99%                 | 5.65%          | 5.98%                  |
| West North Central                           | 5.19%                | 4.16%                     | 3.92%               | 4.63%                 | 4.97%          | 5.62%                  |
| South Atlantic                               | 5.98%                | 6.97%                     | 7.21%               | 3.32%                 | 6.77%          | 6.65%                  |
| East South Central                           | 4.35%                | 2.29% *                   | 1.91%               | 5.09%                 | 5.11%          | 5.08%                  |
| West South Central                           | 4.49%                | 4.45%                     | 4.07%               | 4.26%                 | 4.47%          | 4.41%                  |
| Mountain                                     | 5.38%                | 4.62% *                   | 3.14%               | 3.09%                 | 3.72%          | 6.44%                  |
| Pacific                                      | 5.31%                | 4.44%                     | 0.44%               | 5.90%                 | 5.46%          | 6.25%                  |
| Government type and size:                    |                      |                           |                     |                       |                |                        |
| State governments                            | 1.14%                | 0.32%                     | 0.00%               | 1.26%                 | 0.61%          | 1.73%                  |
| Local governments:                           |                      |                           |                     |                       |                |                        |
| Less than 250 employees                      | 2.56%                | 2.27%                     | 2.09%               | 2.42%                 | 2.44%          | 2.66%                  |
| 250-999 employees                            | 2.96%                | 2.18%                     | 1.22%               | 2.90%                 | 2.39%          | 2.61%                  |
| 1,000-4,999 employees                        | 3.41%                | 2.55%                     | 1.04%               | 3.18%                 | 2.11%          | 2.89%                  |
| 5,000-9,999 employees                        | 5.40%                | 2.42% *                   | 0.71%               | 3.27%                 | 5.02%          | 8.09%                  |
| 10,000 or more employees                     | 0.95%                | 0.00%                     | 0.00%               | 1.29%                 | 2.05%          | 2.51%                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

Estimates for Insurance to Retirees are now located in Table III.A.2.h.

**Table III.A.2.h Percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2023**

| <b>Census division/<br/>government type and size</b> | <b>Insurance to retirees under 65</b> | <b>Insurance to retirees 65 and over</b> |
|--|---------------------------------------|--|
| United States  | 35.1%                                 | 27.5%                                    |
| Census division:                                     |                                       |  |
| New England  | 45.9%                                 | 48.7%                                    |
| Middle Atlantic                                      | 38.9%                                 | 37.8%                                    |
| East North Central                                   | 31.8%                                 | 27.1%                                    |
| West North Central                                   | 32.4%                                 | 10.9%                                    |
| South Atlantic                                       | 46.9%                                 | 33.7%                                    |
| East South Central                                   | 27.5%                                 | 25.3%                                    |
| West South Central                                   | 30.9%                                 | 20.7%                                    |
| Mountain   | 14.5%                                 | 10.6% *                                  |
| Pacific  | 49.1%                                 | 44.4%                                    |
| Government type and size:                            |                                       |  |
| State governments                                    | 54.6%                                 | 42.7%                                    |
| Local governments:                                   |                                       |  |
| Less than 250 employees                              | 28.1%                                 | 22.3%                                    |
| 250-999 employees                                    | 55.1%                                 | 42.6%                                    |
| 1,000-4,999 employees                                | 62.4%                                 | 48.8%                                    |
| 5,000-9,999 employees                                | 64.9%                                 | 35.8%                                    |
| 10,000 or more employees                             | 77.4%                                 | 59.5%                                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

**Table III.A.2.h Standard errors for percent of State and local governments that offer health insurance to retirees by government type and size and census division: United States, 2023**

| <b>Census division/<br/>government type and size</b> | <b>Insurance to retirees under 65</b> | <b>Insurance to retirees 65 and over</b> |
|--|---------------------------------------|--|
| United States  | 1.95%                                 | 1.79%                                    |
| Census division:                                     |                                       |  |
| New England  | 4.61%                                 | 4.84%                                    |
| Middle Atlantic                                      | 5.10%                                 | 5.27%                                    |
| East North Central                                   | 5.87%                                 | 5.89%                                    |
| West North Central                                   | 5.21%                                 | 2.86%                                    |
| South Atlantic                                       | 5.93%                                 | 5.21%                                    |
| East South Central                                   | 4.13%                                 | 4.12%                                    |
| West South Central                                   | 5.23%                                 | 3.15%                                    |
| Mountain   | 3.58%                                 | 3.36% *                                  |
| Pacific  | 6.21%                                 | 6.23%                                    |
| Government type and size:                            |                                       |  |
| State governments                                    | 1.74%                                 | 1.69%                                    |
| Local governments:                                   |                                       |  |
| Less than 250 employees                              | 2.38%                                 | 2.26%                                    |
| 250-999 employees                                    | 3.73%                                 | 2.60%                                    |
| 1,000-4,999 employees                                | 3.16%                                 | 3.44%                                    |
| 5,000-9,999 employees                                | 5.83%                                 | 6.25%                                    |
| 10,000 or more employees                             | 2.34%                                 | 3.57%                                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

Retiree estimates for years prior to 2011 are provided in Table III.A.2.e for those earlier years.

**Table III.A.2.i Percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 25.5%                           | 7.5%              | 26.9%                   | 23.3%             | 18.2%                 | 14.4%                 | 19.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 17.7%                           | 8.7%              | 16.4% *                 | 22.6%             | 14.9% *               | --                    | 66.7%                    |
| Middle Atlantic    | 29.1%                           | 13.6%             | 31.4%                   | 22.6%             | 15.0% *               | --                    | --                       |
| East North Central | 29.2%                           | 12.2%             | 29.8%                   | 31.2%             | 13.8% *               | 0.0%                  | --                       |
| West North Central | 28.7%                           | 0.0%              | 28.9%                   | 29.7%             | --                    | 13.6%                 | --                       |
| South Atlantic     | 22.3%                           | 0.0%              | 22.9%                   | 24.3%             | 18.6%                 | 8.3%                  | 26.2%                    |
| East South Central | 18.3%                           | 5.8% *            | 20.1% *                 | 13.1% *           | 21.9% *               | 41.5%                 | 0.0%                     |
| West South Central | 22.3%                           | 6.3% *            | 24.2%                   | 17.8% *           | 16.2% *               | 15.4% *               | 9.6% *                   |
| Mountain           | 22.2%                           | 2.9% *            | 22.7%                   | 30.2%             | --                    | 0.0%                  | 2.4%                     |
| Pacific            | 26.8%                           | 16.9% *           | 29.0%                   | 17.2% *           | 27.3%                 | --                    | 16.3%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.A.2.i Standard errors for percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.96%                           | 0.96%             | 2.49%                   | 2.35%             | 2.43%                 | 4.09%                 | 3.52%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.79%                           | 0.00%             | 5.22% *                 | 4.81%             | 5.64% *               | --                    | 0.00%                    |
| Middle Atlantic    | 5.58%                           | 0.00%             | 6.89%                   | 5.21%             | 5.60% *               | --                    | --                       |
| East North Central | 5.98%                           | 2.91%             | 7.24%                   | 6.66%             | 8.59% *               | 0.00%                 | --                       |
| West North Central | 5.35%                           | 0.00%             | 5.97%                   | 8.68%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 4.62%                           | 0.00%             | 6.78%                   | 5.32%             | 4.27%                 | 1.82%                 | 6.06%                    |
| East South Central | 4.25%                           | 1.86% *           | 6.48% *                 | 3.94% *           | 6.71% *               | 5.86%                 | 0.00%                    |
| West South Central | 3.96%                           | 2.43% *           | 5.03%                   | 6.60% *           | 6.38% *               | 4.95% *               | 5.48% *                  |
| Mountain           | 5.01%                           | 1.47% *           | 6.13%                   | 7.42%             | --                    | 0.00%                 | 0.00%                    |
| Pacific            | 5.50%                           | 5.18% *           | 7.76%                   | 6.51% *           | 7.07%                 | --                    | 4.18%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.A.2.j Percent of State and local governments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Pretax Contributions | Flexible Spending Account | Flexible Benefits Plans |
|--|----------------------|---------------------------|-------------------------|
| United States                                | 64.0%                | 43.9%                     | 32.3%                   |
| Census division:                             |                      |                           |                         |
| New England                                  | 77.1%                | 48.5%                     | 29.1%                   |
| Middle Atlantic                              | 69.3%                | 50.4%                     | 19.1%                   |
| East North Central                           | 59.4%                | 36.5%                     | 23.1%                   |
| West North Central                           | 46.7%                | 41.0%                     | 41.0%                   |
| South Atlantic                               | 80.6%                | 44.7%                     | 35.8%                   |
| East South Central                           | 59.4%                | 47.3%                     | 41.3%                   |
| West South Central                           | 73.1%                | 40.3%                     | 43.6%                   |
| Mountain                                     | 73.9%                | 48.5%                     | 36.9%                   |
| Pacific                                      | 62.3%                | 60.0%                     | 36.2%                   |
| Government type and size:                    |                      |                           |                         |
| State governments                            | 93.6%                | 92.3%                     | 60.3%                   |
| Local governments:                           |                      |                           |                         |
| Less than 250 employees                      | 57.8%                | 35.6%                     | 26.1%                   |
| 250-999 employees                            | 87.8%                | 73.2%                     | 54.1%                   |
| 1,000-4,999 employees                        | 89.0%                | 85.0%                     | 63.6%                   |
| 5,000-9,999 employees                        | 98.9%                | 82.4%                     | 60.0%                   |
| 10,000 or more employees                     | 95.4%                | 93.5%                     | 68.3%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.A.2.j Standard errors for percent of State and local governments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Pretax Contributions | Flexible Spending Account | Flexible Benefits Plans |
|--|----------------------|---------------------------|-------------------------|
| United States                                | 2.39%                | 2.07%                     | 1.78%                   |
| Census division:                             |                      |                           |                         |
| New England                                  | 4.45%                | 4.83%                     | 4.08%                   |
| Middle Atlantic                              | 5.70%                | 5.77%                     | 3.45%                   |
| East North Central                           | 6.54%                | 5.28%                     | 4.23%                   |
| West North Central                           | 5.42%                | 5.00%                     | 5.21%                   |
| South Atlantic                               | 5.05%                | 5.51%                     | 4.63%                   |
| East South Central                           | 5.48%                | 5.06%                     | 4.61%                   |
| West South Central                           | 5.46%                | 4.88%                     | 5.04%                   |
| Mountain                                     | 5.56%                | 6.23%                     | 6.02%                   |
| Pacific                                      | 6.18%                | 6.55%                     | 5.22%                   |
| Government type and size:                    |                      |                           |                         |
| State governments                            | 0.74%                | 0.78%                     | 1.74%                   |
| Local governments:                           |                      |                           |                         |
| Less than 250 employees                      | 2.83%                | 2.35%                     | 2.02%                   |
| 250-999 employees                            | 2.45%                | 4.00%                     | 3.51%                   |
| 1,000-4,999 employees                        | 2.43%                | 2.65%                     | 3.03%                   |
| 5,000-9,999 employees                        | 0.20%                | 5.17%                     | 7.82%                   |
| 10,000 or more employees                     | 0.80%                | 0.94%                     | 2.45%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.A.2.k Among small State and local governments, percent that offer health insurance that use a third party to help purchase the insurance plans by government type and size and census division: United States, 2023**

| Division           | Total | Less than 10 employees | 10-24 employees | 25-49 employees | 50-100 employees |
|--------------------|-------|------------------------|-----------------|-----------------|------------------|
| United States      | 69.3% | 68.7%                  | 69.8%           | 67.6%           | 80.7%            |
| Census division:   |       |                        |                 |                 |                  |
| New England        | 31.2% | --                     | --              | --              | --               |
| Middle Atlantic    | 55.4% | --                     | --              | --              | --               |
| East North Central | 91.8% | 100.0%                 | 93.9%           | 84.3%           | --               |
| West North Central | 84.2% | 100.0%                 | 84.3%           | 67.8%           | --               |
| South Atlantic     | 75.5% | --                     | --              | 74.6%           | --               |
| East South Central | 42.6% | --                     | --              | --              | --               |
| West South Central | 60.3% | --                     | --              | --              | --               |
| Mountain           | 61.9% | --                     | --              | 75.5%           | 100.0%           |
| Pacific            | 65.4% | --                     | --              | --              | --               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.A.2.k Standard errors for among small State and local governments, percent that offer health insurance that use a third party to help purchase the insurance plans by government type and size and census division: United States, 2023**

| Division           | Total  | Less than 10 employees | 10-24 employees | 25-49 employees | 50-100 employees |
|--------------------|--------|------------------------|-----------------|-----------------|------------------|
| United States      | 3.17%  | 6.60%                  | 5.37%           | 4.97%           | 8.96%            |
| Census division:   |        |                        |                 |                 |                  |
| New England        | 7.97%  | --                     | --              | --              | --               |
| Middle Atlantic    | 9.46%  | --                     | --              | --              | --               |
| East North Central | 4.76%  | 0.00%                  | 6.03%           | 10.18%          | --               |
| West North Central | 5.98%  | 0.00%                  | 10.65%          | 11.33%          | --               |
| South Atlantic     | 8.34%  | --                     | --              | 11.91%          | --               |
| East South Central | 9.37%  | --                     | --              | --              | --               |
| West South Central | 10.25% | --                     | --              | --              | --               |
| Mountain           | 9.08%  | --                     | --              | 11.96%          | 0.00%            |
| Pacific            | 10.19% | --                     | --              | --              | --               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.A.2.I Percent of State and local governments that offer paid sick leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 87.3%                           | 100.0%            | 84.8%                   | 97.1%             | 97.0%                 | 98.0%                 | 98.2%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 94.5%                           | 100.0%            | 92.4%                   | 100.0%            | 100.0%                | --                    | 100.0%                   |
| Middle Atlantic    | 94.3%                           | 100.0%            | 93.1%                   | 100.0%            | 97.5%                 | 100.0%                | 100.0%                   |
| East North Central | 72.6%                           | 100.0%            | 69.4%                   | 95.7%             | 85.6%                 | 100.0%                | 100.0%                   |
| West North Central | 82.5%                           | 100.0%            | 81.5%                   | 91.9%             | 100.0%                | 86.4%                 | --                       |
| South Atlantic     | 97.1%                           | 100.0%            | 97.1%                   | 96.4%             | 96.8%                 | 95.1%                 | 99.5%                    |
| East South Central | 91.2%                           | 100.0%            | 88.3%                   | 95.9%             | 98.0%                 | 100.0%                | 100.0%                   |
| West South Central | 91.1%                           | 100.0%            | 88.8%                   | 98.2%             | 100.0%                | 100.0%                | 90.4%                    |
| Mountain           | 99.4%                           | 100.0%            | 100.0%                  | 95.4%             | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 100.0%                          | 100.0%            | 100.0%                  | 100.0%            | 100.0%                | 100.0%                | 96.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.A.2.I Standard errors for percent of State and local governments that offer paid sick leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2.18%                           | 0.00%             | 2.67%                   | 0.85%             | 1.43%                 | 0.86%                 | 0.74%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.70%                           | 0.00%             | 3.72%                   | 0.00%             | 0.00%                 | --                    | 0.00%                    |
| Middle Atlantic    | 3.66%                           | 0.00%             | 4.51%                   | 0.00%             | 1.76%                 | 0.00%                 | 0.00%                    |
| East North Central | 6.41%                           | 0.00%             | 7.19%                   | 2.42%             | 8.80%                 | 0.00%                 | 0.00%                    |
| West North Central | 5.63%                           | 0.00%             | 6.14%                   | 4.40%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 1.22%                           | 0.00%             | 1.63%                   | 3.32%             | 1.62%                 | 2.15%                 | 0.22%                    |
| East South Central | 2.72%                           | 0.00%             | 4.01%                   | 2.60%             | 1.98%                 | 0.00%                 | 0.00%                    |
| West South Central | 4.25%                           | 0.00%             | 5.44%                   | 1.85%             | 0.00%                 | 0.00%                 | 5.63%                    |
| Mountain           | 0.42%                           | 0.00%             | 0.00%                   | 3.15%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.02%                           | 0.00%             | 0.00%                   | 0.00%             | 0.00%                 | 0.00%                 | 2.04%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.A.2.m Percent of State and local governments that offer paid vacation leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 88.9%                           | 100.0%            | 86.4%                   | 98.6%             | 99.7%                 | 99.4%                 | 100.0%                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 91.9%                           | 100.0%            | 88.6%                   | 100.0%            | 100.0%                | --                    | 100.0%                   |
| Middle Atlantic    | 96.6%                           | 100.0%            | 95.8%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| East North Central | 75.3%                           | 100.0%            | 71.6%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| West North Central | 82.9%                           | 100.0%            | 81.2%                   | 100.0%            | 100.0%                | 100.0%                | --                       |
| South Atlantic     | 98.7%                           | 100.0%            | 98.1%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| East South Central | 96.9%                           | 100.0%            | 97.6%                   | 93.7%             | 99.0%                 | 100.0%                | 100.0%                   |
| West South Central | 94.6%                           | 100.0%            | 94.0%                   | 96.3%             | 97.8%                 | 96.3%                 | 100.0%                   |
| Mountain           | 99.7%                           | 100.0%            | 100.0%                  | 97.9%             | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 97.9%                           | 100.0%            | 96.9%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.A.2.m Standard errors for percent of State and local governments that offer paid vacation leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2.15%                           | 0.00%             | 2.63%                   | 0.43%             | 0.27%                 | 0.09%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.99%                           | 0.00%             | 4.09%                   | 0.00%             | 0.00%                 | --                    | 0.00%                    |
| Middle Atlantic    | 3.28%                           | 0.00%             | 4.04%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East North Central | 6.54%                           | 0.00%             | 7.34%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| West North Central | 5.65%                           | 0.00%             | 6.14%                   | 0.00%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 0.90%                           | 0.00%             | 1.31%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East South Central | 1.34%                           | 0.00%             | 1.83%                   | 2.62%             | 0.99%                 | 0.00%                 | 0.00%                    |
| West South Central | 2.81%                           | 0.00%             | 3.63%                   | 2.50%             | 2.24%                 | 0.44%                 | 0.00%                    |
| Mountain           | 0.27%                           | 0.00%             | 0.00%                   | 2.12%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 1.49%                           | 0.00%             | 2.16%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.B.1 Number of State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19,583,780                      | 5,363,751         | 2,879,476               | 3,301,515         | 4,313,765             | 1,153,063             | 2,572,211                |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 906,567                         | 288,177           | 109,142                 | 279,590           | 212,901               | --                    | 16,756                   |
| Middle Atlantic    | 2,485,678                       | --                | 373,233                 | 610,440           | 524,633               | --                    | --                       |
| East North Central | 2,765,260                       | 733,530           | 651,774                 | 709,359           | 459,126               | 74,292                | --                       |
| West North Central | 1,509,710                       | 421,128           | 434,136                 | 295,490           | --                    | 57,354                | --                       |
| South Atlantic     | 3,658,574                       | 971,897           | 212,783                 | 347,975           | 864,046               | 397,296               | 864,577                  |
| East South Central | 1,184,835                       | 363,645           | 113,107                 | 237,178           | 295,614               | --                    | --                       |
| West South Central | 2,454,396                       | 606,870           | 354,404                 | 319,750           | 549,803               | 264,569               | 359,000                  |
| Mountain           | 1,451,096                       | 467,491           | 221,714 *               | 185,797           | 287,935               | --                    | 165,609                  |
| Pacific            | 3,167,665                       | 923,091           | 409,184 *               | 315,935           | 818,104               | --                    | 552,809                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Totals may not sum exactly because of rounding.

**Table III.B.1 Standard errors for number of State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 500,498                         | 250,238           | 250,828                 | 158,663           | 287,931               | 101,684               | 258,981                  |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 35,187                          | 5,880             | 11,535                  | 30,906            | 35,764                | --                    | 0                        |
| Middle Atlantic    | 253,229                         | --                | 35,943                  | 67,362            | 93,094                | --                    | --                       |
| East North Central | 140,326                         | 74,107            | 82,782                  | 88,537            | 110,223               | 0                     | --                       |
| West North Central | 88,418                          | 50,153            | 29,451                  | 45,701            | --                    | 0                     | --                       |
| South Atlantic     | 173,288                         | 97,553            | 31,185                  | 61,262            | 130,796               | 39,362                | 67,899                   |
| East South Central | 92,018                          | 73,240            | 11,519                  | 26,212            | 43,464                | --                    | --                       |
| West South Central | 192,848                         | 159,847           | 30,328                  | 47,437            | 105,821               | 53,711                | 38,059                   |
| Mountain           | 96,375                          | 41,645            | 67,316 *                | 26,699            | 60,976                | --                    | 10,937                   |
| Pacific            | 269,539                         | 13,065            | 217,286 *               | 48,483            | 142,978               | --                    | 112,999                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.1.a Percent of number of State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments <sup>1</sup> | Local governments       |                   |                       |                       |                                       |
|--------------------|---------------------------------|--------------------------------|-------------------------|-------------------|-----------------------|-----------------------|---------------------------------------|
|                    |                                 |                                | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees <sup>1</sup> |
| United States      | 19,583,780                      | 27.4%                          | 14.7%                   | 16.9%             | 22.0%                 | 5.9%                  | 13.1%                                 |
| Census division:   |                                 |                                |                         |                   |                       |                       |                                       |
| New England        | 906,567                         | 31.8%                          | 12.0%                   | 30.8%             | 23.5%                 | --                    | 1.8%                                  |
| Middle Atlantic    | 2,485,678                       | --                             | 15.0%                   | 24.6%             | 21.1%                 | 1.0%                  | --                                    |
| East North Central | 2,765,260                       | 26.5%                          | 23.6%                   | 25.7%             | 16.6%                 | 2.7%                  | 5.0%                                  |
| West North Central | 1,509,710                       | 27.9%                          | 28.8%                   | 19.6%             | --                    | 3.8%                  | --                                    |
| South Atlantic     | 3,658,574                       | 26.6%                          | 5.8%                    | 9.5%              | 23.6%                 | 10.9%                 | 23.6%                                 |
| East South Central | 1,184,835                       | 30.7%                          | 9.5%                    | 20.0%             | 24.9%                 | --                    | --                                    |
| West South Central | 2,454,396                       | 24.7%                          | 14.4%                   | 13.0%             | 22.4%                 | 10.8%                 | 14.6%                                 |
| Mountain           | 1,451,096                       | 32.2%                          | 15.3%                   | 12.8%             | 19.8%                 | --                    | 11.4%                                 |
| Pacific            | 3,167,665                       | 29.1%                          | 12.9% *                 | 10.0%             | 25.8%                 | 4.7% *                | 17.5%                                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.1.a Standard errors for percent of number of State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments <sup>1</sup> | Local governments       |                   |                       |                       |                                       |
|--------------------|---------------------------------|--------------------------------|-------------------------|-------------------|-----------------------|-----------------------|---------------------------------------|
|                    |                                 |                                | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees <sup>1</sup> |
| United States      | 500,498                         | 1.11%                          | 1.20%                   | 0.89%             | 1.33%                 | 0.52%                 | 1.18%                                 |
| Census division:   |                                 |                                |                         |                   |                       |                       |                                       |
| New England        | 35,187                          | 1.29%                          | 1.50%                   | 3.06%             | 3.39%                 | --                    | 0.07%                                 |
| Middle Atlantic    | 253,229                         | --                             | 2.25%                   | 3.56%             | 3.86%                 | 0.16%                 | --                                    |
| East North Central | 140,326                         | 2.28%                          | 2.99%                   | 3.14%             | 3.59%                 | 0.14%                 | 0.58%                                 |
| West North Central | 88,418                          | 2.75%                          | 2.88%                   | 3.02%             | --                    | 0.22%                 | --                                    |
| South Atlantic     | 173,288                         | 2.22%                          | 0.92%                   | 1.67%             | 3.01%                 | 1.12%                 | 1.75%                                 |
| East South Central | 92,018                          | 4.52%                          | 1.33%                   | 2.64%             | 3.55%                 | --                    | --                                    |
| West South Central | 192,848                         | 5.02%                          | 1.83%                   | 2.15%             | 3.90%                 | 2.16%                 | 1.74%                                 |
| Mountain           | 96,375                          | 2.74%                          | 4.16%                   | 2.05%             | 3.78%                 | --                    | 1.01%                                 |
| Pacific            | 269,539                         | 2.49%                          | 6.10% *                 | 1.81%             | 4.19%                 | 1.89% *               | 3.24%                                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.2 Percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 99.3%                           | 100.0%            | 95.6%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 99.8%                           | 100.0%            | 98.2%                   | 100.0%            | 100.0%                | --                    | 100.0%                   |
| Middle Atlantic    | 99.9%                           | 100.0%            | 99.5%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| East North Central | 97.1%                           | 100.0%            | 87.9%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| West North Central | 98.7%                           | 100.0%            | 95.5%                   | 99.9%             | 100.0%                | 100.0%                | --                       |
| South Atlantic     | 99.9%                           | 100.0%            | 98.1%                   | 99.8%             | 100.0%                | 100.0%                | 100.0%                   |
| East South Central | 99.7%                           | 100.0%            | 96.7%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| West South Central | 99.5%                           | 100.0%            | 96.5%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| Mountain           | 100.0%                          | 100.0%            | 100.0%                  | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 99.9%                           | 100.0%            | 99.0%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2 Standard errors for percent of State and local government employees that work where health insurance is offered, by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.13%                           | 0.00%             | 0.92%                   | 0.02%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.11%                           | 0.00%             | 0.95%                   | 0.00%             | 0.00%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.05%                           | 0.00%             | 0.35%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East North Central | 0.84%                           | 0.00%             | 3.59%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| West North Central | 0.50%                           | 0.00%             | 1.70%                   | 0.06%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 0.07%                           | 0.00%             | 1.13%                   | 0.16%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East South Central | 0.15%                           | 0.00%             | 1.51%                   | 0.00%             | 0.03%                 | 0.00%                 | 0.00%                    |
| West South Central | 0.23%                           | 0.00%             | 1.60%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Mountain           | 0.00%                           | 0.00%             | 0.00%                   | 0.01%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.09%                           | 0.00%             | 0.84%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.b Percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 68.4%                           | 67.5%             | 65.2%                   | 66.5%             | 68.5%                 | 68.5%                 | 75.9%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 59.1%                           | 54.3%             | 57.3%                   | 59.9%             | 62.4%                 | --                    | 98.3%                    |
| Middle Atlantic    | 69.5%                           | 70.1%             | 58.1%                   | 65.9%             | 64.6%                 | 70.1%                 | 93.1%                    |
| East North Central | 63.8%                           | 62.3%             | 61.2%                   | 63.3%             | 62.3%                 | 70.2%                 | 86.9%                    |
| West North Central | 63.9%                           | 57.0%             | 60.2%                   | 70.2%             | 68.0%                 | 86.2%                 | --                       |
| South Atlantic     | 71.1%                           | 69.6%             | 69.0%                   | 69.0%             | 74.5%                 | 70.9%                 | 71.0%                    |
| East South Central | 74.2%                           | 74.4%             | 75.1%                   | 77.5%             | 75.2%                 | 70.9%                 | 65.1%                    |
| West South Central | 69.6%                           | 67.0%             | 71.3%                   | 69.8%             | 72.9%                 | 64.8%                 | 70.6%                    |
| Mountain           | 61.1%                           | 50.4%             | 72.9%                   | 61.9%             | 62.6%                 | 54.9%                 | 76.6%                    |
| Pacific            | 73.3%                           | 83.0%             | 70.5%                   | 65.7%             | 66.7%                 | 70.7%                 | 74.1%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.b Standard errors for percent of all employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.49%                           | 0.55%             | 1.06%                   | 0.86%             | 1.17%                 | 1.23%                 | 1.89%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.94%                           | 0.86%             | 2.44%                   | 2.22%             | 2.04%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.55%                           | 1.81%             | 2.17%                   | 1.71%             | 2.77%                 | 2.44%                 | 2.33%                    |
| East North Central | 1.16%                           | 2.20%             | 3.34%                   | 2.01%             | 3.21%                 | 0.00%                 | 1.39%                    |
| West North Central | 1.19%                           | 1.40%             | 1.88%                   | 2.61%             | 4.11%                 | 0.00%                 | --                       |
| South Atlantic     | 0.65%                           | 0.06%             | 2.47%                   | 2.59%             | 1.84%                 | 1.00%                 | 1.27%                    |
| East South Central | 1.39%                           | 3.20%             | 1.74%                   | 1.49%             | 2.46%                 | 1.23%                 | 4.21%                    |
| West South Central | 1.29%                           | 2.66%             | 1.90%                   | 3.00%             | 3.47%                 | 2.73%                 | 2.04%                    |
| Mountain           | 1.41%                           | 2.07%             | 3.24%                   | 3.24%             | 4.28%                 | 3.24%                 | 1.47%                    |
| Pacific            | 1.15%                           | 0.68%             | 1.85%                   | 3.76%             | 3.58%                 | 5.07%                 | 0.79%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.b.(1) Percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 64.8%                           | 79.3%             | 46.7%                   | 53.2%             | 61.9%                 | 71.5%                 | 69.3%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 47.3%                           | 68.6%             | 34.7%                   | 40.2%             | 30.5%                 | --                    | 100.0%                   |
| Middle Atlantic    | 68.9%                           | 92.1%             | 38.7%                   | 56.9%             | 48.6%                 | 77.9%                 | 93.8%                    |
| East North Central | 67.3%                           | 81.2%             | 60.7%                   | 57.2%             | 66.4%                 | 83.4%                 | 67.0%                    |
| West North Central | 62.4%                           | 94.0%             | 29.1%                   | 50.1%             | 76.1%                 | 71.8%                 | --                       |
| South Atlantic     | 75.6%                           | 83.3%             | 40.0%                   | 57.6%             | 81.0%                 | 76.1%                 | 76.7%                    |
| East South Central | 67.9%                           | 88.4%             | 32.1%                   | 50.1%             | 56.6%                 | 86.5%                 | 100.0%                   |
| West South Central | 68.0%                           | 94.8%             | 28.8%                   | 52.4%             | 54.9%                 | 68.7%                 | 97.0%                    |
| Mountain           | 69.1%                           | 84.2%             | 61.8%                   | 53.5%             | 56.7%                 | 68.5%                 | 82.4%                    |
| Pacific            | 47.6%                           | 52.4%             | 67.7%                   | 48.8%             | 56.8%                 | 52.4% *               | 10.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.b.(1) Standard errors for percent of State and local government enrollees that are enrolled in self-insured plans at State/local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.33%                           | 1.77%             | 5.54%                   | 2.65%             | 3.14%                 | 3.39%                 | 4.60%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.75%                           | 1.07%             | 6.15%                   | 6.12%             | 6.06%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.72%                           | 0.67%             | 6.32%                   | 6.71%             | 9.53%                 | 8.76%                 | 4.04%                    |
| East North Central | 3.27%                           | 2.87%             | 8.42%                   | 7.07%             | 11.57%                | 0.00%                 | 3.28%                    |
| West North Central | 3.89%                           | 0.94%             | 5.15%                   | 8.36%             | 12.59%                | 0.00%                 | --                       |
| South Atlantic     | 2.72%                           | 8.52%             | 8.22%                   | 6.88%             | 4.73%                 | 2.77%                 | 4.35%                    |
| East South Central | 3.63%                           | 4.55%             | 6.62%                   | 6.51%             | 7.66%                 | 5.03%                 | 0.00%                    |
| West South Central | 3.54%                           | 1.81%             | 5.29%                   | 8.41%             | 9.77%                 | 11.16%                | 1.29%                    |
| Mountain           | 3.31%                           | 2.12%             | 12.38%                  | 8.19%             | 10.06%                | 15.65%                | 1.44%                    |
| Pacific            | 4.45%                           | 0.32%             | 18.27%                  | 8.97%             | 7.46%                 | 16.12% *              | 2.04%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.b.1.a Among self-insured plans, percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 79.2%                           | 84.2%             | 83.9%                   | 80.1%             | 82.9%                 | 83.1%                 | 58.5%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 79.7%                           | 84.3%             | 97.5%                   | 82.1%             | 73.1%                 | --                    | 32.7%                    |
| Middle Atlantic    | 56.6%                           | 69.2%             | 83.2%                   | 79.0%             | 73.3%                 | 85.8%                 | 8.4% *                   |
| East North Central | 85.1%                           | 96.3%             | 79.2%                   | 82.9%             | 82.6%                 | 81.2%                 | 65.0%                    |
| West North Central | 86.5%                           | 96.4%             | 91.3%                   | 97.2%             | 64.2%                 | 80.4%                 | --                       |
| South Atlantic     | 76.1%                           | 67.6%             | 83.7%                   | 75.7%             | 78.4%                 | 82.3%                 | 80.3%                    |
| East South Central | 77.8%                           | 91.9%             | 79.6%                   | 75.6%             | 70.6%                 | 69.8%                 | 50.5%                    |
| West South Central | 88.2%                           | 100.0%            | 81.7%                   | 72.0%             | 100.0%                | 81.4%                 | 71.9%                    |
| Mountain           | 78.7%                           | 73.3%             | 66.8% *                 | 92.4%             | 100.0%                | 84.8%                 | 68.6%                    |
| Pacific            | 90.5%                           | 89.1%             | 95.4%                   | 68.3%             | 93.8%                 | 100.0%                | 100.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.b.1.a Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2.20%                           | 2.06%             | 4.62%                   | 2.82%             | 2.81%                 | 1.84%                 | 8.97%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.86%                           | 4.67%             | 2.14%                   | 4.66%             | 10.20%                | --                    | 0.00%                    |
| Middle Atlantic    | 10.34%                          | 11.72%            | 7.47%                   | 6.13%             | 9.16%                 | 5.40%                 | 4.65% *                  |
| East North Central | 2.67%                           | 0.64%             | 8.12%                   | 7.30%             | 9.07%                 | 0.00%                 | 5.56%                    |
| West North Central | 4.00%                           | 1.67%             | 5.09%                   | 2.00%             | 13.40%                | 0.00%                 | --                       |
| South Atlantic     | 1.99%                           | 0.03%             | 9.74%                   | 8.50%             | 6.69%                 | 2.77%                 | 1.72%                    |
| East South Central | 4.12%                           | 3.13%             | 9.54%                   | 8.28%             | 8.11%                 | 8.59%                 | 14.96%                   |
| West South Central | 1.84%                           | 0.00%             | 6.75%                   | 10.04%            | 0.00%                 | 0.96%                 | 4.76%                    |
| Mountain           | 3.97%                           | 3.77%             | 21.94% *                | 6.34%             | 0.00%                 | 5.21%                 | 2.96%                    |
| Pacific            | 2.11%                           | 0.02%             | 4.58%                   | 11.14%            | 3.51%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.b.1.b Among self-insured plans, percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 57.5%                           | 29.2%             | 64.2%                   | 77.7%             | 78.4%                 | 85.5%                 | 56.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 42.5%                           | 22.7%             | 47.3%                   | 67.0%             | 68.6%                 | --                    | 0.1%                     |
| Middle Atlantic    | 74.4%                           | 100.0%            | 93.7%                   | 86.4%             | 74.8%                 | 97.4%                 | 29.1%                    |
| East North Central | 68.2%                           | 30.9%             | 86.1%                   | 91.1%             | 84.2%                 | 38.2%                 | 98.2%                    |
| West North Central | 70.1%                           | 36.8%             | 80.5%                   | 95.8%             | 89.5%                 | 100.0%                | --                       |
| South Atlantic     | 50.1%                           | 0.0%              | 76.1%                   | 74.6%             | 74.7%                 | 88.0%                 | 55.2%                    |
| East South Central | 33.1%                           | 16.6% *           | 14.7% *                 | 46.0%             | 35.4%                 | --                    | 70.3%                    |
| West South Central | 60.5%                           | 17.8% *           | 71.4%                   | 80.4%             | 79.5%                 | 97.9%                 | 80.0%                    |
| Mountain           | 74.7%                           | 53.7%             | 96.0%                   | 89.2%             | 96.1%                 | 92.6%                 | 56.9%                    |
| Pacific            | 38.6%                           | 5.9%              | 7.5% *                  | 35.9% *           | 89.6%                 | 100.0%                | 44.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.b.1.b Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.95%                           | 2.29%             | 12.64%                  | 2.68%             | 3.10%                 | 2.84%                 | 5.20%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.62%                           | 1.13%             | 11.04%                  | 8.51%             | 12.27%                | --                    | 0.00%                    |
| Middle Atlantic    | 9.05%                           | 0.00%             | 5.39%                   | 4.59%             | 8.37%                 | 1.47%                 | 3.28%                    |
| East North Central | 4.21%                           | 5.95%             | 5.90%                   | 4.63%             | 9.75%                 | 0.00%                 | 1.05%                    |
| West North Central | 5.39%                           | 6.74%             | 7.21%                   | 4.10%             | 9.88%                 | 0.00%                 | --                       |
| South Atlantic     | 2.57%                           | 0.00%             | 10.69%                  | 8.49%             | 6.92%                 | 2.33%                 | 2.90%                    |
| East South Central | 4.79%                           | 5.89% *           | 9.21% *                 | 9.47%             | 8.53%                 | --                    | 7.67%                    |
| West South Central | 5.91%                           | 5.96% *           | 8.18%                   | 7.85%             | 9.51%                 | 0.11%                 | 4.36%                    |
| Mountain           | 3.51%                           | 6.54%             | 2.87%                   | 6.16%             | 3.86%                 | 6.36%                 | 4.40%                    |
| Pacific            | 7.03%                           | 0.13%             | 6.81% *                 | 11.01% *          | 4.98%                 | 0.00%                 | 0.04%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.e Percent of State and local governments that offer any dependent coverage for employer-sponsored health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 99.9%                           | 100.0%            | 99.2%                   | 99.9%             | 100.0%                | 100.0%                | 100.0%                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 100.0%                          | 100.0%            | 100.0%                  | 100.0%            | 100.0%                | --                    | 100.0%                   |
| Middle Atlantic    | 99.8%                           | 100.0%            | 99.0%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| East North Central | 99.9%                           | 100.0%            | 100.0%                  | 99.7%             | 100.0%                | 100.0%                | 100.0%                   |
| West North Central | 99.6%                           | 100.0%            | 98.5%                   | 100.0%            | 100.0%                | 100.0%                | --                       |
| South Atlantic     | 99.9%                           | 100.0%            | 98.7%                   | 99.9%             | 100.0%                | 100.0%                | 100.0%                   |
| East South Central | 99.9%                           | 100.0%            | 99.2%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| West South Central | 99.8%                           | 100.0%            | 98.8%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| Mountain           | 99.6%                           | 100.0%            | 97.6%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 100.0%                          | 100.0%            | 100.0%                  | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.e Standard errors for percent of State and local governments that offer any dependent coverage for employer-sponsored health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.04%                           | 0.00%             | 0.26%                   | 0.06%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.00%                           | 0.00%             | 0.00%                   | 0.00%             | 0.00%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.15%                           | 0.00%             | 1.03%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East North Central | 0.07%                           | 0.00%             | 0.00%                   | 0.27%             | 0.00%                 | 0.00%                 | 0.00%                    |
| West North Central | 0.22%                           | 0.00%             | 0.80%                   | 0.00%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 0.05%                           | 0.00%             | 0.87%                   | 0.05%             | 0.01%                 | 0.00%                 | 0.00%                    |
| East South Central | 0.05%                           | 0.00%             | 0.56%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| West South Central | 0.09%                           | 0.00%             | 0.67%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Mountain           | 0.26%                           | 0.00%             | 1.79%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.00%                           | 0.00%             | 0.00%                   | 0.00%             | 0.01%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.B.2.f Percent of State and local governments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 41.1%                           | 44.7%             | 40.8%                   | 32.5%             | 36.8%                 | 30.9%                 | 56.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 45.0%                           | 63.6%             | 44.9%                   | 47.6%             | 20.0%                 | --                    | 0.0%                     |
| Middle Atlantic    | 59.6%                           | 99.0%             | 37.7%                   | 32.1%             | 40.7%                 | --                    | 95.8%                    |
| East North Central | 31.5%                           | 32.3%             | 30.0% *                 | 22.9%             | 31.9% *               | 42.7%                 | --                       |
| West North Central | 33.2%                           | 45.8%             | 23.6%                   | 33.3%             | --                    | 13.6%                 | --                       |
| South Atlantic     | 17.4%                           | 0.0%              | 13.2% *                 | 13.1% *           | 17.6%                 | 10.0%                 | 42.9%                    |
| East South Central | 18.0%                           | 26.2%             | 19.8%                   | 6.9% *            | 2.4% *                | --                    | --                       |
| West South Central | 23.5%                           | 0.9% *            | 30.6%                   | 34.9%             | 32.0% *               | 20.4%                 | 34.2%                    |
| Mountain           | 50.0%                           | 43.9%             | 63.4%                   | 33.1%             | 49.3%                 | --                    | 65.8%                    |
| Pacific            | 82.9%                           | 97.4%             | 91.2%                   | 79.0%             | 74.6%                 | 98.5%                 | 62.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.f Standard errors for percent of State and local governments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.49%                           | 2.28%             | 5.44%                   | 2.50%             | 3.30%                 | 4.42%                 | 4.77%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.70%                           | 0.74%             | 6.43%                   | 6.27%             | 5.33%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.77%                           | 0.19%             | 6.04%                   | 6.24%             | 9.17%                 | --                    | 3.00%                    |
| East North Central | 3.65%                           | 5.81%             | 9.84% *                 | 6.07%             | 11.35% *              | 0.00%                 | --                       |
| West North Central | 3.57%                           | 6.47%             | 4.52%                   | 7.58%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 2.03%                           | 0.00%             | 4.51% *                 | 5.05% *           | 4.51%                 | 1.26%                 | 5.14%                    |
| East South Central | 3.35%                           | 7.56%             | 5.02%                   | 3.19% *           | 1.46% *               | --                    | --                       |
| West South Central | 3.25%                           | 0.30% *           | 5.17%                   | 7.85%             | 9.79% *               | 4.29%                 | 6.65%                    |
| Mountain           | 4.13%                           | 5.40%             | 11.99%                  | 7.28%             | 11.43%                | --                    | 4.51%                    |
| Pacific            | 4.04%                           | 1.39%             | 5.41%                   | 6.69%             | 8.94%                 | 1.10%                 | 12.69%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.g Percent of State and local governments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 39.8%                           | 44.3%             | 39.9%                   | 31.9%             | 35.0%                 | 30.6%                 | 52.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 44.3%                           | 63.6%             | 47.4%                   | 44.4%             | 20.0%                 | --                    | 0.0%                     |
| Middle Atlantic    | 58.4%                           | 99.0%             | 36.3%                   | 33.0%             | 34.8%                 | --                    | 95.8%                    |
| East North Central | 28.6%                           | 32.3%             | 29.4% *                 | 22.9%             | 26.3% *               | 42.7%                 | --                       |
| West North Central | 31.5%                           | 40.0%             | 23.6%                   | 33.3%             | --                    | 13.6%                 | --                       |
| South Atlantic     | 17.4%                           | 0.0%              | 13.2% *                 | 13.1% *           | 17.6%                 | 10.3%                 | 42.9%                    |
| East South Central | 16.3%                           | 26.2%             | 18.3%                   | 5.1% *            | 2.4% *                | --                    | --                       |
| West South Central | 24.0%                           | 0.9% *            | 29.7%                   | 39.2%             | 31.9% *               | 20.6%                 | 34.2%                    |
| Mountain           | 48.0%                           | 43.9%             | 63.4%                   | 33.1%             | 44.1%                 | --                    | 57.2%                    |
| Pacific            | 80.4%                           | 97.4%             | 88.2%                   | 70.6%             | 73.9%                 | 94.8%                 | 57.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.g Standard errors for percent of State and local governments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.50%                           | 2.27%             | 5.50%                   | 2.50%             | 3.25%                 | 4.43%                 | 4.98%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.69%                           | 0.74%             | 6.50%                   | 6.36%             | 5.33%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.85%                           | 0.19%             | 6.00%                   | 6.28%             | 8.52%                 | --                    | 3.00%                    |
| East North Central | 3.64%                           | 5.81%             | 9.89% *                 | 6.07%             | 10.64% *              | 0.00%                 | --                       |
| West North Central | 3.55%                           | 5.94%             | 4.52%                   | 7.58%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 2.04%                           | 0.00%             | 4.51% *                 | 5.05% *           | 4.51%                 | 1.44%                 | 5.14%                    |
| East South Central | 3.34%                           | 7.56%             | 4.96%                   | 2.73% *           | 1.46% *               | --                    | --                       |
| West South Central | 3.27%                           | 0.30% *           | 5.10%                   | 8.05%             | 9.79% *               | 4.33%                 | 6.65%                    |
| Mountain           | 4.16%                           | 5.40%             | 11.99%                  | 7.28%             | 11.35%                | --                    | 4.17%                    |
| Pacific            | 4.04%                           | 1.39%             | 7.03%                   | 7.77%             | 8.89%                 | 2.37%                 | 11.72%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.h Percent of State and local government employees working in establishments that offer paid sick leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 97.9%                           | 100.0%            | 96.3%                   | 97.5%             | 96.5%                 | 99.1%                 | 97.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 99.9%                           | 100.0%            | 99.0%                   | 100.0%            | 100.0%                | --                    | 100.0%                   |
| Middle Atlantic    | 99.3%                           | 100.0%            | 98.3%                   | 100.0%            | 97.8%                 | 100.0%                | 100.0%                   |
| East North Central | 94.4%                           | 100.0%            | 90.4%                   | 94.5%             | 88.6%                 | 100.0%                | 100.0%                   |
| West North Central | 97.4%                           | 100.0%            | 95.4%                   | 93.6%             | 100.0%                | 100.0%                | --                       |
| South Atlantic     | 97.3%                           | 100.0%            | 98.9%                   | 98.5%             | 90.8%                 | 97.4%                 | 100.0%                   |
| East South Central | 98.4%                           | 100.0%            | 92.6%                   | 98.2%             | 97.7%                 | 100.0%                | 100.0%                   |
| West South Central | 96.7%                           | 100.0%            | 98.0%                   | 98.2%             | 100.0%                | 100.0%                | 81.2%                    |
| Mountain           | 99.4%                           | 100.0%            | 100.0%                  | 95.6%             | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 100.0%                          | 100.0%            | 100.0%                  | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.h Standard errors for percent of State and local government employees working in establishments that offer paid sick leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.39%                           | 0.00%             | 0.84%                   | 0.81%             | 1.32%                 | 0.42%                 | 1.42%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.06%                           | 0.00%             | 0.53%                   | 0.00%             | 0.00%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.47%                           | 0.00%             | 1.27%                   | 0.00%             | 1.99%                 | 0.00%                 | 0.00%                    |
| East North Central | 1.67%                           | 0.00%             | 3.18%                   | 3.12%             | 7.49%                 | 0.00%                 | 0.00%                    |
| West North Central | 0.90%                           | 0.00%             | 1.84%                   | 3.62%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 1.19%                           | 0.00%             | 1.00%                   | 1.46%             | 4.59%                 | 1.18%                 | 0.02%                    |
| East South Central | 0.69%                           | 0.00%             | 3.08%                   | 1.36%             | 2.19%                 | 0.00%                 | 0.00%                    |
| West South Central | 1.50%                           | 0.00%             | 0.96%                   | 1.81%             | 0.00%                 | 0.00%                 | 8.47%                    |
| Mountain           | 0.45%                           | 0.00%             | 0.00%                   | 3.42%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.00%                           | 0.00%             | 0.00%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.i Percent of State and local government employees working in establishments that offer paid vacation leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 98.9%                           | 100.0%            | 96.1%                   | 98.4%             | 99.4%                 | 98.0%                 | 100.0%                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 99.6%                           | 100.0%            | 96.9%                   | 100.0%            | 100.0%                | --                    | 100.0%                   |
| Middle Atlantic    | 100.0%                          | 100.0%            | 99.7%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| East North Central | 97.8%                           | 100.0%            | 90.6%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| West North Central | 98.7%                           | 100.0%            | 95.6%                   | 100.0%            | 100.0%                | 100.0%                | --                       |
| South Atlantic     | 100.0%                          | 100.0%            | 99.9%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |
| East South Central | 97.5%                           | 100.0%            | 97.9%                   | 89.0%             | 99.4%                 | 100.0%                | 100.0%                   |
| West South Central | 96.5%                           | 100.0%            | 94.5%                   | 93.1%             | 95.9%                 | 91.3%                 | 100.0%                   |
| Mountain           | 99.7%                           | 100.0%            | 100.0%                  | 98.0%             | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 99.8%                           | 100.0%            | 98.6%                   | 100.0%            | 100.0%                | 100.0%                | 100.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.i Standard errors for percent of State and local government employees working in establishments that offer paid vacation leave by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.19%                           | 0.00%             | 0.91%                   | 0.50%             | 0.51%                 | 0.18%                 | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.17%                           | 0.00%             | 1.40%                   | 0.00%             | 0.00%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.05%                           | 0.00%             | 0.33%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East North Central | 0.74%                           | 0.00%             | 3.17%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| West North Central | 0.51%                           | 0.00%             | 1.75%                   | 0.00%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 0.01%                           | 0.00%             | 0.13%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |
| East South Central | 0.85%                           | 0.00%             | 1.56%                   | 3.90%             | 0.56%                 | 0.00%                 | 0.00%                    |
| West South Central | 1.15%                           | 0.00%             | 3.13%                   | 3.92%             | 3.95%                 | 1.77%                 | 0.00%                    |
| Mountain           | 0.26%                           | 0.00%             | 0.00%                   | 1.99%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.14%                           | 0.00%             | 1.33%                   | 0.00%             | 0.00%                 | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.j Percent of State and local government employees that are enrolled in a plan that covers telemedicine by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 97.0%                           | 99.8%             | 96.1%                   | 94.8%             | 96.4%                 | 95.9%                 | 96.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 98.7%                           | 100.0%            | 94.3%                   | 99.7%             | 97.7%                 | --                    | 100.0%                   |
| Middle Atlantic    | 97.5%                           | 100.0%            | 95.2%                   | 92.9%             | 99.4%                 | 100.0%                | 99.6%                    |
| East North Central | 96.1%                           | 100.0%            | 94.0%                   | 94.6%             | 92.3%                 | 100.0%                | 99.9%                    |
| West North Central | 98.3%                           | 98.8%             | 98.4%                   | 95.4%             | 100.0%                | 100.0%                | --                       |
| South Atlantic     | 94.8%                           | 100.0%            | 92.3%                   | 90.8%             | 90.8%                 | 94.9%                 | 95.1%                    |
| East South Central | 97.4%                           | 99.2%             | 99.2%                   | 97.8%             | 96.8%                 | 79.2%                 | 100.0%                   |
| West South Central | 97.4%                           | 100.0%            | 97.6%                   | 95.3%             | 98.5%                 | 94.8%                 | 94.9%                    |
| Mountain           | 97.9%                           | 98.5%             | 97.5%                   | 90.7%             | 100.0%                | 100.0%                | 100.0%                   |
| Pacific            | 98.2%                           | 100.0%            | 96.4%                   | 98.3%             | 98.9%                 | 100.0%                | 94.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.2.j Standard errors for percent of State and local government employees that are enrolled in a plan that covers telemedicine by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.35%                           | 0.08%             | 0.83%                   | 1.15%             | 1.17%                 | 0.55%                 | 0.59%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.67%                           | 0.00%             | 3.89%                   | 0.23%             | 1.90%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.91%                           | 0.00%             | 3.03%                   | 3.26%             | 0.39%                 | 0.00%                 | 0.04%                    |
| East North Central | 1.28%                           | 0.00%             | 2.53%                   | 3.01%             | 5.27%                 | 0.00%                 | 0.09%                    |
| West North Central | 0.94%                           | 0.84%             | 1.16%                   | 3.83%             | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 1.28%                           | 0.00%             | 3.11%                   | 4.26%             | 4.62%                 | 1.37%                 | 1.28%                    |
| East South Central | 0.65%                           | 0.27%             | 0.76%                   | 1.65%             | 2.00%                 | 7.73%                 | 0.00%                    |
| West South Central | 0.65%                           | 0.00%             | 1.32%                   | 3.52%             | 0.97%                 | 0.86%                 | 2.06%                    |
| Mountain           | 0.75%                           | 0.99%             | 1.51%                   | 4.68%             | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.30%                           | 0.00%             | 2.38%                   | 1.32%             | 0.72%                 | 0.00%                 | 1.06%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.2.k Percent of State and local government employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Child Dental | Adult Dental | Mental Health Care | Substance Abuse<br>Treatment |
|--|--------------|--------------|--------------------|------------------------------|
| United States                                | 15.7%        | 14.6%        | 99.0%              | 98.4%                        |
| Census division:                             |              |              |                    |                              |
| New England                                  | 30.2%        | 20.2%        | 99.2%              | 99.2%                        |
| Middle Atlantic                              | 22.3%        | 19.2%        | 99.9%              | 98.8%                        |
| East North Central                           | 15.5%        | 14.4%        | 98.3%              | 98.6%                        |
| West North Central                           | 12.4%        | 10.6%        | 98.8%              | 95.1%                        |
| South Atlantic                               | 10.8%        | 10.0%        | 99.3%              | 98.9%                        |
| East South Central                           | 21.3%        | 13.7%        | 99.0%              | 99.0%                        |
| West South Central                           | 13.4%        | 17.2%        | 96.9%              | 96.4%                        |
| Mountain                                     | 9.7%         | 14.3%        | 99.6%              | 98.8%                        |
| Pacific                                      | 16.1% *      | 15.4% *      | 99.8%              | 99.6%                        |
| Government type and size:                    |              |              |                    |                              |
| State governments                            | 9.8%         | 10.0%        | 100.0%             | 100.0%                       |
| Local governments:                           |              |              |                    |                              |
| Less than 250 employees                      | 30.8%        | 28.3%        | 97.2%              | 96.1%                        |
| 250-999 employees                            | 23.9%        | 20.9%        | 97.8%              | 95.5%                        |
| 1,000-4,999 employees                        | 14.8%        | 13.7%        | 98.9%              | 98.9%                        |
| 5,000-9,999 employees                        | 18.0%        | 18.4%        | 99.9%              | 98.1%                        |
| 10,000 or more employees                     | 3.9%         | 3.4%         | 100.0%             | 100.0%                       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table III.B.2.k Standard errors for percent of State and local government employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Child Dental | Adult Dental | Mental Health Care | Substance Abuse<br>Treatment |
|--|--------------|--------------|--------------------|------------------------------|
| United States                                | 1.25%        | 1.25%        | 0.19%              | 0.22%                        |
| Census division:                             |              |              |                    |                              |
| New England                                  | 2.21%        | 1.89%        | 0.73%              | 0.73%                        |
| Middle Atlantic                              | 4.55%        | 4.38%        | 0.06%              | 0.50%                        |
| East North Central                           | 2.83%        | 2.81%        | 0.98%              | 0.83%                        |
| West North Central                           | 2.39%        | 2.14%        | 0.63%              | 1.35%                        |
| South Atlantic                               | 1.28%        | 1.04%        | 0.29%              | 0.38%                        |
| East South Central                           | 3.23%        | 2.57%        | 0.45%              | 0.45%                        |
| West South Central                           | 2.46%        | 2.71%        | 0.85%              | 0.92%                        |
| Mountain                                     | 1.80%        | 2.05%        | 0.30%              | 0.47%                        |
| Pacific                                      | 5.29% *      | 5.32% *      | 0.12%              | 0.17%                        |
| Government type and size:                    |              |              |                    |                              |
| State governments                            | 1.88%        | 1.75%        | 0.00%              | 0.00%                        |
| Local governments:                           |              |              |                    |                              |
| Less than 250 employees                      | 5.56%        | 5.73%        | 0.68%              | 0.78%                        |
| 250-999 employees                            | 2.15%        | 2.06%        | 0.79%              | 1.03%                        |
| 1,000-4,999 employees                        | 2.09%        | 2.14%        | 0.47%              | 0.41%                        |
| 5,000-9,999 employees                        | 4.90%        | 4.88%        | 0.10%              | 0.29%                        |
| 10,000 or more employees                     | 0.82%        | 0.61%        | 0.00%              | 0.00%                        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.3 Number of full-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 15,193,339                      | 3,879,308         | 2,171,017               | 2,635,302         | 3,396,092             | 956,144               | 2,155,477                |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 705,444                         | 217,603           | 73,377                  | 225,026           | 174,420               | --                    | 15,017                   |
| Middle Atlantic    | 1,823,060                       | --                | 259,178                 | 479,949           | 440,713               | --                    | --                       |
| East North Central | 2,037,856                       | 484,542           | 426,317                 | 560,041           | 374,305               | 64,755                | --                       |
| West North Central | 1,119,425                       | 300,153           | 306,480                 | 242,033           | --                    | 47,899                | --                       |
| South Atlantic     | 2,967,461                       | 757,669           | 170,899                 | 297,450           | 741,179               | 340,693               | 659,571                  |
| East South Central | 1,004,048                       | 300,725           | 87,455                  | 204,459           | 251,332               | --                    | --                       |
| West South Central | 2,068,141                       | 489,569           | 303,263                 | 269,646           | 446,726               | 236,325               | 322,613                  |
| Mountain           | 1,096,548                       | 332,205           | 184,770 *               | 143,073           | 212,879               | --                    | 137,827                  |
| Pacific            | 2,371,357                       | 723,118           | 359,279 *               | 213,624           | 531,677               | --                    | 439,836                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Totals may not sum exactly because of rounding.

**Table III.B.3 Standard errors for number of full-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 452,111                         | 215,178           | 244,564                 | 129,182           | 231,811               | 75,087                | 241,551                  |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 31,641                          | 6,326             | 8,888                   | 25,955            | 30,198                | --                    | 0                        |
| Middle Atlantic    | 240,867                         | --                | 27,994                  | 53,105            | 79,002                | --                    | --                       |
| East North Central | 120,860                         | 56,914            | 73,734                  | 72,084            | 87,709                | 0                     | --                       |
| West North Central | 76,865                          | 46,441            | 24,028                  | 37,602            | --                    | 0                     | --                       |
| South Atlantic     | 158,343                         | 91,726            | 25,794                  | 54,315            | 121,498               | 34,157                | 49,529                   |
| East South Central | 86,729                          | 69,950            | 9,669                   | 22,677            | 37,337                | --                    | --                       |
| West South Central | 158,165                         | 127,510           | 27,522                  | 39,726            | 88,447                | 48,362                | 35,300                   |
| Mountain           | 83,893                          | 35,760            | 65,502 *                | 21,027            | 45,603                | --                    | 10,790                   |
| Pacific            | 245,402                         | 12,813            | 217,090 *               | 33,159            | 93,570                | --                    | 95,977                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.3.a Percent of number of full-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments <sup>1</sup> | Local governments       |                   |                       |                       |                                       |
|--------------------|---------------------------------|--------------------------------|-------------------------|-------------------|-----------------------|-----------------------|---------------------------------------|
|                    |                                 |                                | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees <sup>1</sup> |
| United States      | 15,193,339                      | 25.5%                          | 14.3%                   | 17.3%             | 22.4%                 | 6.3%                  | 14.2%                                 |
| Census division:   |                                 |                                |                         |                   |                       |                       |                                       |
| New England        | 705,444                         | 30.8%                          | 10.4%                   | 31.9%             | 24.7%                 | --                    | 2.1%                                  |
| Middle Atlantic    | 1,823,060                       | --                             | 14.2%                   | 26.3%             | 24.2%                 | 1.2%                  | --                                    |
| East North Central | 2,037,856                       | 23.8%                          | 20.9%                   | 27.5%             | 18.4%                 | 3.2%                  | --                                    |
| West North Central | 1,119,425                       | 26.8%                          | 27.4%                   | 21.6%             | --                    | 4.3%                  | --                                    |
| South Atlantic     | 2,967,461                       | 25.5%                          | 5.8%                    | 10.0%             | 25.0%                 | 11.5%                 | 22.2%                                 |
| East South Central | 1,004,048                       | 30.0%                          | 8.7%                    | 20.4%             | 25.0%                 | --                    | --                                    |
| West South Central | 2,068,141                       | 23.7%                          | 14.7%                   | 13.0%             | 21.6%                 | 11.4%                 | 15.6%                                 |
| Mountain           | 1,096,548                       | 30.3%                          | 16.9% *                 | 13.0%             | 19.4%                 | --                    | 12.6%                                 |
| Pacific            | 2,371,357                       | 30.5%                          | 15.2% *                 | 9.0%              | 22.4%                 | 4.4% *                | 18.5%                                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.3.a Standard errors for percent of number of full-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments <sup>1</sup> | Local governments       |                   |                       |                       |                                       |
|--------------------|---------------------------------|--------------------------------|-------------------------|-------------------|-----------------------|-----------------------|---------------------------------------|
|                    |                                 |                                | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees <sup>1</sup> |
| United States      | 452,111                         | 1.25%                          | 1.47%                   | 0.95%             | 1.41%                 | 0.51%                 | 1.41%                                 |
| Census division:   |                                 |                                |                         |                   |                       |                       |                                       |
| New England        | 31,641                          | 1.49%                          | 1.45%                   | 3.26%             | 3.62%                 | --                    | 0.10%                                 |
| Middle Atlantic    | 240,867                         | --                             | 2.54%                   | 4.40%             | 4.78%                 | 0.22%                 | --                                    |
| East North Central | 120,860                         | 2.47%                          | 3.40%                   | 3.44%             | 3.85%                 | 0.19%                 | --                                    |
| West North Central | 76,865                          | 3.37%                          | 3.05%                   | 3.35%             | --                    | 0.29%                 | --                                    |
| South Atlantic     | 158,343                         | 2.56%                          | 0.95%                   | 1.83%             | 3.38%                 | 1.22%                 | 1.72%                                 |
| East South Central | 86,729                          | 5.11%                          | 1.31%                   | 2.78%             | 3.70%                 | --                    | --                                    |
| West South Central | 158,165                         | 4.83%                          | 1.87%                   | 2.13%             | 3.86%                 | 2.28%                 | 1.85%                                 |
| Mountain           | 83,893                          | 3.09%                          | 5.18% *                 | 2.18%             | 3.84%                 | --                    | 1.28%                                 |
| Pacific            | 245,402                         | 3.17%                          | 7.88% *                 | 1.74%             | 4.02%                 | 1.35% *               | 3.74%                                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.



**Table III.B.3.b.(2) Percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 80.5%                           | 79.4%             | 78.9%                   | 80.1%             | 81.5%                 | 79.5%                 | 83.3%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 71.5%                           | 68.9%             | 73.8%                   | 70.4%             | 72.7%                 | --                    | 98.2%                    |
| Middle Atlantic    | 81.6%                           | 77.9%             | 79.1%                   | 80.2%             | 75.3%                 | 84.2%                 | 96.1%                    |
| East North Central | 79.0%                           | 81.9%             | 77.5%                   | 78.1%             | 74.3%                 | 76.5%                 | 91.3%                    |
| West North Central | 76.2%                           | 64.5%             | 77.2%                   | 82.7%             | 80.0%                 | 92.4%                 | --                       |
| South Atlantic     | 82.3%                           | 83.9%             | 82.6%                   | 79.8%             | 82.8%                 | 80.4%                 | 82.0%                    |
| East South Central | 83.8%                           | 87.1%             | 89.2%                   | 87.0%             | 83.1%                 | 77.8%                 | 68.3%                    |
| West South Central | 78.6%                           | 76.1%             | 79.2%                   | 80.3%             | 86.1%                 | 71.5%                 | 75.4%                    |
| Mountain           | 76.9%                           | 67.6%             | 82.7%                   | 78.1%             | 79.6%                 | 77.6%                 | 86.0%                    |
| Pacific            | 85.1%                           | 87.3%             | 76.5%                   | 86.5%             | 89.7%                 | 91.9%                 | 80.5%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.3.b.(2) Standard errors for percent of all full-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.46%                           | 0.69%             | 1.05%                   | 0.90%             | 1.01%                 | 1.31%                 | 1.62%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.03%                           | 0.52%             | 2.38%                   | 2.51%             | 2.26%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.43%                           | 5.95%             | 2.08%                   | 1.73%             | 2.85%                 | 0.83%                 | 1.62%                    |
| East North Central | 1.07%                           | 1.72%             | 2.20%                   | 2.17%             | 3.36%                 | 0.00%                 | 1.74%                    |
| West North Central | 1.39%                           | 0.65%             | 2.08%                   | 3.13%             | 4.29%                 | 0.00%                 | --                       |
| South Atlantic     | 0.62%                           | 1.07%             | 2.33%                   | 3.21%             | 1.67%                 | 0.38%                 | 0.68%                    |
| East South Central | 1.37%                           | 1.99%             | 1.38%                   | 1.40%             | 1.91%                 | 1.16%                 | 5.24%                    |
| West South Central | 1.11%                           | 2.11%             | 1.89%                   | 2.63%             | 2.89%                 | 2.96%                 | 2.07%                    |
| Mountain           | 1.51%                           | 2.00%             | 5.10%                   | 3.48%             | 5.38%                 | 1.08%                 | 1.23%                    |
| Pacific            | 1.42%                           | 0.92%             | 3.02%                   | 3.32%             | 2.30%                 | 2.50%                 | 0.45%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.B.4 Number of part-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4,390,441                       | 1,484,443         | 708,460                 | 666,213           | 917,673               | 196,918               | 416,734                  |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 201,123                         | 70,575            | 35,765                  | 54,563            | 38,482                | --                    | --                       |
| Middle Atlantic    | 662,617                         | 314,196           | 114,055                 | 130,491           | 83,920                | --                    | --                       |
| East North Central | 727,405                         | 248,988           | 225,457                 | 149,319           | 84,821 *              | 9,537                 | 9,282                    |
| West North Central | 390,285                         | 120,976           | 127,656                 | 53,457            | --                    | 9,455                 | --                       |
| South Atlantic     | 691,113                         | 214,229           | 41,883                  | 50,525            | 122,866               | 56,603                | 205,006                  |
| East South Central | 180,787                         | 62,920            | 25,652                  | 32,718            | 44,282                | --                    | --                       |
| West South Central | 386,255                         | 117,301           | 51,141                  | 50,104            | 103,077               | 28,245                | 36,387                   |
| Mountain           | 354,548                         | 135,286           | 36,944                  | 42,724            | 75,056                | --                    | 27,782                   |
| Pacific            | 796,308                         | 199,973           | 49,905                  | 102,311           | 286,426               | --                    | 112,972                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Totals may not sum exactly because of rounding.

**Table III.B.4 Standard errors for number of part-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 114,409                         | 46,834            | 33,900                  | 41,331            | 88,142                | 35,160                | 46,707                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 8,332                           | 1,578             | 4,714                   | 6,694             | 7,476                 | --                    | --                       |
| Middle Atlantic    | 25,012                          | 11,590            | 12,780                  | 20,579            | 17,246                | --                    | --                       |
| East North Central | 41,916                          | 25,021            | 24,776                  | 22,422            | 28,181 *              | 0                     | 487                      |
| West North Central | 27,597                          | 8,942             | 11,591                  | 9,449             | --                    | 0                     | --                       |
| South Atlantic     | 48,813                          | 5,827             | 7,933                   | 9,045             | 22,458                | 7,077                 | 42,762                   |
| East South Central | 11,556                          | 7,917             | 3,002                   | 4,864             | 8,250                 | --                    | --                       |
| West South Central | 44,835                          | 34,058            | 7,147                   | 10,446            | 28,652                | 5,608                 | 3,987                    |
| Mountain           | 25,783                          | 9,689             | 5,452                   | 7,624             | 20,116                | --                    | 151                      |
| Pacific            | 68,445                          | 366               | 7,919                   | 19,369            | 64,163                | --                    | 17,080                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

Totals may not sum exactly because of rounding.

**Table III.B.4.a Percent of number of part-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments <sup>1</sup> | Local governments       |                   |                       |                       |                                       |
|--------------------|---------------------------------|--------------------------------|-------------------------|-------------------|-----------------------|-----------------------|---------------------------------------|
|                    |                                 |                                | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees <sup>1</sup> |
| United States      | 4,390,441                       | 33.8%                          | 16.1%                   | 15.2%             | 20.9%                 | 4.5%                  | 9.5%                                  |
| Census division:   |                                 |                                |                         |                   |                       |                       |                                       |
| New England        | 201,123                         | 35.1%                          | 17.8%                   | 27.1%             | 19.1%                 | --                    | --                                    |
| Middle Atlantic    | 662,617                         | 47.4%                          | 17.2%                   | 19.7%             | 12.7%                 | 0.7%                  | 2.4% *                                |
| East North Central | 727,405                         | 34.2%                          | 31.0%                   | 20.5%             | 11.7% *               | 1.3%                  | 1.3%                                  |
| West North Central | 390,285                         | 31.0%                          | 32.7%                   | 13.7%             | --                    | 2.4%                  | --                                    |
| South Atlantic     | 691,113                         | 31.0%                          | 6.1%                    | 7.3%              | 17.8%                 | 8.2%                  | 29.7%                                 |
| East South Central | 180,787                         | 34.8%                          | 14.2%                   | 18.1%             | 24.5%                 | 4.0% *                | 4.4%                                  |
| West South Central | 386,255                         | 30.4%                          | 13.2%                   | 13.0%             | 26.7%                 | 7.3%                  | 9.4%                                  |
| Mountain           | 354,548                         | 38.2%                          | 10.4%                   | 12.1%             | 21.2%                 | --                    | 7.8%                                  |
| Pacific            | 796,308                         | 25.1%                          | 6.3%                    | 12.8%             | 36.0%                 | --                    | 14.2%                                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.4.a Standard errors for percent of number of part-time State and local government employees by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments <sup>1</sup> | Local governments       |                   |                       |                       |                                       |
|--------------------|---------------------------------|--------------------------------|-------------------------|-------------------|-----------------------|-----------------------|---------------------------------------|
|                    |                                 |                                | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees <sup>1</sup> |
| United States      | 114,409                         | 1.07%                          | 0.86%                   | 0.96%             | 1.70%                 | 0.78%                 | 0.99%                                 |
| Census division:   |                                 |                                |                         |                   |                       |                       |                                       |
| New England        | 8,332                           | 1.52%                          | 2.37%                   | 3.02%             | 3.29%                 | --                    | --                                    |
| Middle Atlantic    | 25,012                          | 1.83%                          | 2.01%                   | 2.80%             | 2.45%                 | 0.07%                 | 0.94% *                               |
| East North Central | 41,916                          | 2.76%                          | 3.36%                   | 3.02%             | 3.58% *               | 0.08%                 | 0.10%                                 |
| West North Central | 27,597                          | 2.61%                          | 3.56%                   | 2.52%             | --                    | 0.17%                 | --                                    |
| South Atlantic     | 48,813                          | 2.25%                          | 1.21%                   | 1.37%             | 2.99%                 | 1.12%                 | 4.47%                                 |
| East South Central | 11,556                          | 3.28%                          | 1.94%                   | 2.72%             | 3.91%                 | 1.31% *               | 1.15%                                 |
| West South Central | 44,835                          | 6.55%                          | 2.40%                   | 2.92%             | 6.14%                 | 1.62%                 | 1.44%                                 |
| Mountain           | 25,783                          | 3.08%                          | 1.76%                   | 2.26%             | 4.78%                 | --                    | 0.57%                                 |
| Pacific            | 68,445                          | 2.16%                          | 1.23%                   | 2.63%             | 5.73%                 | --                    | 2.19%                                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

<sup>1</sup> Positive standard errors in some cells are the result of both non-certainty and certainty units in the denominator.

Percents may not add to 100% because of rounding.

**Table III.B.4.b.(2) Percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 25.7%                           | 36.5%             | 16.1%                   | 13.0%             | 20.4%                 | 15.1%                 | 37.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 15.5%                           | 9.2%              | 22.0%                   | 16.5%             | 15.9% *               | --                    | --                       |
| Middle Atlantic    | 36.0%                           | 63.2%             | 9.6%                    | 13.1% *           | 8.7%                  | 1.0%                  | 27.3%                    |
| East North Central | 16.8%                           | 24.2%             | 16.4%                   | 7.8% *            | 9.2% *                | 27.4%                 | 25.7%                    |
| West North Central | 26.9%                           | 38.4%             | 13.2%                   | 13.5%             | --                    | 54.6%                 | --                       |
| South Atlantic     | 22.9%                           | 19.2%             | 9.1% *                  | 5.2%              | 24.3% *               | 14.1%                 | 35.5%                    |
| East South Central | 20.9%                           | 14.2%             | 24.5%                   | 18.0%             | 30.6%                 | --                    | --                       |
| West South Central | 20.7%                           | 29.0% *           | 20.8%                   | 13.2% *           | 15.8% *               | 8.7%                  | 27.8%                    |
| Mountain           | 12.1%                           | 8.3%              | 23.7%                   | 7.9% *            | 14.1% *               | 1.7% *                | 29.7%                    |
| Pacific            | 38.2%                           | 67.5%             | 24.6%                   | 22.4%             | 24.0%                 | 21.6%                 | 49.0%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.B.4.b.(2) Standard errors for percent of all part-time employees that are enrolled in health insurance through State and local government jobs that offer health insurance by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.88%                           | 1.34%             | 1.56%                   | 1.64%             | 2.21%                 | 1.38%                 | 3.86%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.52%                           | 0.67%             | 4.04%                   | 3.18%             | 4.99% *               | --                    | --                       |
| Middle Atlantic    | 1.19%                           | 0.44%             | 2.67%                   | 4.73% *           | 2.31%                 | 0.29%                 | 4.90%                    |
| East North Central | 3.11%                           | 6.58%             | 4.00%                   | 3.84% *           | 4.00% *               | 0.00%                 | 1.27%                    |
| West North Central | 2.61%                           | 2.77%             | 2.81%                   | 3.57%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 3.26%                           | 0.69%             | 2.91% *                 | 1.46%             | 7.31% *               | 1.53%                 | 7.80%                    |
| East South Central | 2.79%                           | 2.90%             | 4.48%                   | 4.46%             | 8.62%                 | --                    | --                       |
| West South Central | 2.85%                           | 8.89% *           | 5.64%                   | 4.34% *           | 6.18% *               | 1.59%                 | 3.25%                    |
| Mountain           | 1.59%                           | 1.38%             | 6.89%                   | 2.46% *           | 5.19% *               | 0.73% *               | 0.22%                    |
| Pacific            | 2.43%                           | 0.11%             | 7.03%                   | 5.40%             | 4.06%                 | 3.74%                 | 5.70%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.1 Average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 9,385                           | 8,880             | 9,654                   | 9,534             | 9,606                 | 8,740                 | 9,839                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11,082                          | 9,527             | 11,148                  | 11,695            | 11,609                | --                    | 11,729                   |
| Middle Atlantic    | 10,653                          | 9,512             | 10,108                  | 11,242            | 12,041                | 10,508                | 10,602                   |
| East North Central | 9,795                           | 9,017             | 9,826                   | 9,706             | 10,819                | 10,337                | 10,655                   |
| West North Central | 9,011                           | 9,062             | 8,962                   | 8,969             | 9,091                 | 8,866                 | --                       |
| South Atlantic     | 9,106                           | 8,676             | 9,230                   | 9,041             | 9,335                 | 9,717                 | 8,972                    |
| East South Central | 8,283                           | 7,748             | 9,038                   | 8,279             | 8,392                 | 8,176                 | 8,991                    |
| West South Central | 7,927                           | 7,870             | 8,119                   | 7,583             | 8,054                 | 6,918                 | 8,595                    |
| Mountain           | 9,092                           | 9,336             | 9,393                   | 10,181            | 8,643                 | 7,001                 | 9,029                    |
| Pacific            | 10,768                          | 9,521             | 13,593                  | 10,320            | 10,620                | 10,078                | 12,287                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.1 Standard errors for average total single premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 86.69                           | 98.59             | 397.51                  | 160.48            | 216.40                | 211.32                | 86.72                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 148.02                          | 23.61             | 360.65                  | 257.25            | 371.82                | --                    | 0.00                     |
| Middle Atlantic    | 268.54                          | 704.59            | 477.75                  | 423.23            | 490.35                | 223.68                | 52.40                    |
| East North Central | 194.89                          | 159.88            | 321.67                  | 384.57            | 833.77                | 0.00                  | 182.32                   |
| West North Central | 281.11                          | 95.49             | 294.81                  | 399.56            | 1,051.03              | 0.00                  | --                       |
| South Atlantic     | 102.77                          | 132.03            | 355.40                  | 411.69            | 312.54                | 279.30                | 118.17                   |
| East South Central | 197.44                          | 405.58            | 560.41                  | 447.88            | 375.90                | 131.07                | 448.86                   |
| West South Central | 151.39                          | 116.77            | 392.06                  | 419.37            | 449.24                | 342.30                | 187.97                   |
| Mountain           | 147.98                          | 152.65            | 272.56                  | 593.90            | 351.66                | 272.88                | 277.56                   |
| Pacific            | 351.36                          | 1.49              | 1,816.77                | 556.48            | 662.36                | 327.28                | 383.95                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.1.d Average total single premium (in dollars) for purchased plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 9,513                           | 9,208             | 9,210                   | 9,377             | 9,668                 | 8,610                 | 10,904                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11,146                          | 9,116             | 11,172                  | 11,548            | 11,562                | --                    | --                       |
| Middle Atlantic    | 11,226                          | 9,474             | 9,928                   | 11,304            | 12,584                | 9,670                 | 11,465                   |
| East North Central | 9,190                           | 9,456             | 9,639                   | 8,961             | 7,971                 | --                    | --                       |
| West North Central | 9,258                           | 15,893            | 8,836                   | 8,553             | 10,834                | 7,926                 | --                       |
| South Atlantic     | 9,447                           | 8,916             | 9,208                   | 9,259             | 9,715                 | 10,786                | 9,114                    |
| East South Central | 8,478                           | 6,944             | 9,306                   | 8,385             | 8,506                 | 10,163                | --                       |
| West South Central | 7,803                           | 7,685             | 8,122                   | 7,303             | 8,310                 | 5,397                 | 12,607                   |
| Mountain           | 9,335                           | 10,560            | 10,138                  | 10,203            | 8,371                 | 7,441                 | 8,724                    |
| Pacific            | 10,298                          | 9,143             | 10,569                  | 10,236            | 9,954                 | 10,752                | 11,759                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.1.d Standard errors for average total single premium (in dollars) for purchased plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 102.01                          | 96.61             | 177.64                  | 225.62            | 297.54                | 542.57                | 176.27                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 221.15                          | 0.00              | 424.46                  | 351.41            | 470.58                | --                    | --                       |
| Middle Atlantic    | 388.21                          | 679.92            | 595.30                  | 679.25            | 815.48                | 517.65                | 484.78                   |
| East North Central | 277.71                          | 135.19            | 502.73                  | 568.83            | 734.98                | --                    | --                       |
| West North Central | 305.87                          | 309.51            | 314.26                  | 502.81            | 1,260.41              | 0.00                  | --                       |
| South Atlantic     | 226.05                          | 678.37            | 419.50                  | 466.40            | 962.12                | 388.48                | 314.59                   |
| East South Central | 237.90                          | 193.33            | 463.33                  | 386.08            | 491.19                | 95.53                 | --                       |
| West South Central | 316.12                          | 160.12            | 462.12                  | 612.32            | 619.56                | 164.15                | 277.11                   |
| Mountain           | 332.24                          | 322.18            | 455.12                  | 822.14            | 755.29                | 130.84                | 785.34                   |
| Pacific            | 145.76                          | 1.73              | 582.65                  | 855.50            | 546.90                | 84.20                 | 337.21                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.1.e Average total single premium (in dollars) for self-insured plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 9,317                           | 8,799             | 10,242                  | 9,676             | 9,570                 | 8,794                 | 9,440                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11,002                          | 9,729             | 11,092                  | 11,931            | 11,703                | --                    | 11,729                   |
| Middle Atlantic    | 10,406                          | 9,515             | 10,479                  | 11,193            | 11,482                | 10,778                | 10,540                   |
| East North Central | 10,049                          | 8,934             | 9,938                   | 10,207            | 12,023                | 10,914                | 10,432                   |
| West North Central | 8,846                           | 8,585             | 9,271                   | 9,457             | 8,558                 | 9,268                 | --                       |
| South Atlantic     | 8,999                           | 8,631             | 9,268                   | 8,891             | 9,253                 | 9,365                 | 8,936                    |
| East South Central | 8,189                           | 7,874             | 8,559                   | 8,171             | 8,317                 | 7,861                 | 8,991                    |
| West South Central | 7,988                           | 7,879             | 8,111                   | 7,853             | 7,844                 | 7,668                 | 8,451                    |
| Mountain           | 8,976                           | 9,073             | 8,977                   | 10,164            | 8,846                 | 6,779                 | 9,113                    |
| Pacific            | 11,326                          | 9,891             | 15,486                  | 10,420            | 11,147                | 9,494                 | 17,231                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.1.e Standard errors for average total single premium (in dollars) for self-insured plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 120.46                          | 112.03            | 839.65                  | 226.57            | 280.02                | 176.90                | 154.16                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 158.33                          | 47.44             | 657.30                  | 362.16            | 468.59                | --                    | 0.00                     |
| Middle Atlantic    | 317.79                          | 706.71            | 782.75                  | 540.98            | 514.91                | 31.13                 | 13.03                    |
| East North Central | 236.93                          | 175.52            | 413.10                  | 485.81            | 799.02                | 0.00                  | 233.86                   |
| West North Central | 417.93                          | 42.62             | 658.32                  | 601.05            | 1,255.57              | 0.00                  | --                       |
| South Atlantic     | 107.75                          | 1.15              | 601.50                  | 570.74            | 301.13                | 351.89                | 123.36                   |
| East South Central | 272.47                          | 472.36            | 1,321.81                | 812.92            | 536.19                | 265.18                | 448.86                   |
| West South Central | 160.70                          | 123.62            | 728.01                  | 558.68            | 607.05                | 194.37                | 204.42                   |
| Mountain           | 147.40                          | 167.88            | 224.83                  | 840.72            | 236.54                | 348.84                | 215.95                   |
| Pacific            | 683.49                          | 2.21              | 1,647.07                | 655.34            | 953.96                | 305.44                | 3.93                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.2 Average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1,125                           | 1,224             | 1,022                   | 1,056             | 1,185                 | 1,404                 | 892                      |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2,166                           | 1,632             | 1,684                   | 2,068             | 2,861                 | --                    | 2,920                    |
| Middle Atlantic    | 1,379                           | 1,784             | 1,547                   | 1,618             | 1,586                 | 1,509                 | 314                      |
| East North Central | 1,279                           | 1,417             | 1,452                   | 1,191             | 1,290                 | 1,053                 | 620                      |
| West North Central | 751                             | 745               | 500                     | 786               | 997 *                 | 912                   | --                       |
| South Atlantic     | 1,012                           | 969               | 921                     | 827               | 1,090                 | 1,054                 | 1,052                    |
| East South Central | 833                             | 808               | 736 *                   | 646               | 604                   | 1,320                 | 2,011                    |
| West South Central | 1,108                           | 752 *             | 646                     | 897               | 1,687                 | 1,663                 | 1,045                    |
| Mountain           | 887                             | 1,600             | 865                     | 584               | 472 *                 | 630                   | 910                      |
| Pacific            | 1,250                           | 1,531             | 1,788 *                 | 716               | 821                   | 3,280 *               | 674                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 39.03                           | 56.14             | 123.91                  | 57.17             | 100.60                | 216.02                | 80.34                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 75.42                           | 6.38              | 177.11                  | 127.49            | 158.87                | --                    | 0.00                     |
| Middle Atlantic    | 169.04                          | 162.39            | 229.11                  | 170.01            | 245.51                | 35.91                 | 79.39                    |
| East North Central | 78.26                           | 63.09             | 297.07                  | 159.06            | 219.41                | 0.00                  | 57.67                    |
| West North Central | 125.29                          | 53.03             | 97.10                   | 129.28            | 482.74 *              | 0.00                  | --                       |
| South Atlantic     | 66.59                           | 138.46            | 222.22                  | 130.84            | 204.39                | 66.05                 | 89.48                    |
| East South Central | 68.69                           | 120.95            | 259.83 *                | 89.78             | 83.17                 | 144.60                | 145.75                   |
| West South Central | 116.39                          | 226.09 *          | 123.42                  | 166.05            | 335.89                | 144.93                | 78.06                    |
| Mountain           | 74.16                           | 175.24            | 170.59                  | 132.67            | 152.53 *              | 95.02                 | 63.80                    |
| Pacific            | 147.16                          | 2.68              | 656.40 *                | 194.70            | 182.61                | 1,627.46 *            | 104.86                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.C.2.d Average total employee contribution (in dollars) for purchased plans per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1,164                           | 1,642             | 869                     | 1,045             | 1,392                 | 1,422                 | 727                      |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2,313                           | 2,147             | 1,518                   | 1,941             | 3,125                 | --                    | --                       |
| Middle Atlantic    | 1,587                           | 1,259             | 1,611                   | 1,885             | 1,414                 | 1,515                 | 1,113                    |
| East North Central | 1,307                           | 1,892             | 1,835 *                 | 1,108             | 815 *                 | --                    | --                       |
| West North Central | 941 *                           | --                | 501                     | 699               | --                    | 2,393                 | --                       |
| South Atlantic     | 1,323                           | 2,005             | 1,051 *                 | 937               | 1,307                 | 1,054                 | 1,517                    |
| East South Central | 698                             | 1,098             | 474 *                   | 698               | 692                   | 698                   | --                       |
| West South Central | 1,265                           | 2,174             | 579                     | 757               | 1,978 *               | 2,135                 | 892                      |
| Mountain           | 595                             | 871               | 810                     | 745 *             | 244 *                 | --                    | 631                      |
| Pacific            | 906                             | 1,639             | 484 *                   | 386 *             | 743 *                 | 1,105                 | 398                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 62.21                           | 75.08             | 100.19                  | 87.27             | 195.15                | 174.25                | 132.98                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 117.32                          | 0.00              | 216.29                  | 142.86            | 181.50                | --                    | --                       |
| Middle Atlantic    | 147.15                          | 129.84            | 242.86                  | 315.08            | 270.11                | 147.72                | 135.49                   |
| East North Central | 213.04                          | 35.77             | 716.93 *                | 296.18            | 273.41 *              | --                    | --                       |
| West North Central | 289.86 *                        | --                | 126.43                  | 195.94            | --                    | 0.00                  | --                       |
| South Atlantic     | 148.59                          | 239.71            | 332.84 *                | 211.37            | 272.70                | 66.52                 | 285.37                   |
| East South Central | 66.56                           | 196.74            | 144.38 *                | 101.75            | 115.67                | 12.55                 | --                       |
| West South Central | 234.05                          | 486.33            | 117.63                  | 191.33            | 606.98 *              | 206.44                | 97.37                    |
| Mountain           | 87.87                           | 58.55             | 237.98                  | 229.42 *          | 88.38 *               | --                    | 45.66                    |
| Pacific            | 72.97                           | 6.17              | 200.17 *                | 150.25 *          | 252.22 *              | 101.25                | 74.49                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.2.e Average total employee contribution (in dollars) for self-insured plans per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1,104                           | 1,120             | 1,224                   | 1,066             | 1,066                 | 1,397                 | 953                      |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1,983                           | 1,379             | 2,074                   | 2,274             | 2,322                 | --                    | 2,920                    |
| Middle Atlantic    | 1,289                           | 1,828             | 1,413 *                 | 1,408             | 1,763                 | 1,507                 | 257                      |
| East North Central | 1,268                           | 1,326             | 1,220                   | 1,247             | 1,490                 | 1,004                 | 735                      |
| West North Central | 624                             | 787               | 499                     | 888               | 445                   | 278                   | --                       |
| South Atlantic     | 915                             | 773               | 695                     | 751               | 1,043                 | 1,054                 | 934                      |
| East South Central | 899                             | 763               | 1,204 *                 | 594               | 546                   | 1,419                 | 2,011                    |
| West South Central | 1,030                           | 685               | 801 *                   | 1,033             | 1,449                 | 1,430                 | 1,050                    |
| Mountain           | 1,028                           | 1,757             | 895                     | 457 *             | 641 *                 | 677                   | 987                      |
| Pacific            | 1,659                           | 1,424             | 2,604                   | 1,113 *           | 883                   | 5,161 *               | 3,259                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.C.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per employee enrolled for single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 48.80                           | 58.26             | 234.67                  | 74.25             | 104.30                | 296.10                | 104.95                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 71.02                           | 24.84             | 265.67                  | 197.79            | 167.56                | --                    | 0.00                     |
| Middle Atlantic    | 217.16                          | 165.87            | 491.30 *                | 172.58            | 389.15                | 8.84                  | 46.25                    |
| East North Central | 64.07                           | 58.53             | 150.81                  | 174.77            | 262.60                | 0.00                  | 65.94                    |
| West North Central | 55.92                           | 61.35             | 126.78                  | 149.91            | 117.21                | 0.00                  | --                       |
| South Atlantic     | 66.24                           | 0.39              | 162.62                  | 169.65            | 236.11                | 76.47                 | 55.18                    |
| East South Central | 95.20                           | 138.97            | 661.03 *                | 138.31            | 97.07                 | 129.68                | 145.75                   |
| West South Central | 117.25                          | 204.69            | 287.39 *                | 243.74            | 300.22                | 52.90                 | 82.72                    |
| Mountain           | 91.73                           | 193.33            | 212.85                  | 146.90 *          | 237.52 *              | 112.89                | 70.24                    |
| Pacific            | 275.43                          | 2.09              | 501.74                  | 375.05 *          | 214.07                | 2,052.27 *            | 2.19                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.3 Percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 12.0%                           | 13.8%             | 10.6%                   | 11.1%             | 12.3%                 | 16.1%                 | 9.1%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 19.5%                           | 17.1%             | 15.1%                   | 17.7%             | 24.6%                 | --                    | 24.9%                    |
| Middle Atlantic    | 12.9%                           | 18.8%             | 15.3%                   | 14.4%             | 13.2%                 | 14.4%                 | 3.0%                     |
| East North Central | 13.1%                           | 15.7%             | 14.8%                   | 12.3%             | 11.9%                 | 10.2%                 | 5.8%                     |
| West North Central | 8.3%                            | 8.2%              | 5.6%                    | 8.8%              | 11.0% *               | 10.3%                 | --                       |
| South Atlantic     | 11.1%                           | 11.2%             | 10.0%                   | 9.1%              | 11.7%                 | 10.8%                 | 11.7%                    |
| East South Central | 10.1%                           | 10.4%             | 8.1% *                  | 7.8%              | 7.2%                  | 16.1%                 | 22.4%                    |
| West South Central | 14.0%                           | 9.6%              | 8.0%                    | 11.8%             | 20.9%                 | 24.0%                 | 12.2%                    |
| Mountain           | 9.8%                            | 17.1%             | 9.2%                    | 5.7%              | 5.5% *                | 9.0%                  | 10.1%                    |
| Pacific            | 11.6%                           | 16.1%             | 13.2%                   | 6.9%              | 7.7%                  | 32.5% *               | 5.5%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.39%                           | 0.54%             | 0.95%                   | 0.57%             | 1.02%                 | 2.57%                 | 0.87%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.69%                           | 0.11%             | 1.53%                   | 1.10%             | 1.62%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.52%                           | 0.33%             | 1.93%                   | 1.23%             | 1.98%                 | 0.10%                 | 0.74%                    |
| East North Central | 0.74%                           | 0.53%             | 2.88%                   | 1.60%             | 1.61%                 | 0.00%                 | 0.64%                    |
| West North Central | 1.40%                           | 0.55%             | 1.08%                   | 1.58%             | 5.35% *               | 0.00%                 | --                       |
| South Atlantic     | 0.72%                           | 1.43%             | 2.23%                   | 1.35%             | 2.18%                 | 0.88%                 | 0.95%                    |
| East South Central | 0.76%                           | 1.35%             | 2.55% *                 | 1.03%             | 0.94%                 | 1.53%                 | 1.17%                    |
| West South Central | 1.44%                           | 2.79%             | 1.56%                   | 2.30%             | 3.71%                 | 3.15%                 | 1.12%                    |
| Mountain           | 0.83%                           | 1.97%             | 1.89%                   | 1.27%             | 1.80% *               | 1.49%                 | 0.92%                    |
| Pacific            | 1.19%                           | 0.03%             | 3.12%                   | 1.82%             | 1.51%                 | 17.17% *              | 0.69%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.3.d Percent of total premiums for purchased plans contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 12.2%                           | 17.8%             | 9.4%                    | 11.1%             | 14.4%                 | 16.5%                 | 6.7%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 20.7%                           | 23.5%             | 13.6%                   | 16.8%             | 27.0%                 | --                    | --                       |
| Middle Atlantic    | 14.1%                           | 13.3%             | 16.2%                   | 16.7%             | 11.2%                 | 15.7%                 | 9.7%                     |
| East North Central | 14.2%                           | 20.0%             | 19.0% *                 | 12.4%             | 10.2%                 | --                    | --                       |
| West North Central | 10.2% *                         | 0.9% *            | 5.7%                    | 8.2% *            | --                    | 30.2%                 | --                       |
| South Atlantic     | 14.0%                           | 22.5%             | 11.4%                   | 10.1%             | 13.5%                 | 9.8%                  | 16.6%                    |
| East South Central | 8.2%                            | 15.8%             | 5.1% *                  | 8.3%              | 8.1%                  | 6.9%                  | --                       |
| West South Central | 16.2%                           | 28.3%             | 7.1%                    | 10.4%             | 23.8%                 | 39.6%                 | 7.1%                     |
| Mountain           | 6.4%                            | 8.2%              | 8.0%                    | 7.3%              | 2.9% *                | --                    | 7.2%                     |
| Pacific            | 8.8%                            | 17.9%             | 4.6% *                  | 3.8% *            | 7.5% *                | 10.3%                 | 3.4%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.64%                           | 0.67%             | 1.06%                   | 0.84%             | 1.97%                 | 2.95%                 | 1.21%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.13%                           | 0.00%             | 1.88%                   | 1.31%             | 2.09%                 | --                    | --                       |
| Middle Atlantic    | 1.18%                           | 0.42%             | 1.85%                   | 2.24%             | 2.04%                 | 0.69%                 | 1.52%                    |
| East North Central | 2.12%                           | 0.65%             | 7.04% *                 | 2.84%             | 2.90%                 | --                    | --                       |
| West North Central | 3.21% *                         | 0.37% *           | 1.45%                   | 2.51% *           | --                    | 0.00%                 | --                       |
| South Atlantic     | 1.44%                           | 0.98%             | 3.29%                   | 2.11%             | 2.64%                 | 0.30%                 | 2.61%                    |
| East South Central | 0.77%                           | 2.44%             | 1.53% *                 | 1.14%             | 1.20%                 | 0.17%                 | --                       |
| West South Central | 2.86%                           | 6.09%             | 1.55%                   | 2.59%             | 6.00%                 | 4.97%                 | 0.65%                    |
| Mountain           | 0.93%                           | 0.42%             | 2.33%                   | 2.18%             | 1.15% *               | --                    | 1.17%                    |
| Pacific            | 0.65%                           | 0.07%             | 1.85% *                 | 1.30% *           | 2.29% *               | 0.95%                 | 0.55%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 11.9%                           | 12.7%             | 12.0%                   | 11.0%             | 11.1%                 | 15.9%                 | 10.1%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 18.0%                           | 14.2%             | 18.7%                   | 19.1%             | 19.8%                 | --                    | 24.9%                    |
| Middle Atlantic    | 12.4%                           | 19.2%             | 13.5% *                 | 12.6%             | 15.4%                 | 14.0%                 | 2.4%                     |
| East North Central | 12.6%                           | 14.8%             | 12.3%                   | 12.2%             | 12.4%                 | 9.2%                  | 7.0%                     |
| West North Central | 7.1%                            | 9.2%              | 5.4%                    | 9.4%              | 5.2%                  | 3.0%                  | --                       |
| South Atlantic     | 10.2%                           | 9.0%              | 7.5%                    | 8.4%              | 11.3%                 | 11.3%                 | 10.5%                    |
| East South Central | 11.0%                           | 9.7%              | 14.1% *                 | 7.3%              | 6.6%                  | 18.0%                 | 22.4%                    |
| West South Central | 12.9%                           | 8.7%              | 9.9% *                  | 13.2%             | 18.5%                 | 18.6%                 | 12.4%                    |
| Mountain           | 11.4%                           | 19.4%             | 10.0%                   | 4.5% *            | 7.3% *                | 10.0%                 | 10.8%                    |
| Pacific            | 14.6%                           | 14.4%             | 16.8%                   | 10.7% *           | 7.9%                  | 54.4% *               | 18.9%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.49%                           | 0.57%             | 1.40%                   | 0.76%             | 1.08%                 | 3.39%                 | 1.26%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.61%                           | 0.32%             | 2.17%                   | 1.57%             | 1.41%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.06%                           | 0.33%             | 4.38% *                 | 1.18%             | 3.20%                 | 0.11%                 | 0.44%                    |
| East North Central | 0.60%                           | 0.44%             | 1.29%                   | 1.89%             | 1.88%                 | 0.00%                 | 0.79%                    |
| West North Central | 0.58%                           | 0.71%             | 1.27%                   | 1.74%             | 1.21%                 | 0.00%                 | --                       |
| South Atlantic     | 0.75%                           | 0.01%             | 1.71%                   | 1.83%             | 2.56%                 | 1.18%                 | 0.65%                    |
| East South Central | 1.05%                           | 1.52%             | 5.87% *                 | 1.60%             | 1.18%                 | 1.06%                 | 1.17%                    |
| West South Central | 1.45%                           | 2.51%             | 3.44% *                 | 3.46%             | 3.79%                 | 0.67%                 | 1.24%                    |
| Mountain           | 1.04%                           | 2.25%             | 2.31%                   | 1.38% *           | 2.73% *               | 1.85%                 | 0.92%                    |
| Pacific            | 2.15%                           | 0.02%             | 1.51%                   | 3.73% *           | 1.79%                 | 23.26% *              | 0.01%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.4 Percent of State and local government employees enrolled in a health insurance plan that takes single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 48.3%                           | 46.9%             | 49.7%                   | 45.4%             | 50.0%                 | 54.7%                 | 47.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 39.2%                           | 32.7%             | 37.7%                   | 42.2%             | 44.1%                 | --                    | 37.2%                    |
| Middle Atlantic    | 39.4%                           | 45.0%             | 35.4%                   | 36.2%             | 37.2%                 | 33.9%                 | 41.6%                    |
| East North Central | 40.6%                           | 45.7%             | 37.3%                   | 37.3%             | 40.3%                 | 47.5%                 | 40.7%                    |
| West North Central | 55.2%                           | 47.3%             | 61.6%                   | 49.7%             | 62.3%                 | 55.2%                 | --                       |
| South Atlantic     | 52.2%                           | 47.6%             | 57.0%                   | 56.0%             | 52.5%                 | 58.9%                 | 51.2%                    |
| East South Central | 53.5%                           | 51.0%             | 61.1%                   | 55.0%             | 53.8%                 | 52.2%                 | 50.0%                    |
| West South Central | 63.8%                           | 58.7%             | 73.5%                   | 63.2%             | 63.0%                 | 64.9%                 | 63.5%                    |
| Mountain           | 52.3%                           | 43.2%             | 61.4%                   | 52.1%             | 60.6%                 | 47.6%                 | 48.6%                    |
| Pacific            | 40.7%                           | 44.3%             | 33.9%                   | 35.3%             | 42.4%                 | 39.4%                 | 39.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.51%                           | 0.65%             | 2.54%                   | 1.04%             | 1.29%                 | 1.39%                 | 0.97%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.81%                           | 0.21%             | 2.39%                   | 1.68%             | 2.17%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.78%                           | 2.50%             | 1.95%                   | 1.84%             | 1.86%                 | 1.26%                 | 0.23%                    |
| East North Central | 1.14%                           | 1.80%             | 2.50%                   | 2.14%             | 3.47%                 | 0.00%                 | 0.72%                    |
| West North Central | 1.61%                           | 0.88%             | 2.77%                   | 3.19%             | 5.32%                 | 0.00%                 | --                       |
| South Atlantic     | 0.77%                           | 0.22%             | 3.82%                   | 4.46%             | 2.31%                 | 1.28%                 | 0.89%                    |
| East South Central | 1.29%                           | 2.77%             | 2.88%                   | 2.60%             | 2.46%                 | 0.49%                 | 1.72%                    |
| West South Central | 1.10%                           | 1.54%             | 2.31%                   | 2.48%             | 3.83%                 | 1.93%                 | 1.39%                    |
| Mountain           | 2.36%                           | 1.21%             | 9.65%                   | 4.14%             | 4.05%                 | 7.51%                 | 0.61%                    |
| Pacific            | 1.33%                           | 0.06%             | 4.51%                   | 3.53%             | 3.22%                 | 2.40%                 | 1.54%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.4.b Percent of State and local government employees that are enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 65.2%                           | 80.1%             | 43.0%                   | 52.6%             | 63.6%                 | 70.7%                 | 72.8%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 44.7%                           | 67.0%             | 29.9%                   | 38.3%             | 32.9%                 | --                    | 100.0%                   |
| Middle Atlantic    | 69.9%                           | 92.3%             | 32.6%                   | 55.9%             | 49.3%                 | 75.7%                 | 93.3%                    |
| East North Central | 70.4%                           | 84.1%             | 62.4%                   | 59.8%             | 70.3%                 | 76.7%                 | 67.2%                    |
| West North Central | 60.0%                           | 93.5%             | 29.0%                   | 46.0%             | 76.6%                 | 70.0%                 | --                       |
| South Atlantic     | 76.2%                           | 84.1%             | 36.5%                   | 59.2%             | 82.2%                 | 75.2%                 | 79.8%                    |
| East South Central | 67.4%                           | 86.5%             | 35.8%                   | 49.5%             | 60.1%                 | 86.3%                 | 100.0%                   |
| West South Central | 66.7%                           | 95.5%             | 30.3%                   | 50.9%             | 55.0%                 | 67.0%                 | 96.5%                    |
| Mountain           | 67.5%                           | 82.3%             | 64.2%                   | 56.0%             | 57.4%                 | 66.4%                 | 78.4%                    |
| Pacific            | 45.7%                           | 50.4%             | 61.5%                   | 45.4%             | 55.8%                 | 53.6%                 | 9.7%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.4.b Standard errors for percent of State and local government employees that are enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.28%                           | 1.79%             | 4.32%                   | 2.76%             | 3.22%                 | 3.75%                 | 3.65%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.08%                           | 1.34%             | 6.52%                   | 6.00%             | 7.35%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.73%                           | 0.30%             | 6.25%                   | 7.34%             | 9.71%                 | 9.18%                 | 4.36%                    |
| East North Central | 2.94%                           | 2.46%             | 7.60%                   | 6.89%             | 10.06%                | 0.00%                 | 3.83%                    |
| West North Central | 4.29%                           | 1.22%             | 5.45%                   | 8.51%             | 11.82%                | 0.00%                 | --                       |
| South Atlantic     | 2.57%                           | 8.18%             | 6.78%                   | 7.55%             | 4.47%                 | 2.67%                 | 4.72%                    |
| East South Central | 3.60%                           | 5.30%             | 7.47%                   | 6.98%             | 7.57%                 | 5.24%                 | 0.00%                    |
| West South Central | 3.73%                           | 1.73%             | 5.67%                   | 8.67%             | 10.29%                | 11.76%                | 1.44%                    |
| Mountain           | 4.16%                           | 2.44%             | 14.49%                  | 9.44%             | 10.35%                | 17.28%                | 1.65%                    |
| Pacific            | 3.58%                           | 0.25%             | 17.42%                  | 10.53%            | 8.12%                 | 13.29%                | 1.53%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.C.5 Percent of State and local government employees enrolled in a purchased health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 47.8%                           | 45.2%             | 53.1%                   | 45.9%             | 47.8%                 | 56.2%                 | 42.3%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 41.2%                           | 34.4%             | 40.5%                   | 43.5%             | 42.6%                 | --                    | --                       |
| Middle Atlantic    | 38.1%                           | 44.0%             | 38.9%                   | 37.1%             | 36.7%                 | 37.3%                 | 44.8%                    |
| East North Central | 36.7%                           | 38.8%             | 35.7%                   | 35.0%             | 35.7%                 | --                    | --                       |
| West North Central | 58.8%                           | 51.8%             | 61.7%                   | 53.8%             | 60.9%                 | 58.7%                 | --                       |
| South Atlantic     | 51.0%                           | 45.4%             | 60.4%                   | 53.9%             | 49.2%                 | 61.0%                 | 44.5%                    |
| East South Central | 54.3%                           | 59.6%             | 57.7%                   | 55.6%             | 49.4%                 | 53.0%                 | --                       |
| West South Central | 66.4%                           | 51.2%             | 71.9%                   | 65.2%             | 62.8%                 | 68.3%                 | 72.2%                    |
| Mountain           | 55.0%                           | 48.3%             | 57.5%                   | 49.4%             | 59.8%                 | --                    | 59.9%                    |
| Pacific            | 42.2%                           | 46.1%             | 40.3%                   | 37.7%             | 43.4%                 | 38.5%                 | 39.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.5 Standard errors for percent of State and local government employees enrolled in a purchased health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.71%                           | 0.45%             | 1.35%                   | 1.48%             | 2.01%                 | 2.90%                 | 1.58%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.09%                           | 0.00%             | 2.97%                   | 2.51%             | 1.40%                 | --                    | --                       |
| Middle Atlantic    | 1.54%                           | 0.64%             | 2.60%                   | 3.53%             | 2.49%                 | 0.91%                 | 0.65%                    |
| East North Central | 1.46%                           | 1.90%             | 3.42%                   | 2.26%             | 4.69%                 | --                    | --                       |
| West North Central | 2.41%                           | 1.60%             | 3.06%                   | 4.14%             | 10.67%                | 0.00%                 | --                       |
| South Atlantic     | 1.64%                           | 0.05%             | 3.01%                   | 6.00%             | 5.42%                 | 1.08%                 | 2.30%                    |
| East South Central | 1.89%                           | 1.20%             | 3.67%                   | 3.31%             | 3.48%                 | 0.80%                 | --                       |
| West South Central | 2.77%                           | 3.80%             | 2.74%                   | 3.26%             | 7.33%                 | 5.66%                 | 1.44%                    |
| Mountain           | 2.45%                           | 1.66%             | 3.11%                   | 6.44%             | 4.17%                 | --                    | 0.12%                    |
| Pacific            | 1.03%                           | 0.14%             | 4.38%                   | 3.61%             | 3.03%                 | 1.28%                 | 1.79%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.C.6 Percent of State and local government employees enrolled in a self-insured health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 48.6%                           | 47.4%             | 45.8%                   | 44.9%             | 51.4%                 | 54.1%                 | 50.1%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 37.0%                           | 32.0%             | 32.4%                   | 40.2%             | 47.5%                 | --                    | 37.2%                    |
| Middle Atlantic    | 40.0%                           | 45.1%             | 29.9%                   | 35.5%             | 37.8%                 | 33.0%                 | 41.3%                    |
| East North Central | 42.4%                           | 47.3%             | 38.3%                   | 38.9%             | 42.6%                 | 43.6%                 | 40.8%                    |
| West North Central | 53.0%                           | 47.0%             | 61.3%                   | 45.6%             | 62.7%                 | 53.9%                 | --                       |
| South Atlantic     | 52.6%                           | 48.1%             | 51.9%                   | 57.6%             | 53.2%                 | 58.3%                 | 53.3%                    |
| East South Central | 53.1%                           | 49.9%             | 68.1%                   | 54.4%             | 57.1%                 | 52.1%                 | 50.0%                    |
| West South Central | 62.5%                           | 59.1%             | 77.3%                   | 61.3%             | 63.2%                 | 63.3%                 | 63.3%                    |
| Mountain           | 51.1%                           | 42.3%             | 63.8%                   | 54.4%             | 61.3%                 | 46.2%                 | 46.2%                    |
| Pacific            | 39.0%                           | 42.6%             | 30.8%                   | 32.9%             | 41.7%                 | 40.3%                 | 36.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.C.6 Standard errors for percent of State and local government employees enrolled in a self-insured health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.70%                           | 0.80%             | 4.65%                   | 1.45%             | 1.59%                 | 1.50%                 | 1.35%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.22%                           | 0.34%             | 4.12%                   | 1.73%             | 5.88%                 | --                    | 0.00%                    |
| Middle Atlantic    | 0.90%                           | 2.77%             | 2.52%                   | 1.80%             | 2.74%                 | 1.71%                 | 0.36%                    |
| East North Central | 1.52%                           | 1.89%             | 3.66%                   | 3.36%             | 4.33%                 | 0.00%                 | 1.06%                    |
| West North Central | 2.16%                           | 0.99%             | 5.87%                   | 4.14%             | 6.05%                 | 0.00%                 | --                       |
| South Atlantic     | 0.74%                           | 0.02%             | 7.34%                   | 4.50%             | 2.18%                 | 1.56%                 | 1.12%                    |
| East South Central | 1.67%                           | 3.05%             | 4.15%                   | 4.03%             | 2.99%                 | 0.61%                 | 1.72%                    |
| West South Central | 0.95%                           | 1.56%             | 4.14%                   | 3.56%             | 3.49%                 | 0.35%                 | 1.41%                    |
| Mountain           | 3.27%                           | 1.30%             | 15.10%                  | 5.00%             | 6.29%                 | 6.95%                 | 0.65%                    |
| Pacific            | 2.35%                           | 0.02%             | 3.95%                   | 5.99%             | 4.83%                 | 4.68%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.1 Average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 24,661                          | 23,634            | 24,331                  | 24,873            | 25,869                | 22,844                | 25,439                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 28,208                          | 26,139            | 30,079                  | 29,315            | 28,726                | --                    | 26,121                   |
| Middle Atlantic    | 27,531                          | 23,150            | 27,706                  | 28,962            | 32,072                | 27,699                | 27,028                   |
| East North Central | 25,914                          | 25,018            | 26,358                  | 25,393            | 26,776                | 29,766                | 26,327                   |
| West North Central | 24,028                          | 25,001            | 24,257                  | 23,272            | 23,231                | 24,174                | --                       |
| South Atlantic     | 23,225                          | 22,383            | 23,578                  | 20,538            | 22,987                | 23,391                | 25,176                   |
| East South Central | 19,655                          | 17,816            | 20,586                  | 19,828            | 21,119                | 15,305                | 25,250                   |
| West South Central | 21,956                          | 20,678            | 20,459                  | 20,974            | 22,824                | 19,628                | 26,161                   |
| Mountain           | 23,488                          | 22,624            | 25,719                  | 23,649            | 23,787                | 20,570                | 24,482                   |
| Pacific            | 23,817                          | 25,579            | 19,570                  | 20,916            | 25,828                | 23,964                | 23,601                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.1 Standard errors for average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 273.09                          | 438.60            | 1,241.99                | 526.09            | 536.47                | 659.33                | 300.89                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 287.82                          | 43.31             | 1,209.90                | 523.62            | 745.06                | --                    | 0.00                     |
| Middle Atlantic    | 914.63                          | 2,529.55          | 1,042.26                | 1,024.86          | 1,012.20              | 298.37                | 176.88                   |
| East North Central | 685.47                          | 227.53            | 1,568.09                | 1,449.14          | 2,438.74              | 0.00                  | 99.40                    |
| West North Central | 446.62                          | 419.21            | 549.50                  | 1,218.54          | 1,316.30              | 0.00                  | --                       |
| South Atlantic     | 308.07                          | 473.58            | 1,367.98                | 1,220.99          | 933.19                | 296.04                | 387.32                   |
| East South Central | 629.78                          | 938.55            | 805.60                  | 1,085.41          | 1,181.65              | 3,176.39              | 962.39                   |
| West South Central | 745.95                          | 301.10            | 1,501.05                | 1,163.64          | 2,653.67              | 790.24                | 904.40                   |
| Mountain           | 341.35                          | 238.01            | 1,356.45                | 751.93            | 959.62                | 1,444.38              | 595.56                   |
| Pacific            | 754.86                          | 10.31             | 2,002.11                | 939.27            | 1,004.11              | 838.27                | 384.73                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.1.d Average total family premium (in dollars) for purchased plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 25,059                          | 23,845            | 25,370                  | 24,730            | 26,101                | 22,530                | 25,520                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 27,925                          | 24,396            | 30,248                  | 28,506            | 28,167                | --                    | --                       |
| Middle Atlantic    | 30,226                          | 23,807            | 28,311                  | 31,084            | 31,934                | 26,723                | 31,575                   |
| East North Central | 23,575                          | 24,849            | 25,338                  | 22,612            | 21,063                | --                    | --                       |
| West North Central | 23,259                          | 17,621            | 24,416                  | 22,476            | 23,095                | 21,605                | --                       |
| South Atlantic     | 24,103                          | 22,383            | 24,119                  | 20,300            | 21,926                | 22,648                | 28,979                   |
| East South Central | 20,359                          | 16,214            | 20,496                  | 21,421            | 20,537                | 22,815                | --                       |
| West South Central | 22,423                          | 20,341            | 20,061                  | 19,889            | 26,998                | 18,425                | 28,531                   |
| Mountain           | 24,033                          | 20,839            | 27,767                  | 25,207            | 24,994                | 20,314                | 18,545                   |
| Pacific            | 24,342                          | 24,942            | 24,683                  | 22,110            | 25,054                | 24,510                | 23,969                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.1.d Standard errors for average total family premium (in dollars) for purchased plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 279.19                          | 281.51            | 530.93                  | 655.22            | 827.35                | 583.57                | 554.41                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 454.86                          | 0.00              | 1,642.32                | 579.23            | 944.32                | --                    | --                       |
| Middle Atlantic    | 838.32                          | 821.44            | 1,597.61                | 1,721.76          | 1,448.01              | 887.36                | 1,107.83                 |
| East North Central | 697.51                          | 52.53             | 1,171.08                | 1,306.88          | 1,319.17              | --                    | --                       |
| West North Central | 664.25                          | 215.31            | 698.59                  | 1,401.05          | 1,877.80              | 0.00                  | --                       |
| South Atlantic     | 890.25                          | 2,736.46          | 1,360.03                | 1,581.32          | 3,153.32              | 485.41                | 1,575.31                 |
| East South Central | 957.74                          | 180.10            | 823.04                  | 1,780.40          | 2,048.49              | 247.78                | --                       |
| West South Central | 2,200.29                        | 213.68            | 2,009.08                | 1,131.86          | 4,642.36              | 1,221.98              | 793.67                   |
| Mountain           | 684.59                          | 448.14            | 1,605.70                | 795.49            | 1,604.40              | 148.45                | 1,073.18                 |
| Pacific            | 275.75                          | 37.34             | 1,119.28                | 1,089.79          | 937.27                | 515.16                | 427.72                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.1.e Average total family premium (in dollars) for self-insured plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 24,441                          | 23,576            | 23,439                  | 24,991            | 25,704                | 22,971                | 25,398                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 28,534                          | 26,858            | 29,801                  | 30,605            | 30,273                | --                    | 26,121                   |
| Middle Atlantic    | 26,343                          | 23,080            | 26,969                  | 27,523            | 32,309                | 27,930                | 26,773                   |
| East North Central | 27,197                          | 25,065            | 27,013                  | 27,560            | 30,281                | 31,170                | 26,049                   |
| West North Central | 24,385                          | 25,271            | 23,964                  | 23,937            | 23,259                | 24,825                | --                       |
| South Atlantic     | 22,919                          | 22,383            | 22,835                  | 20,774            | 23,219                | 23,631                | 23,581                   |
| East South Central | 19,323                          | 18,019            | 20,911                  | 18,586            | 21,708                | --                    | 25,250                   |
| West South Central | 21,782                          | 20,703            | 21,124                  | 21,625            | 20,267                | 20,092                | 26,085                   |
| Mountain           | 23,266                          | 22,906            | 24,484                  | 22,051            | 22,822                | 20,698                | 25,255                   |
| Pacific            | 23,296                          | 26,096            | 17,655                  | 19,996            | 26,365                | 23,324                | 19,628                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.1.e Standard errors for average total family premium (in dollars) for self-insured plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 390.54                          | 535.05            | 2,083.09                | 789.49            | 668.15                | 899.61                | 425.49                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 342.65                          | 108.11            | 1,670.10                | 904.66            | 1,212.10              | --                    | 0.00                     |
| Middle Atlantic    | 1,120.81                        | 2,698.29          | 1,217.66                | 1,137.46          | 1,173.77              | 154.62                | 19.70                    |
| East North Central | 882.71                          | 288.93            | 2,314.14                | 2,085.61          | 3,024.05              | 0.00                  | 139.73                   |
| West North Central | 569.12                          | 412.33            | 863.88                  | 1,907.17          | 1,531.59              | 0.00                  | --                       |
| South Atlantic     | 308.82                          | 7.72              | 2,210.93                | 1,744.41          | 878.98                | 324.47                | 621.02                   |
| East South Central | 800.39                          | 1,045.68          | 2,231.99                | 1,277.83          | 1,109.86              | --                    | 962.39                   |
| West South Central | 576.44                          | 321.11            | 2,088.88                | 1,680.28          | 1,958.55              | 828.08                | 950.24                   |
| Mountain           | 382.79                          | 265.24            | 1,294.03                | 1,089.31          | 924.60                | 2,202.33              | 597.86                   |
| Pacific            | 1,369.50                        | 7.42              | 1,097.27                | 1,361.62          | 1,364.42              | 1,243.88              | 9.60                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.2 Average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4,775                           | 4,999             | 4,612                   | 4,661             | 5,756                 | 6,058                 | 3,010                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 6,632                           | 5,703             | 7,247                   | 6,199             | 7,956                 | --                    | 6,502                    |
| Middle Atlantic    | 4,375                           | 7,744             | 4,063                   | 4,288             | 5,786                 | 3,560                 | 368 *                    |
| East North Central | 3,944                           | 4,518             | 4,495                   | 3,658             | 3,850                 | 4,717                 | 1,141                    |
| West North Central | 5,450                           | 3,592             | 5,702                   | 6,640             | 5,927                 | 7,396                 | --                       |
| South Atlantic     | 5,526                           | 4,225             | 6,127                   | 6,466             | 6,189                 | 6,040                 | 5,806                    |
| East South Central | 5,080                           | 4,035             | 5,400                   | 4,914             | 6,822                 | 2,859                 | 6,238                    |
| West South Central | 8,598                           | 7,645             | 7,683                   | 7,865             | 11,414                | 9,070                 | 6,766                    |
| Mountain           | 5,171                           | 4,949             | 3,820                   | 5,209             | 7,070                 | 2,993                 | 5,787                    |
| Pacific            | 3,298                           | 3,873             | 3,194                   | 2,369             | 3,425                 | 8,331 *               | 1,641                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.2 Standard errors for average total employee contribution (in dollars) per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 184.95                          | 240.88            | 296.66                  | 216.76            | 395.26                | 1,002.85              | 552.67                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 180.15                          | 30.69             | 954.92                  | 265.10            | 359.60                | --                    | 0.00                     |
| Middle Atlantic    | 759.79                          | 755.88            | 768.12                  | 478.34            | 851.16                | 179.56                | 158.30 *                 |
| East North Central | 244.43                          | 199.32            | 617.76                  | 454.13            | 685.67                | 0.00                  | 111.83                   |
| West North Central | 340.76                          | 115.84            | 601.22                  | 728.77            | 1,357.61              | 0.00                  | --                       |
| South Atlantic     | 195.35                          | 205.64            | 717.95                  | 739.71            | 759.58                | 476.74                | 185.66                   |
| East South Central | 342.93                          | 483.97            | 646.68                  | 376.88            | 925.34                | 541.17                | 239.33                   |
| West South Central | 707.60                          | 222.12            | 921.30                  | 517.62            | 2,470.37              | 750.00                | 385.68                   |
| Mountain           | 397.38                          | 447.76            | 868.79                  | 918.72            | 1,600.44              | 467.82                | 124.03                   |
| Pacific            | 305.53                          | 13.90             | 285.50                  | 401.69            | 584.65                | 4,272.90 *            | 316.45                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.2.d Average total employee contribution (in dollars) for purchased plans per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4,812                           | 4,893             | 4,553                   | 4,987             | 6,299                 | 5,391                 | 2,185                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 6,957                           | 5,856             | 6,268                   | 6,353             | 8,264                 | --                    | --                       |
| Middle Atlantic    | 5,619                           | 6,523             | 4,501                   | 6,209             | 5,970                 | 5,585                 | 2,779                    |
| East North Central | 3,138                           | 4,909             | 3,120                   | 3,282             | 2,113 *               | --                    | --                       |
| West North Central | 6,947                           | --                | 6,356                   | 6,813             | --                    | 14,768                | --                       |
| South Atlantic     | 6,225                           | 5,291             | 5,197                   | 6,627             | 8,491                 | 7,170                 | 5,473                    |
| East South Central | 6,301                           | 8,315             | 4,707                   | 5,565             | 7,226                 | 5,332                 | --                       |
| West South Central | 11,183                          | 11,718            | 7,506                   | 8,451             | 15,992                | 11,460                | --                       |
| Mountain           | 5,121                           | 3,420             | 5,160                   | 3,091             | --                    | 8,109                 | 6,165                    |
| Pacific            | 2,474                           | 4,129             | 2,256                   | 2,101             | 3,070                 | 1,677                 | 1,015                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 231.86                          | 137.86            | 266.42                  | 340.57            | 780.71                | 648.17                | 392.95                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 236.95                          | 0.00              | 585.96                  | 319.25            | 367.45                | --                    | --                       |
| Middle Atlantic    | 538.40                          | 237.52            | 659.05                  | 955.70            | 1,216.87              | 161.45                | 457.85                   |
| East North Central | 323.00                          | 264.29            | 464.89                  | 614.83            | 655.75 *              | --                    | --                       |
| West North Central | 833.68                          | --                | 741.37                  | 1,258.54          | --                    | 0.00                  | --                       |
| South Atlantic     | 472.63                          | 650.64            | 918.41                  | 1,200.55          | 2,259.77              | 282.40                | 533.94                   |
| East South Central | 696.17                          | 404.92            | 702.82                  | 691.01            | 1,676.86              | 42.02                 | --                       |
| West South Central | 2,183.70                        | 251.22            | 1,265.32                | 597.31            | 4,636.40              | 1,376.84              | --                       |
| Mountain           | 763.48                          | 258.79            | 777.12                  | 697.47            | 2,154.01              | --                    | 81.37                    |
| Pacific            | 241.79                          | 35.56             | 628.71                  | 542.13            | 789.30                | 88.81                 | 191.65                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.2.e Average total employee contribution (in dollars) for self-insured plans per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4,755                           | 5,028             | 4,662                   | 4,392             | 5,370                 | 6,326                 | 3,429                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 6,259                           | 5,640             | 8,855                   | 5,953             | 7,100                 | --                    | 6,502                    |
| Middle Atlantic    | 3,826                           | 7,875             | 3,530 *                 | 2,985             | 5,470                 | 3,080                 | 233 *                    |
| East North Central | 4,386                           | 4,410             | 5,378                   | 3,951             | 4,916                 | 4,715                 | 1,362                    |
| West North Central | 4,756                           | 3,709             | 4,496                   | 6,496             | 5,000                 | 5,527                 | --                       |
| South Atlantic     | 5,283                           | 4,005             | 7,404                   | 6,307             | 5,685                 | 5,675                 | 5,945                    |
| East South Central | 4,503                           | 3,493             | 7,901                   | 4,407             | 6,413                 | 2,661                 | 6,238                    |
| West South Central | 7,639                           | 7,340             | 7,981                   | 7,514             | 8,609                 | 8,148                 | 6,851                    |
| Mountain           | 5,191                           | 5,190             | 3,012                   | 7,380             | 6,239 *               | 2,431                 | 5,738                    |
| Pacific            | 4,114                           | 3,665             | 3,546                   | 2,575             | 3,671                 | 16,137                | 8,411                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per employee enrolled for family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 255.45                          | 296.81            | 509.48                  | 275.45            | 365.72                | 1,365.84              | 907.15                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 279.73                          | 39.19             | 2,239.62                | 457.32            | 1,089.43              | --                    | 0.00                     |
| Middle Atlantic    | 987.49                          | 785.19            | 1,487.58 *              | 297.38            | 982.62                | 111.76                | 74.33 *                  |
| East North Central | 300.96                          | 253.99            | 760.86                  | 654.85            | 600.50                | 0.00                  | 148.01                   |
| West North Central | 317.21                          | 126.31            | 903.66                  | 787.92            | 929.68                | 0.00                  | --                       |
| South Atlantic     | 200.26                          | 1.96              | 1,188.33                | 924.18            | 717.26                | 557.02                | 187.58                   |
| East South Central | 324.91                          | 445.43            | 1,560.39                | 383.28            | 664.05                | 485.42                | 239.33                   |
| West South Central | 293.61                          | 179.86            | 1,148.05                | 737.16            | 1,100.63              | 68.93                 | 398.38                   |
| Mountain           | 445.36                          | 529.76            | 825.27                  | 1,552.68          | 1,950.48 *            | 481.76                | 147.58                   |
| Pacific            | 528.68                          | 8.95              | 204.08                  | 584.16            | 733.67                | 3,780.23              | 7.72                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.3 Percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.4%                           | 21.2%             | 19.0%                   | 18.7%             | 22.2%                 | 26.5%                 | 11.8%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 23.5%                           | 21.8%             | 24.1%                   | 21.1%             | 27.7%                 | --                    | 24.9%                    |
| Middle Atlantic    | 15.9%                           | 33.5%             | 14.7%                   | 14.8%             | 18.0%                 | 12.9%                 | 1.4% *                   |
| East North Central | 15.2%                           | 18.1%             | 17.1%                   | 14.4%             | 14.4%                 | 15.8%                 | 4.3%                     |
| West North Central | 22.7%                           | 14.4%             | 23.5%                   | 28.5%             | 25.5%                 | 30.6%                 | --                       |
| South Atlantic     | 23.8%                           | 18.9%             | 26.0%                   | 31.5%             | 26.9%                 | 25.8%                 | 23.1%                    |
| East South Central | 25.8%                           | 22.6%             | 26.2%                   | 24.8%             | 32.3%                 | 18.7%                 | 24.7%                    |
| West South Central | 39.2%                           | 37.0%             | 37.6%                   | 37.5%             | 50.0%                 | 46.2%                 | 25.9%                    |
| Mountain           | 22.0%                           | 21.9%             | 14.9%                   | 22.0%             | 29.7%                 | 14.6%                 | 23.6%                    |
| Pacific            | 13.8%                           | 15.1%             | 16.3%                   | 11.3%             | 13.3%                 | 34.8% *               | 7.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.81%                           | 1.38%             | 0.86%                   | 0.95%             | 1.42%                 | 4.41%                 | 2.26%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.68%                           | 0.08%             | 3.12%                   | 0.97%             | 1.59%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.96%                           | 6.92%             | 2.61%                   | 1.45%             | 2.52%                 | 0.75%                 | 0.58% *                  |
| East North Central | 0.87%                           | 0.85%             | 1.62%                   | 2.11%             | 1.77%                 | 0.00%                 | 0.43%                    |
| West North Central | 1.46%                           | 0.52%             | 2.46%                   | 3.40%             | 5.67%                 | 0.00%                 | --                       |
| South Atlantic     | 0.84%                           | 0.52%             | 2.66%                   | 3.29%             | 3.44%                 | 2.11%                 | 0.73%                    |
| East South Central | 1.50%                           | 2.56%             | 3.16%                   | 2.32%             | 3.87%                 | 0.59%                 | 0.27%                    |
| West South Central | 2.40%                           | 1.56%             | 4.18%                   | 3.38%             | 6.06%                 | 5.31%                 | 1.88%                    |
| Mountain           | 1.59%                           | 1.89%             | 2.85%                   | 3.71%             | 6.35%                 | 1.67%                 | 0.71%                    |
| Pacific            | 1.37%                           | 0.06%             | 2.78%                   | 1.98%             | 2.15%                 | 19.00% *              | 1.34%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.D.3.d Percent of total premiums for purchased plans contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.2%                           | 20.5%             | 17.9%                   | 20.2%             | 24.1%                 | 23.9%                 | 8.6%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 24.9%                           | 24.0%             | 20.7%                   | 22.3%             | 29.3%                 | --                    | --                       |
| Middle Atlantic    | 18.6%                           | 27.4%             | 15.9%                   | 20.0%             | 18.7%                 | 20.9%                 | 8.8%                     |
| East North Central | 13.3%                           | 19.8%             | 12.3%                   | 14.5%             | 10.0%                 | --                    | --                       |
| West North Central | 29.9%                           | 2.3% *            | 26.0%                   | 30.3%             | --                    | 68.4%                 | --                       |
| South Atlantic     | 25.8%                           | 23.6%             | 21.5%                   | 32.6%             | 38.7%                 | 31.7%                 | 18.9%                    |
| East South Central | 31.0%                           | 51.3%             | 23.0%                   | 26.0%             | 35.2%                 | 23.4%                 | --                       |
| West South Central | 49.9%                           | 57.6%             | 37.4%                   | 42.5%             | 59.2%                 | 62.2%                 | --                       |
| Mountain           | 21.3%                           | 16.4%             | 18.6%                   | 12.3%             | 32.4%                 | --                    | 33.2%                    |
| Pacific            | 10.2%                           | 16.6%             | 9.1%                    | 9.5%              | 12.3%                 | 6.8%                  | 4.2%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.D.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.86%                           | 0.48%             | 1.00%                   | 1.30%             | 2.71%                 | 3.25%                 | 1.46%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.98%                           | 0.00%             | 2.13%                   | 1.24%             | 1.79%                 | --                    | --                       |
| Middle Atlantic    | 1.67%                           | 1.94%             | 2.17%                   | 2.75%             | 3.61%                 | 0.09%                 | 1.70%                    |
| East North Central | 1.27%                           | 1.05%             | 1.74%                   | 2.74%             | 2.69%                 | --                    | --                       |
| West North Central | 3.55%                           | 0.89% *           | 3.18%                   | 5.68%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 1.82%                           | 0.02%             | 3.33%                   | 4.48%             | 7.84%                 | 1.09%                 | 2.54%                    |
| East South Central | 3.14%                           | 2.38%             | 3.53%                   | 3.92%             | 6.53%                 | 0.42%                 | --                       |
| West South Central | 5.44%                           | 1.83%             | 4.72%                   | 4.58%             | 7.50%                 | 11.51%                | --                       |
| Mountain           | 3.12%                           | 1.40%             | 3.17%                   | 2.60%             | 9.04%                 | --                    | 2.36%                    |
| Pacific            | 0.98%                           | 0.17%             | 2.38%                   | 2.63%             | 3.26%                 | 0.47%                 | 0.77%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.5%                           | 21.3%             | 19.9%                   | 17.6%             | 20.9%                 | 27.5%                 | 13.5%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 21.9%                           | 21.0%             | 29.7%                   | 19.5%             | 23.5%                 | --                    | 24.9%                    |
| Middle Atlantic    | 14.5%                           | 34.1%             | 13.1% *                 | 10.8%             | 16.9%                 | 11.0%                 | 0.9% *                   |
| East North Central | 16.1%                           | 17.6%             | 19.9%                   | 14.3%             | 16.2%                 | 15.1%                 | 5.2%                     |
| West North Central | 19.5%                           | 14.7%             | 18.8%                   | 27.1%             | 21.5%                 | 22.3%                 | --                       |
| South Atlantic     | 23.0%                           | 17.9%             | 32.4%                   | 30.4%             | 24.5%                 | 24.0%                 | 25.2%                    |
| East South Central | 23.3%                           | 19.4%             | 37.8%                   | 23.7%             | 29.5%                 | 18.1%                 | 24.7%                    |
| West South Central | 35.1%                           | 35.5%             | 37.8%                   | 34.7%             | 42.5%                 | 40.6%                 | 26.3%                    |
| Mountain           | 22.3%                           | 22.7%             | 12.3%                   | 33.5%             | 27.3%                 | 11.7%                 | 22.7%                    |
| Pacific            | 17.7%                           | 14.0%             | 20.1%                   | 12.9%             | 13.9%                 | 69.2%                 | 42.9%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.16%                           | 1.71%             | 1.33%                   | 1.32%             | 1.41%                 | 5.94%                 | 3.77%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.98%                           | 0.06%             | 6.87%                   | 1.51%             | 3.88%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.14%                           | 7.38%             | 5.26% *                 | 0.93%             | 2.91%                 | 0.34%                 | 0.28% *                  |
| East North Central | 1.10%                           | 1.05%             | 1.68%                   | 2.97%             | 1.67%                 | 0.00%                 | 0.57%                    |
| West North Central | 1.38%                           | 0.56%             | 3.47%                   | 4.10%             | 3.82%                 | 0.00%                 | --                       |
| South Atlantic     | 0.94%                           | 0.00%             | 4.24%                   | 5.03%             | 3.32%                 | 2.36%                 | 1.04%                    |
| East South Central | 1.33%                           | 2.08%             | 6.77%                   | 2.69%             | 3.24%                 | 0.75%                 | 0.27%                    |
| West South Central | 1.53%                           | 1.36%             | 7.54%                   | 4.31%             | 4.56%                 | 1.95%                 | 1.95%                    |
| Mountain           | 1.77%                           | 2.18%             | 2.89%                   | 6.05%             | 7.78%                 | 1.77%                 | 0.78%                    |
| Pacific            | 2.28%                           | 0.03%             | 1.55%                   | 2.88%             | 2.57%                 | 19.90%                | 0.06%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.4 Percent of State and local government employees enrolled in a health insurance plan that takes family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 33.0%                           | 32.8%             | 34.1%                   | 38.4%             | 30.0%                 | 24.3%                 | 34.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 44.0%                           | 44.6%             | 39.4%                   | 43.3%             | 46.8%                 | --                    | 38.7%                    |
| Middle Atlantic    | 47.5%                           | 45.7%             | 47.7%                   | 47.0%             | 41.0%                 | 38.4%                 | 57.2%                    |
| East North Central | 42.6%                           | 35.8%             | 47.4%                   | 49.6%             | 40.0%                 | 35.9%                 | 37.5%                    |
| West North Central | 30.0%                           | 34.5%             | 26.1%                   | 36.7%             | 24.2%                 | 24.0%                 | --                       |
| South Atlantic     | 25.6%                           | 28.7%             | 22.9%                   | 23.3%             | 24.5%                 | 19.6%                 | 27.6%                    |
| East South Central | 27.8%                           | 28.5%             | 24.2%                   | 30.0%             | 25.5%                 | 37.3%                 | 25.0%                    |
| West South Central | 14.8%                           | 15.3%             | 12.6%                   | 16.3%             | 15.3%                 | 13.2%                 | 15.1%                    |
| Mountain           | 29.4%                           | 33.4%             | 20.7% *                 | 33.5%             | 25.1%                 | 34.4%                 | 32.8%                    |
| Pacific            | 38.8%                           | 35.6%             | 47.5%                   | 46.3%             | 36.8%                 | 34.8%                 | 38.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.67%                           | 1.02%             | 2.28%                   | 1.16%             | 1.21%                 | 1.12%                 | 2.66%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.91%                           | 0.57%             | 1.83%                   | 1.88%             | 2.50%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.87%                           | 4.39%             | 2.30%                   | 2.60%             | 3.12%                 | 1.35%                 | 0.61%                    |
| East North Central | 1.27%                           | 2.01%             | 2.19%                   | 2.75%             | 3.44%                 | 0.00%                 | 1.75%                    |
| West North Central | 1.56%                           | 1.65%             | 2.63%                   | 3.41%             | 4.62%                 | 0.00%                 | --                       |
| South Atlantic     | 0.52%                           | 0.44%             | 1.99%                   | 2.07%             | 1.70%                 | 0.98%                 | 0.88%                    |
| East South Central | 1.08%                           | 1.81%             | 2.17%                   | 2.58%             | 2.20%                 | 3.46%                 | 3.49%                    |
| West South Central | 0.80%                           | 1.54%             | 1.79%                   | 1.56%             | 2.52%                 | 1.40%                 | 0.92%                    |
| Mountain           | 1.97%                           | 1.45%             | 7.69% *                 | 3.58%             | 3.77%                 | 6.92%                 | 0.58%                    |
| Pacific            | 1.52%                           | 0.18%             | 4.72%                   | 4.57%             | 3.61%                 | 1.52%                 | 1.76%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.4.b Percent of State and local government employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 64.3%                           | 78.5%             | 53.8%                   | 54.9%             | 58.5%                 | 71.3%                 | 66.3%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 46.5%                           | 70.8%             | 37.8%                   | 38.5%             | 26.5%                 | --                    | 100.0%                   |
| Middle Atlantic    | 69.4%                           | 90.3%             | 45.1%                   | 59.6%             | 36.7%                 | 80.8%                 | 94.7%                    |
| East North Central | 64.6%                           | 78.4%             | 60.9%                   | 56.2%             | 62.0%                 | 84.7%                 | 67.9%                    |
| West North Central | 68.3%                           | 96.5%             | 35.1%                   | 54.5%             | 83.2%                 | 79.8%                 | --                       |
| South Atlantic     | 74.2%                           | 82.9%             | 42.1%                   | 50.2%             | 82.1%                 | 75.6%                 | 70.5%                    |
| East South Central | 67.9%                           | 88.8%             | 21.7%                   | 56.2%             | 49.7%                 | 92.6%                 | 100.0%                   |
| West South Central | 72.9%                           | 93.0%             | 37.4%                   | 62.5%             | 62.0%                 | 72.2%                 | 96.9%                    |
| Mountain           | 71.1%                           | 86.4%             | 62.4%                   | 49.4%             | 55.6%                 | 66.8% *               | 88.5%                    |
| Pacific            | 50.2%                           | 55.2%             | 72.8%                   | 56.5%             | 59.0%                 | 46.0% *               | 8.5%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.4.b Standard errors for percent of State and local government employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.80%                           | 1.52%             | 7.39%                   | 3.16%             | 3.81%                 | 3.94%                 | 7.26%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.95%                           | 1.37%             | 6.91%                   | 6.16%             | 5.80%                 | --                    | 0.00%                    |
| Middle Atlantic    | 5.55%                           | 1.78%             | 7.16%                   | 6.97%             | 9.23%                 | 7.95%                 | 3.59%                    |
| East North Central | 3.86%                           | 3.21%             | 8.84%                   | 7.89%             | 13.87%                | 0.00%                 | 1.72%                    |
| West North Central | 3.84%                           | 0.43%             | 7.84%                   | 9.49%             | 10.30%                | 0.00%                 | --                       |
| South Atlantic     | 2.80%                           | 7.23%             | 9.20%                   | 8.22%             | 5.49%                 | 3.15%                 | 4.03%                    |
| East South Central | 3.98%                           | 4.30%             | 5.91%                   | 7.58%             | 8.41%                 | 3.45%                 | 0.00%                    |
| West South Central | 4.05%                           | 2.15%             | 8.88%                   | 9.02%             | 12.76%                | 12.69%                | 1.41%                    |
| Mountain           | 3.77%                           | 1.93%             | 16.12%                  | 9.19%             | 12.53%                | 21.22% *              | 0.95%                    |
| Pacific            | 5.76%                           | 0.62%             | 18.00%                  | 9.41%             | 8.45%                 | 17.59% *              | 2.03%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.5 Percent of State and local government employees that are enrolled in a purchased health insurance plan that have family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 33.5%                           | 34.2%             | 29.5%                   | 37.0%             | 32.7%                 | 24.5%                 | 37.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 44.6%                           | 41.5%             | 37.6%                   | 44.5%             | 49.5%                 | --                    | --                       |
| Middle Atlantic    | 46.7%                           | 55.9%             | 42.7%                   | 44.1%             | 50.5%                 | 33.2%                 | 49.1%                    |
| East North Central | 46.2%                           | 41.2%             | 47.2%                   | 50.8%             | 45.3%                 | --                    | --                       |
| West North Central | 25.3%                           | 20.4%             | 23.9%                   | 33.4%             | 17.0%                 | 17.2%                 | --                       |
| South Atlantic     | 27.1%                           | 29.4%             | 22.1%                   | 27.4%             | 23.2%                 | 20.0%                 | 35.0%                    |
| East South Central | 27.8%                           | 27.7%             | 27.9%                   | 26.4%             | 29.5%                 | 20.5%                 | --                       |
| West South Central | 12.5%                           | 20.6%             | 11.1%                   | 12.8%             | 12.9%                 | 11.7% *               | 15.5%                    |
| Mountain           | 27.5%                           | 28.7%             | 20.3%                   | 36.5%             | 25.8%                 | --                    | 21.5%                    |
| Pacific            | 36.9%                           | 33.5%             | 40.1%                   | 39.4%             | 34.9%                 | 39.5%                 | 39.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.D.5 Standard errors for percent of State and local government employees that are enrolled in a purchased health insurance plan that have family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.69%                           | 0.96%             | 1.24%                   | 1.58%             | 1.96%                 | 2.83%                 | 1.50%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.28%                           | 0.00%             | 2.57%                   | 2.67%             | 2.03%                 | --                    | --                       |
| Middle Atlantic    | 1.95%                           | 0.62%             | 2.68%                   | 4.41%             | 3.17%                 | 0.42%                 | 1.91%                    |
| East North Central | 1.70%                           | 0.45%             | 3.66%                   | 2.95%             | 5.66%                 | --                    | --                       |
| West North Central | 2.05%                           | 0.62%             | 2.63%                   | 4.75%             | 1.31%                 | 0.00%                 | --                       |
| South Atlantic     | 1.03%                           | 3.03%             | 2.28%                   | 3.84%             | 3.28%                 | 1.40%                 | 2.07%                    |
| East South Central | 1.71%                           | 1.86%             | 2.80%                   | 2.83%             | 3.82%                 | 0.50%                 | --                       |
| West South Central | 1.53%                           | 2.71%             | 1.92%                   | 1.63%             | 3.85%                 | 4.27% *               | 1.15%                    |
| Mountain           | 2.33%                           | 1.95%             | 2.10%                   | 5.42%             | 4.21%                 | --                    | 0.06%                    |
| Pacific            | 1.12%                           | 0.40%             | 4.07%                   | 5.39%             | 3.24%                 | 1.44%                 | 1.79%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.D.6 Percent of State and local government employees that are enrolled in a self-insured health insurance plan that have family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 32.8%                           | 32.5%             | 39.3%                   | 39.6%             | 28.4%                 | 24.2%                 | 32.9%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 43.2%                           | 46.1%             | 42.9%                   | 41.6%             | 40.6%                 | --                    | 38.7%                    |
| Middle Atlantic    | 47.9%                           | 44.8%             | 55.6%                   | 49.2%             | 31.0%                 | 39.8%                 | 57.8%                    |
| East North Central | 40.9%                           | 34.5%             | 47.6%                   | 48.7%             | 37.3%                 | 36.4%                 | 38.0%                    |
| West North Central | 32.8%                           | 35.3%             | 31.5%                   | 39.9%             | 26.5%                 | 26.7%                 | --                       |
| South Atlantic     | 25.1%                           | 28.5%             | 24.1%                   | 20.3%             | 24.8%                 | 19.5%                 | 25.3%                    |
| East South Central | 27.8%                           | 28.6%             | 16.3%                   | 33.7%             | 22.4%                 | 39.9%                 | 25.0%                    |
| West South Central | 15.9%                           | 15.0%             | 16.4%                   | 19.4%             | 17.3%                 | 13.9%                 | 15.0%                    |
| Mountain           | 30.2%                           | 34.3%             | 20.9% *                 | 30.9%             | 24.6%                 | 33.5%                 | 35.1%                    |
| Pacific            | 41.0%                           | 37.5%             | 51.1%                   | 53.6%             | 38.2%                 | 30.6%                 | 31.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.D.6 Standard errors for percent of State and local government employees that are enrolled in a self-insured health insurance plan that have family coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.97%                           | 1.26%             | 3.92%                   | 1.69%             | 1.47%                 | 1.07%                 | 3.96%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.21%                           | 0.75%             | 2.27%                   | 2.31%             | 5.63%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.51%                           | 4.88%             | 3.52%                   | 3.00%             | 3.28%                 | 1.79%                 | 0.33%                    |
| East North Central | 1.69%                           | 2.50%             | 2.71%                   | 4.31%             | 3.77%                 | 0.00%                 | 2.69%                    |
| West North Central | 2.14%                           | 1.85%             | 6.01%                   | 4.16%             | 5.97%                 | 0.00%                 | --                       |
| South Atlantic     | 0.60%                           | 0.01%             | 3.02%                   | 2.03%             | 1.87%                 | 1.16%                 | 1.13%                    |
| East South Central | 1.38%                           | 2.08%             | 2.56%                   | 4.29%             | 2.26%                 | 2.90%                 | 3.49%                    |
| West South Central | 0.91%                           | 1.58%             | 3.69%                   | 2.37%             | 3.00%                 | 0.39%                 | 0.96%                    |
| Mountain           | 2.66%                           | 1.53%             | 12.41% *                | 4.51%             | 5.66%                 | 5.53%                 | 0.76%                    |
| Pacific            | 2.65%                           | 0.02%             | 3.99%                   | 6.71%             | 5.28%                 | 2.29%                 | 0.01%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.1 Average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 17,202                          | 16,140            | 17,673                  | 17,721            | 17,667                | 16,389                | 18,109                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 21,550                          | 19,336            | 22,431                  | 22,207            | 26,945                | --                    | 17,655                   |
| Middle Atlantic    | 21,071                          | 18,178            | 19,847                  | 22,213            | 22,288                | 18,795                | 21,008                   |
| East North Central | 18,115                          | 17,379            | 18,805                  | 16,689            | 18,393                | 19,758                | 21,176                   |
| West North Central | 17,261                          | 15,349            | 18,641                  | 18,802            | 16,484                | 19,140                | --                       |
| South Atlantic     | 16,048                          | 15,680            | 15,649                  | 16,142            | 15,707                | 16,102                | 16,919                   |
| East South Central | 14,596                          | 12,962            | 15,588                  | 14,160            | 15,627                | 14,988                | 16,860                   |
| West South Central | 14,846                          | 13,252            | 13,861                  | 14,197            | 15,724                | 13,752                | 18,475                   |
| Mountain           | 16,558                          | 15,978            | 17,087                  | 17,975            | 16,655                | 14,167                | 17,384                   |
| Pacific            | 18,305                          | 18,103            | 17,548                  | 16,453            | 18,703                | 19,371                | 19,066                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.1 Standard errors for average total employee-plus-one premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 136.12                          | 158.68            | 308.43                  | 346.91            | 407.40                | 430.77                | 290.61                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 350.11                          | 0.00              | 651.04                  | 782.82            | 907.58                | --                    | 0.00                     |
| Middle Atlantic    | 467.95                          | 100.69            | 976.34                  | 919.13            | 1,023.88              | 512.57                | 425.34                   |
| East North Central | 374.71                          | 605.21            | 541.70                  | 623.19            | 1,249.91              | 0.00                  | 714.91                   |
| West North Central | 509.36                          | 673.24            | 692.91                  | 1,268.21          | 1,462.24              | 0.00                  | --                       |
| South Atlantic     | 205.09                          | 294.49            | 464.26                  | 710.02            | 540.75                | 767.04                | 341.45                   |
| East South Central | 309.60                          | 182.05            | 646.76                  | 729.93            | 761.33                | 128.84                | 403.34                   |
| West South Central | 521.40                          | 230.55            | 799.85                  | 808.39            | 1,545.20              | 409.22                | 1,434.61                 |
| Mountain           | 323.05                          | 266.94            | 1,270.75                | 869.91            | 667.92                | 1,323.07              | 516.81                   |
| Pacific            | 253.14                          | 5.40              | 638.20                  | 703.75            | 851.94                | 447.67                | 186.98                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.1.d Average total employee-plus-one premium (in dollars) for purchased plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 17,662                          | 17,162            | 17,890                  | 17,627            | 17,365                | 15,612                | 19,320                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 21,507                          | 18,311            | 22,197                  | 21,911            | 25,170                | --                    | --                       |
| Middle Atlantic    | 21,585                          | 21,113            | 20,338                  | 23,098            | 21,167                | --                    | --                       |
| East North Central | 17,431                          | 17,053            | 19,348                  | 15,742            | 16,284                | --                    | --                       |
| West North Central | 18,160                          | 17,187            | 18,778                  | 17,700            | 18,729                | 14,608                | --                       |
| South Atlantic     | 16,680                          | 16,985            | 16,028                  | 16,070            | 14,321                | 15,848                | 20,203                   |
| East South Central | 14,869                          | 11,335            | 15,787                  | 14,416            | 15,592                | 14,608                | --                       |
| West South Central | 14,839                          | 11,985            | 14,030                  | 14,087            | 16,453                | 13,008                | 22,373                   |
| Mountain           | 16,995                          | 15,576            | 17,477                  | 18,864            | 17,344                | 15,235                | 15,154                   |
| Pacific            | 18,258                          | 17,980            | 18,426                  | 16,683            | 18,189                | 18,339                | 19,028                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.1.d Standard errors for average total employee-plus-one premium (in dollars) for purchased plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 225.15                          | 155.16            | 379.45                  | 528.96            | 692.72                | 371.27                | 339.18                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 513.36                          | 0.00              | 889.79                  | 908.70            | 1,573.41              | --                    | --                       |
| Middle Atlantic    | 834.84                          | 0.00              | 1,268.76                | 1,384.54          | 1,681.35              | --                    | --                       |
| East North Central | 476.67                          | 676.18            | 959.42                  | 923.77            | 987.64                | --                    | --                       |
| West North Central | 595.06                          | 66.10             | 807.41                  | 1,944.93          | 172.95                | 0.00                  | --                       |
| South Atlantic     | 629.27                          | 684.25            | 787.23                  | 847.85            | 1,579.36              | 975.74                | 1,338.88                 |
| East South Central | 671.59                          | 867.23            | 746.05                  | 1,083.63          | 1,319.61              | 286.63                | --                       |
| West South Central | 1,048.83                        | 197.65            | 916.70                  | 1,128.54          | 2,419.19              | 526.77                | 644.23                   |
| Mountain           | 367.71                          | 114.50            | 692.89                  | 821.28            | 1,027.81              | 123.73                | 1,224.94                 |
| Pacific            | 260.63                          | 3.23              | 839.44                  | 854.76            | 992.66                | 356.37                | 227.82                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.E.1.e Average total employee-plus-one premium (in dollars) for self-insured plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 16,950                          | 15,868            | 17,385                  | 17,812            | 17,846                | 16,665                | 17,472                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 21,584                          | 19,850            | 22,823                  | 22,497            | 29,648                | --                    | 17,655                   |
| Middle Atlantic    | 20,777                          | 18,174            | 18,861                  | 21,390            | 22,775                | 19,547                | 21,924                   |
| East North Central | 18,453                          | 17,463            | 18,377                  | 17,501            | 19,404                | 19,758                | 21,506                   |
| West North Central | 16,650                          | 15,166            | 17,977                  | 19,774            | 15,034                | 21,351                | --                       |
| South Atlantic     | 15,849                          | 15,398            | 15,238                  | 16,187            | 16,117                | 16,170                | 15,966                   |
| East South Central | 14,475                          | 13,088            | 15,200                  | 13,774            | 15,654                | 15,184                | 16,860                   |
| West South Central | 14,850                          | 13,327            | 12,738                  | 14,311            | 14,977                | 14,049                | 18,406                   |
| Mountain           | 16,374                          | 16,052            | 16,737                  | 17,233            | 16,118                | 13,854                | 17,859                   |
| Pacific            | 18,360                          | 18,216            | 17,094                  | 16,044            | 19,124                | 20,079                | 19,279                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.1.e Standard errors for average total employee-plus-one premium (in dollars) for self-insured plans per employee enrolled through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 167.60                          | 172.33            | 493.33                  | 447.85            | 468.17                | 514.76                | 431.87                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 481.95                          | 0.00              | 856.01                  | 1,276.28          | 1,134.48              | --                    | 0.00                     |
| Middle Atlantic    | 564.76                          | 99.01             | 1,424.05                | 1,194.53          | 1,302.13              | 146.88                | 564.28                   |
| East North Central | 459.95                          | 636.48            | 714.92                  | 676.48            | 1,608.05              | 0.00                  | 1,108.22                 |
| West North Central | 695.30                          | 714.74            | 999.11                  | 1,602.68          | 1,841.94              | 0.00                  | --                       |
| South Atlantic     | 194.45                          | 3.47              | 452.42                  | 1,014.61          | 494.58                | 840.81                | 350.52                   |
| East South Central | 321.27                          | 182.99            | 1,266.78                | 816.79            | 875.19                | 139.19                | 403.34                   |
| West South Central | 586.51                          | 234.09            | 616.54                  | 1,137.40          | 1,800.98              | 551.00                | 1,483.12                 |
| Mountain           | 418.67                          | 322.05            | 2,259.73                | 1,438.66          | 684.42                | 1,598.61              | 495.21                   |
| Pacific            | 395.98                          | 10.48             | 556.33                  | 1,231.62          | 1,011.01              | 212.74                | 0.04                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 3,652                           | 3,214             | 3,489                   | 3,471             | 4,277                 | 5,539                 | 2,940                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3,920                           | 3,556             | 3,824                   | 3,973             | 4,677                 | --                    | 4,873                    |
| Middle Atlantic    | 3,569                           | 4,374             | 2,530                   | 3,391             | 3,952                 | 2,809                 | 2,272                    |
| East North Central | 2,814                           | 3,497             | 2,493                   | 2,321             | 2,764                 | 4,854                 | 1,795                    |
| West North Central | 4,783                           | 2,353             | 3,906                   | 5,575             | 8,726 *               | 4,994                 | --                       |
| South Atlantic     | 3,530                           | 3,159             | 4,095                   | 3,808             | 3,739                 | 4,100                 | 3,255                    |
| East South Central | 3,547                           | 2,109             | 3,680                   | 3,601             | 4,980                 | 2,905                 | 4,293                    |
| West South Central | 4,731                           | 3,598             | 5,297                   | 4,092             | 6,141                 | 6,182                 | 3,866                    |
| Mountain           | 3,590                           | 3,209             | 3,500                   | 4,135             | 4,738                 | 2,711                 | 3,408                    |
| Pacific            | 3,192                           | 3,132             | 3,290                   | 1,940             | 3,001                 | 10,516 *              | 1,794                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 124.95                          | 67.47             | 182.25                  | 181.81            | 344.72                | 1,071.97              | 152.07                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 102.47                          | 0.00              | 268.04                  | 265.59            | 307.15                | --                    | 0.00                     |
| Middle Atlantic    | 262.36                          | 143.67            | 473.35                  | 537.30            | 579.06                | 94.31                 | 236.34                   |
| East North Central | 125.37                          | 183.19            | 218.36                  | 326.79            | 353.91                | 0.00                  | 116.45                   |
| West North Central | 917.07                          | 265.44            | 458.25                  | 996.75            | 3,310.52 *            | 0.00                  | --                       |
| South Atlantic     | 101.99                          | 149.08            | 485.24                  | 260.12            | 330.10                | 212.45                | 115.03                   |
| East South Central | 283.73                          | 319.39            | 606.27                  | 253.81            | 531.18                | 55.00                 | 68.74                    |
| West South Central | 328.39                          | 204.49            | 610.21                  | 301.84            | 1,086.13              | 624.04                | 160.47                   |
| Mountain           | 236.73                          | 277.97            | 796.76                  | 695.18            | 747.88                | 743.35                | 86.45                    |
| Pacific            | 473.62                          | 2.25              | 455.72                  | 422.18            | 691.97                | 4,278.03 *            | 320.05                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 3,754                           | 3,575             | 3,675                   | 3,579             | 4,953                 | 5,601                 | 1,504                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 4,189                           | 4,307             | 3,772                   | 3,973             | 4,853                 | --                    | --                       |
| Middle Atlantic    | 3,660                           | 6,328             | 3,113                   | 4,428             | 3,244                 | --                    | --                       |
| East North Central | 2,323                           | 4,034             | 2,703                   | 1,754             | 1,932                 | --                    | --                       |
| West North Central | 7,207                           | --                | 3,665                   | 8,095             | 16,193                | 9,783                 | --                       |
| South Atlantic     | 3,977                           | 4,153             | 3,805                   | 3,247             | 4,189                 | 5,246                 | 3,567                    |
| East South Central | 3,959                           | 2,367             | 3,191                   | 3,781             | 4,870                 | 2,013                 | --                       |
| West South Central | 6,192                           | 4,909             | 5,471                   | 4,075             | 7,394                 | 8,740                 | --                       |
| Mountain           | 3,947                           | 1,842             | 3,660                   | 3,384             | 6,076                 | --                    | 4,006                    |
| Pacific            | 2,188                           | 3,466             | 2,863 *                 | 1,535 *           | 2,602 *               | 2,656                 | 640                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 238.91                          | 104.79            | 246.43                  | 334.29            | 801.49                | 634.10                | 270.78                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 152.43                          | 0.00              | 257.36                  | 295.21            | 499.95                | --                    | --                       |
| Middle Atlantic    | 451.68                          | 0.00              | 564.11                  | 907.14            | 539.56                | --                    | --                       |
| East North Central | 238.48                          | 59.63             | 449.76                  | 516.11            | 409.74                | --                    | --                       |
| West North Central | 1,775.65                        | --                | 420.09                  | 1,407.16          | 1,118.21              | 0.00                  | --                       |
| South Atlantic     | 255.07                          | 106.13            | 592.03                  | 648.63            | 849.98                | 325.78                | 316.13                   |
| East South Central | 432.83                          | 158.67            | 518.82                  | 300.39            | 871.23                | 14.09                 | --                       |
| West South Central | 850.55                          | 484.73            | 696.78                  | 448.15            | 1,922.16              | 913.57                | --                       |
| Mountain           | 484.93                          | 151.21            | 835.22                  | 902.68            | 1,217.72              | --                    | 39.05                    |
| Pacific            | 259.24                          | 0.76              | 1,293.67 *              | 552.76 *          | 963.81 *              | 253.87                | 139.31                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 3,596                           | 3,118             | 3,241                   | 3,366             | 3,877                 | 5,517                 | 3,695                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3,705                           | 3,179             | 3,911                   | 3,972             | 4,409                 | --                    | 4,873                    |
| Middle Atlantic    | 3,517                           | 4,371             | 1,358 *                 | 2,425             | 4,259                 | 2,619                 | 2,440                    |
| East North Central | 3,056                           | 3,360             | 2,327                   | 2,807             | 3,163                 | 4,854                 | 2,445                    |
| West North Central | 3,138                           | 2,563             | 5,076 *                 | 3,353             | --                    | 2,657                 | --                       |
| South Atlantic     | 3,390                           | 2,944             | 4,410                   | 4,156             | 3,606                 | 3,791                 | 3,165                    |
| East South Central | 3,364                           | 2,089             | 4,634 *                 | 3,330             | 5,067                 | 3,364                 | 4,293                    |
| West South Central | 4,063                           | 3,520             | 4,138                   | 4,111             | 4,856                 | 5,162                 | 3,859                    |
| Mountain           | 3,440                           | 3,462             | 3,356 *                 | 4,762             | 3,694                 | --                    | 3,280                    |
| Pacific            | 4,348                           | 2,824             | 3,511                   | 2,656             | 3,328                 | 15,910                | 8,263                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 141.33                          | 71.23             | 266.14                  | 201.02            | 233.84                | 1,435.74              | 68.23                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 122.43                          | 0.00              | 556.78                  | 418.47            | 138.90                | --                    | 0.00                     |
| Middle Atlantic    | 321.45                          | 142.66            | 715.21 *                | 443.05            | 774.86                | 133.72                | 334.97                   |
| East North Central | 134.45                          | 234.12            | 148.12                  | 275.93            | 375.79                | 0.00                  | 80.02                    |
| West North Central | 303.67                          | 322.08            | 1,651.96 *              | 524.43            | --                    | 0.00                  | --                       |
| South Atlantic     | 129.66                          | 0.53              | 653.26                  | 679.89            | 414.59                | 231.65                | 88.34                    |
| East South Central | 336.49                          | 344.05            | 1,446.65 *              | 443.67            | 663.64                | 113.14                | 68.74                    |
| West South Central | 157.60                          | 186.66            | 505.59                  | 386.90            | 474.51                | 145.27                | 175.56                   |
| Mountain           | 252.97                          | 310.43            | 1,289.29 *              | 986.54            | 592.07                | --                    | 91.16                    |
| Pacific            | 889.54                          | 4.00              | 132.04                  | 551.13            | 710.39                | 3,265.43              | 3.39                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 21.2%                           | 19.9%             | 19.7%                   | 19.6%             | 24.2%                 | 33.8%                 | 16.2%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 18.2%                           | 18.4%             | 17.0%                   | 17.9%             | 17.4%                 | --                    | 27.6%                    |
| Middle Atlantic    | 16.9%                           | 24.1%             | 12.7%                   | 15.3%             | 17.7%                 | 14.9%                 | 10.8%                    |
| East North Central | 15.5%                           | 20.1%             | 13.3%                   | 13.9%             | 15.0%                 | 24.6%                 | 8.5%                     |
| West North Central | 27.7%                           | 15.3%             | 21.0%                   | 29.6%             | 52.9% *               | 26.1%                 | --                       |
| South Atlantic     | 22.0%                           | 20.1%             | 26.2%                   | 23.6%             | 23.8%                 | 25.5%                 | 19.2%                    |
| East South Central | 24.3%                           | 16.3%             | 23.6%                   | 25.4%             | 31.9%                 | 19.4%                 | 25.5%                    |
| West South Central | 31.9%                           | 27.1%             | 38.2%                   | 28.8%             | 39.1%                 | 45.0%                 | 20.9%                    |
| Mountain           | 21.7%                           | 20.1%             | 20.5%                   | 23.0%             | 28.4%                 | 19.1%                 | 19.6%                    |
| Pacific            | 17.4%                           | 17.3%             | 18.7%                   | 11.8%             | 16.0%                 | 54.3% *               | 9.4%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.69%                           | 0.35%             | 1.03%                   | 0.96%             | 1.81%                 | 6.07%                 | 0.89%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.36%                           | 0.00%             | 1.02%                   | 0.96%             | 1.09%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.06%                           | 0.66%             | 2.26%                   | 2.03%             | 2.24%                 | 0.72%                 | 0.91%                    |
| East North Central | 0.66%                           | 0.92%             | 1.24%                   | 1.73%             | 1.65%                 | 0.00%                 | 0.53%                    |
| West North Central | 5.09%                           | 1.07%             | 2.59%                   | 5.55%             | 17.39% *              | 0.00%                 | --                       |
| South Atlantic     | 0.68%                           | 0.57%             | 2.89%                   | 1.67%             | 2.25%                 | 2.45%                 | 0.67%                    |
| East South Central | 1.72%                           | 2.60%             | 3.89%                   | 1.99%             | 3.00%                 | 0.31%                 | 0.57%                    |
| West South Central | 1.80%                           | 1.57%             | 3.44%                   | 3.14%             | 4.30%                 | 4.66%                 | 1.35%                    |
| Mountain           | 1.25%                           | 1.88%             | 3.61%                   | 3.29%             | 4.03%                 | 4.33%                 | 0.46%                    |
| Pacific            | 2.52%                           | 0.02%             | 2.59%                   | 2.59%             | 3.26%                 | 20.94% *              | 1.75%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.3.d Percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 21.3%                           | 20.8%             | 20.5%                   | 20.3%             | 28.5%                 | 35.9%                 | 7.8%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 19.5%                           | 23.5%             | 17.0%                   | 18.1%             | 19.3%                 | --                    | --                       |
| Middle Atlantic    | 17.0%                           | 30.0%             | 15.3%                   | 19.2%             | 15.3%                 | --                    | --                       |
| East North Central | 13.3%                           | 23.7%             | 14.0%                   | 11.1%             | 11.9%                 | --                    | --                       |
| West North Central | 39.7%                           | 1.4% *            | 19.5%                   | 45.7%             | 86.5%                 | 67.0%                 | --                       |
| South Atlantic     | 23.8%                           | 24.5%             | 23.7%                   | 20.2%             | 29.3%                 | 33.1%                 | 17.7%                    |
| East South Central | 26.6%                           | 20.9%             | 20.2%                   | 26.2%             | 31.2%                 | 13.8%                 | --                       |
| West South Central | 41.7%                           | 41.0%             | 39.0%                   | 28.9%             | 44.9%                 | 67.2%                 | --                       |
| Mountain           | 23.2%                           | 11.8%             | 20.9%                   | 17.9%             | 35.0%                 | --                    | 26.4%                    |
| Pacific            | 12.0%                           | 19.3%             | 15.5% *                 | 9.2% *            | 14.3% *               | 14.5%                 | 3.4%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.29%                           | 0.53%             | 1.33%                   | 1.65%             | 4.15%                 | 4.49%                 | 1.44%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.61%                           | 0.00%             | 1.05%                   | 0.96%             | 2.14%                 | --                    | --                       |
| Middle Atlantic    | 1.75%                           | 0.00%             | 2.51%                   | 3.16%             | 2.31%                 | --                    | --                       |
| East North Central | 1.29%                           | 0.70%             | 2.37%                   | 3.00%             | 2.48%                 | --                    | --                       |
| West North Central | 9.62%                           | 0.46% *           | 2.31%                   | 7.39%             | 6.43%                 | 0.00%                 | --                       |
| South Atlantic     | 1.40%                           | 0.36%             | 3.19%                   | 3.48%             | 5.07%                 | 0.93%                 | 2.34%                    |
| East South Central | 2.54%                           | 2.42%             | 3.28%                   | 1.86%             | 4.86%                 | 0.20%                 | --                       |
| West South Central | 3.40%                           | 3.59%             | 3.85%                   | 4.22%             | 5.38%                 | 4.71%                 | --                       |
| Mountain           | 2.70%                           | 1.02%             | 4.92%                   | 4.47%             | 5.94%                 | --                    | 1.88%                    |
| Pacific            | 1.39%                           | 0.01%             | 6.61% *                 | 3.36% *           | 4.80% *               | 1.51%                 | 0.76%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 21.2%                           | 19.6%             | 18.6%                   | 18.9%             | 21.7%                 | 33.1%                 | 21.1%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 17.2%                           | 16.0%             | 17.1%                   | 17.7%             | 14.9%                 | --                    | 27.6%                    |
| Middle Atlantic    | 16.9%                           | 24.1%             | 7.2% *                  | 11.3%             | 18.7%                 | 13.4%                 | 11.1%                    |
| East North Central | 16.6%                           | 19.2%             | 12.7%                   | 16.0%             | 16.3%                 | 24.6%                 | 11.4%                    |
| West North Central | 18.8%                           | 16.9%             | 28.2% *                 | 17.0%             | --                    | 12.4%                 | --                       |
| South Atlantic     | 21.4%                           | 19.1%             | 28.9%                   | 25.7%             | 22.4%                 | 23.4%                 | 19.8%                    |
| East South Central | 23.2%                           | 16.0%             | 30.5% *                 | 24.2%             | 32.4%                 | 22.2%                 | 25.5%                    |
| West South Central | 27.4%                           | 26.4%             | 32.5%                   | 28.7%             | 32.4%                 | 36.7%                 | 21.0%                    |
| Mountain           | 21.0%                           | 21.6%             | 20.1%                   | 27.6%             | 22.9%                 | --                    | 18.4%                    |
| Pacific            | 23.7%                           | 15.5%             | 20.5%                   | 16.6%             | 17.4%                 | 79.2%                 | 42.9%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.80%                           | 0.39%             | 1.63%                   | 1.19%             | 1.25%                 | 8.00%                 | 0.44%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.50%                           | 0.00%             | 2.02%                   | 1.59%             | 0.75%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.33%                           | 0.65%             | 3.87% *                 | 1.71%             | 2.88%                 | 0.67%                 | 1.25%                    |
| East North Central | 0.74%                           | 1.15%             | 0.95%                   | 1.49%             | 1.89%                 | 0.00%                 | 0.29%                    |
| West North Central | 1.65%                           | 1.36%             | 10.02% *                | 3.03%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 0.82%                           | 0.00%             | 3.83%                   | 4.33%             | 2.48%                 | 2.62%                 | 0.39%                    |
| East South Central | 2.09%                           | 2.77%             | 9.67% *                 | 4.18%             | 3.79%                 | 0.63%                 | 0.57%                    |
| West South Central | 1.15%                           | 1.33%             | 3.71%                   | 4.50%             | 3.41%                 | 1.82%                 | 1.35%                    |
| Mountain           | 1.28%                           | 2.07%             | 5.24%                   | 4.28%             | 3.74%                 | --                    | 0.56%                    |
| Pacific            | 4.67%                           | 0.03%             | 0.75%                   | 3.29%             | 3.47%                 | 15.54%                | 0.02%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.4 Percent of State and local government employees enrolled in a health insurance plan that takes employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18.7%                           | 20.3%             | 16.3%                   | 16.2%             | 20.0%                 | 21.0%                 | 17.9%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 16.8%                           | 22.6%             | 22.9%                   | 14.5%             | 9.1%                  | --                    | 24.1%                    |
| Middle Atlantic    | 13.0%                           | 9.3%              | 16.9%                   | 16.8%             | 21.7%                 | 27.7%                 | 1.2% *                   |
| East North Central | 16.8%                           | 18.5%             | 15.3%                   | 13.1%             | 19.8%                 | 16.6%                 | 21.8%                    |
| West North Central | 14.8%                           | 18.3%             | 12.3%                   | 13.6%             | 13.5%                 | 20.8%                 | --                       |
| South Atlantic     | 22.2%                           | 23.7%             | 20.1%                   | 20.7%             | 23.0%                 | 21.5%                 | 21.2%                    |
| East South Central | 18.7%                           | 20.5%             | 14.7%                   | 15.0%             | 20.7%                 | 10.5% *               | 24.9%                    |
| West South Central | 21.4%                           | 26.0%             | 13.9%                   | 20.5%             | 21.6%                 | 21.9%                 | 21.4%                    |
| Mountain           | 18.3%                           | 23.4%             | 17.9%                   | 14.4%             | 14.3%                 | 18.0%                 | 18.6%                    |
| Pacific            | 20.5%                           | 20.2%             | 18.6%                   | 18.3%             | 20.8%                 | 25.8%                 | 21.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that take employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.42%                           | 0.55%             | 0.65%                   | 0.76%             | 0.86%                 | 0.77%                 | 1.95%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.90%                           | 0.77%             | 1.90%                   | 1.70%             | 2.47%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.90%                           | 1.92%             | 1.41%                   | 1.51%             | 3.63%                 | 0.31%                 | 0.74% *                  |
| East North Central | 0.81%                           | 1.18%             | 1.91%                   | 1.81%             | 2.25%                 | 0.00%                 | 1.05%                    |
| West North Central | 1.03%                           | 0.81%             | 1.47%                   | 2.15%             | 3.70%                 | 0.00%                 | --                       |
| South Atlantic     | 0.61%                           | 0.66%             | 3.28%                   | 3.65%             | 1.69%                 | 0.69%                 | 0.35%                    |
| East South Central | 1.15%                           | 2.78%             | 1.51%                   | 1.55%             | 1.53%                 | 3.88% *               | 2.85%                    |
| West South Central | 0.78%                           | 0.32%             | 1.59%                   | 1.67%             | 2.70%                 | 0.66%                 | 1.31%                    |
| Mountain           | 0.64%                           | 0.63%             | 2.27%                   | 1.46%             | 1.25%                 | 1.26%                 | 0.33%                    |
| Pacific            | 0.56%                           | 0.12%             | 0.84%                   | 2.12%             | 1.92%                 | 2.54%                 | 0.28%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.E.4.b Percent of State and local government employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 64.6%                           | 79.0%             | 42.9%                   | 50.7%             | 62.9%                 | 73.8%                 | 65.5%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 55.6%                           | 66.6%             | 37.4%                   | 50.6%             | 39.6%                 | --                    | 100.0%                   |
| Middle Atlantic    | 63.7%                           | 99.9%             | 33.2%                   | 51.8%             | 69.7%                 | 76.4%                 | 68.6%                    |
| East North Central | 66.9%                           | 79.7%             | 56.0%                   | 53.8%             | 67.6%                 | 100.0%                | 65.2%                    |
| West North Central | 59.6%                           | 90.9%             | 17.1% *                 | 53.1%             | 60.8% *               | 67.2%                 | --                       |
| South Atlantic     | 76.0%                           | 82.3%             | 47.9%                   | 61.7%             | 77.2%                 | 78.8%                 | 77.5%                    |
| East South Central | 69.3%                           | 92.8%             | 33.9%                   | 39.9%             | 55.9%                 | 66.1%                 | 100.0%                   |
| West South Central | 68.6%                           | 94.4%             | 13.1% *                 | 49.1%             | 49.4%                 | 71.5%                 | 98.3%                    |
| Mountain           | 70.4%                           | 84.4%             | 52.8%                   | 54.5%             | 56.2%                 | 77.3%                 | 82.5%                    |
| Pacific            | 46.5%                           | 52.0%             | 65.9%                   | 36.1%             | 54.9%                 | 59.3%                 | 15.1%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.4.b Standard errors for percent of State and local government employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.48%                           | 2.49%             | 6.84%                   | 3.28%             | 3.70%                 | 3.46%                 | 3.65%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.20%                           | 0.00%             | 7.37%                   | 9.13%             | 10.97%                | --                    | 0.00%                    |
| Middle Atlantic    | 4.72%                           | 0.11%             | 7.04%                   | 8.36%             | 10.68%                | 9.47%                 | 1.37%                    |
| East North Central | 3.99%                           | 3.91%             | 12.93%                  | 9.96%             | 12.16%                | 0.00%                 | 5.13%                    |
| West North Central | 5.89%                           | 1.55%             | 5.38% *                 | 11.63%            | 23.77% *              | 0.00%                 | --                       |
| South Atlantic     | 3.45%                           | 10.74%            | 14.20%                  | 7.23%             | 6.02%                 | 3.27%                 | 4.16%                    |
| East South Central | 4.81%                           | 3.28%             | 7.91%                   | 7.86%             | 9.39%                 | 1.71%                 | 0.00%                    |
| West South Central | 4.18%                           | 1.94%             | 4.18% *                 | 9.22%             | 11.04%                | 10.25%                | 0.80%                    |
| Mountain           | 3.04%                           | 2.16%             | 13.03%                  | 8.95%             | 10.74%                | 13.30%                | 1.82%                    |
| Pacific            | 4.34%                           | 0.03%             | 18.98%                  | 10.16%            | 7.49%                 | 17.78%                | 2.82%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.5 Percent of State and local government employees that are enrolled in a purchased health insurance plan that have employee-plus-one coverage State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18.8%                           | 20.6%             | 17.4%                   | 17.1%             | 19.5%                 | 19.3%                 | 20.1%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 14.2%                           | 24.1%             | 22.0%                   | 12.0%             | 7.9% *                | --                    | --                       |
| Middle Atlantic    | 15.2%                           | 0.1% *            | 18.4%                   | 18.8%             | 12.8% *               | 29.5%                 | --                       |
| East North Central | 17.0%                           | 20.1%             | 17.2%                   | 14.2%             | 19.1%                 | --                    | --                       |
| West North Central | 15.9%                           | 27.8%             | 14.4%                   | 12.8%             | --                    | 24.1%                 | --                       |
| South Atlantic     | 21.9%                           | 25.2%             | 17.5%                   | 18.7%             | 27.6%                 | 19.0%                 | 20.5%                    |
| East South Central | 18.0%                           | 12.8%             | 14.4%                   | 18.1%             | 21.1%                 | 26.5%                 | --                       |
| West South Central | 21.0%                           | 28.2%             | 17.0%                   | 21.9%             | 24.3%                 | 20.0%                 | 12.3%                    |
| Mountain           | 17.5%                           | 23.0%             | 22.2%                   | 14.2%             | 14.5%                 | 13.0%                 | 18.6%                    |
| Pacific            | 20.9%                           | 20.4%             | 19.6%                   | 22.9%             | 21.7%                 | 22.0%                 | 20.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.5 Standard errors for percent of State and local government employees that are enrolled in a purchased health insurance plan that have employee-plus-one coverage State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.47%                           | 0.94%             | 0.71%                   | 1.05%             | 1.40%                 | 0.60%                 | 0.28%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.24%                           | 0.00%             | 2.10%                   | 2.00%             | 2.62% *               | --                    | --                       |
| Middle Atlantic    | 1.63%                           | 0.12% *           | 1.47%                   | 2.49%             | 3.98% *               | 0.49%                 | --                       |
| East North Central | 1.16%                           | 2.01%             | 2.13%                   | 2.64%             | 1.98%                 | --                    | --                       |
| West North Central | 2.16%                           | 1.00%             | 1.86%                   | 3.37%             | --                    | 0.00%                 | --                       |
| South Atlantic     | 1.56%                           | 3.08%             | 2.05%                   | 5.06%             | 4.29%                 | 1.18%                 | 0.67%                    |
| East South Central | 1.39%                           | 1.21%             | 1.86%                   | 2.35%             | 2.76%                 | 0.59%                 | --                       |
| West South Central | 1.77%                           | 1.10%             | 1.91%                   | 2.49%             | 4.66%                 | 1.53%                 | 0.80%                    |
| Mountain           | 0.99%                           | 0.38%             | 2.07%                   | 2.15%             | 2.05%                 | 0.89%                 | 0.17%                    |
| Pacific            | 0.45%                           | 0.26%             | 2.13%                   | 2.69%             | 1.64%                 | 0.20%                 | 0.21%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.E.6 Percent of State and local government employees that are enrolled in a self-insured health insurance plan that have employee-plus-one State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18.6%                           | 20.2%             | 15.0%                   | 15.5%             | 20.3%                 | 21.7%                 | 17.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 19.7%                           | 22.0%             | 24.6%                   | 18.3%             | 11.9% *               | --                    | 24.1%                    |
| Middle Atlantic    | 12.1%                           | 10.1%             | 14.5%                   | 15.3%             | 31.2%                 | 27.2%                 | 0.9% *                   |
| East North Central | 16.7%                           | 18.2%             | 14.1%                   | 12.3%             | 20.1%                 | 19.9%                 | 21.2%                    |
| West North Central | 14.1%                           | 17.7%             | 7.2%                    | 14.5%             | 10.8%                 | 19.4%                 | --                       |
| South Atlantic     | 22.3%                           | 23.4%             | 24.0%                   | 22.2%             | 21.9%                 | 22.2%                 | 21.4%                    |
| East South Central | 19.1%                           | 21.5%             | 15.5%                   | 12.0%             | 20.5%                 | --                    | 24.9%                    |
| West South Central | 21.6%                           | 25.9%             | 6.3%                    | 19.2%             | 19.5%                 | 22.8%                 | 21.7%                    |
| Mountain           | 18.6%                           | 23.5%             | 15.3%                   | 14.7%             | 14.1%                 | 20.3%                 | 18.6%                    |
| Pacific            | 20.0%                           | 20.0%             | 18.1%                   | 13.5%             | 20.1%                 | 29.1%                 | 31.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.E.6 Standard errors for percent of State and local government employees that are enrolled in a self-insured health insurance plan that have employee-plus-one State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.57%                           | 0.62%             | 1.25%                   | 0.92%             | 0.98%                 | 1.01%                 | 2.66%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.07%                           | 1.10%             | 3.85%                   | 2.57%             | 3.81% *               | --                    | 0.00%                    |
| Middle Atlantic    | 2.50%                           | 2.14%             | 2.70%                   | 1.76%             | 4.35%                 | 0.11%                 | 0.58% *                  |
| East North Central | 1.02%                           | 1.10%             | 3.05%                   | 2.40%             | 3.17%                 | 0.00%                 | 1.65%                    |
| West North Central | 0.99%                           | 0.91%             | 1.90%                   | 2.64%             | 2.49%                 | 0.00%                 | --                       |
| South Atlantic     | 0.47%                           | 0.01%             | 6.74%                   | 3.05%             | 1.32%                 | 0.72%                 | 0.35%                    |
| East South Central | 1.56%                           | 2.99%             | 2.64%                   | 1.85%             | 1.69%                 | --                    | 2.85%                    |
| West South Central | 0.80%                           | 0.32%             | 1.71%                   | 2.24%             | 2.93%                 | 0.15%                 | 1.31%                    |
| Mountain           | 0.81%                           | 0.73%             | 2.77%                   | 1.92%             | 1.49%                 | 1.51%                 | 0.42%                    |
| Pacific            | 0.93%                           | 0.00%             | 0.62%                   | 2.59%             | 2.60%                 | 2.67%                 | 0.01%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.1 Percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 70.6%                           | 66.7%             | 80.4%                   | 76.9%             | 72.4%                 | 84.4%                 | 53.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 77.7%                           | 93.3%             | 51.4%                   | 83.8%             | 61.0%                 | --                    | 99.6%                    |
| Middle Atlantic    | 29.8%                           | 35.1%             | 63.5%                   | 36.6%             | 23.4%                 | 9.2% *                | 1.3% *                   |
| East North Central | 87.1%                           | 72.8%             | 92.0%                   | 96.2%             | 92.0%                 | 100.0%                | 74.8%                    |
| West North Central | 95.0%                           | 98.5%             | 95.2%                   | 95.0%             | 91.4%                 | 92.2%                 | --                       |
| South Atlantic     | 79.3%                           | 73.3%             | 93.1%                   | 82.1%             | 90.9%                 | 80.5%                 | 68.7%                    |
| East South Central | 87.3%                           | 93.8%             | 89.6%                   | 81.8%             | 85.0%                 | 99.6%                 | 74.4%                    |
| West South Central | 78.6%                           | 59.1%             | 89.7%                   | 85.2%             | 77.5%                 | 95.8%                 | 83.5%                    |
| Mountain           | 95.3%                           | 94.8%             | 97.6%                   | 97.3%             | 90.5%                 | 100.0%                | 95.4%                    |
| Pacific            | 45.9%                           | 44.6%             | 45.7%                   | 59.3%             | 51.3%                 | 61.0%                 | 30.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.1 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a deductible by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.61%                           | 2.62%             | 5.04%                   | 1.99%             | 2.70%                 | 2.53%                 | 5.88%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.93%                           | 0.23%             | 6.02%                   | 3.56%             | 8.94%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.91%                           | 9.94%             | 5.96%                   | 5.64%             | 6.99%                 | 5.08% *               | 0.88% *                  |
| East North Central | 2.27%                           | 6.73%             | 3.05%                   | 1.82%             | 4.29%                 | 0.00%                 | 2.18%                    |
| West North Central | 1.85%                           | 0.30%             | 1.88%                   | 2.95%             | 7.59%                 | 0.00%                 | --                       |
| South Atlantic     | 2.62%                           | 7.42%             | 2.25%                   | 4.95%             | 2.58%                 | 6.12%                 | 3.94%                    |
| East South Central | 2.25%                           | 2.43%             | 3.69%                   | 5.21%             | 5.60%                 | 0.22%                 | 7.15%                    |
| West South Central | 5.06%                           | 16.07%            | 2.97%                   | 6.27%             | 6.46%                 | 2.37%                 | 5.82%                    |
| Mountain           | 1.07%                           | 0.62%             | 1.66%                   | 1.57%             | 4.52%                 | 0.00%                 | 0.88%                    |
| Pacific            | 2.63%                           | 0.33%             | 11.71%                  | 7.21%             | 8.23%                 | 5.34%                 | 5.67%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1,385                           | 983               | 1,647                   | 1,529             | 1,485                 | 1,654                 | 1,251                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1,414                           | 1,675             | 1,578                   | 1,305             | 1,364                 | --                    | 334                      |
| Middle Atlantic    | 1,096                           | 500               | 1,630                   | 911               | 1,514                 | 221                   | 1,113                    |
| East North Central | 1,271                           | 936               | 1,494                   | 1,367             | 1,604                 | 574                   | 1,002                    |
| West North Central | 1,886                           | 1,116             | 2,214                   | 1,888             | 2,102                 | 2,340                 | --                       |
| South Atlantic     | 1,214                           | 1,002             | 1,460                   | 1,269             | 1,347                 | 1,427                 | 1,016                    |
| East South Central | 1,481                           | 1,569             | 1,816                   | 1,549             | 1,218                 | 1,405                 | 1,369                    |
| West South Central | 1,645                           | 861               | 1,718                   | 2,006             | 1,509                 | 2,185                 | 1,767                    |
| Mountain           | 1,361                           | 875               | 1,242                   | 1,777             | 1,702                 | 1,826                 | 1,125                    |
| Pacific            | 923                             | 524               | 1,027                   | 1,338             | 1,105                 | 1,098                 | 1,242                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 25.80                           | 29.48             | 90.58                   | 57.40             | 68.45                 | 71.46                 | 37.23                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 71.01                           | 45.82             | 192.90                  | 115.80            | 241.60                | --                    | 0.00                     |
| Middle Atlantic    | 133.10                          | 38.12             | 228.44                  | 139.70            | 449.23                | 0.14                  | 103.65                   |
| East North Central | 76.12                           | 89.10             | 228.92                  | 101.84            | 238.48                | 0.00                  | 209.83                   |
| West North Central | 93.94                           | 24.12             | 153.04                  | 156.28            | 300.47                | 0.00                  | --                       |
| South Atlantic     | 35.26                           | 0.00              | 114.66                  | 141.40            | 108.23                | 17.32                 | 37.10                    |
| East South Central | 60.09                           | 139.37            | 188.87                  | 109.07            | 101.48                | 112.73                | 83.45                    |
| West South Central | 68.99                           | 69.16             | 99.82                   | 173.28            | 159.31                | 125.95                | 35.33                    |
| Mountain           | 118.41                          | 36.98             | 370.91                  | 230.43            | 260.53                | 424.79                | 43.64                    |
| Pacific            | 72.37                           | 1.12              | 219.08                  | 325.38            | 186.44                | 140.97                | 311.05                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2,601                           | 1,983             | 3,159                   | 2,863             | 2,856                 | 2,994                 | 2,001                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3,039                           | 3,508             | 3,240                   | 2,775             | 3,012                 | --                    | 489                      |
| Middle Atlantic    | 2,227                           | 1,256             | 3,097                   | 2,057             | 3,131                 | 459                   | 4,702                    |
| East North Central | 2,653                           | 1,928             | 3,246                   | 2,601             | 3,293                 | 1,243                 | 1,592                    |
| West North Central | 3,109                           | 1,509             | 4,048                   | 3,637             | 3,732                 | 3,752                 | --                       |
| South Atlantic     | 2,395                           | 1,784             | 3,333                   | 2,600             | 2,942                 | 3,031                 | 1,777                    |
| East South Central | 3,073                           | 3,514             | 4,375                   | 2,571             | 2,523                 | 2,965                 | 2,781                    |
| West South Central | 3,390                           | 2,266             | 3,476                   | 4,787             | 3,300                 | 3,466                 | 3,646                    |
| Mountain           | 2,656                           | 1,817             | 3,101                   | 3,825             | 2,803                 | 3,573                 | 2,052                    |
| Pacific            | 1,769                           | 1,178             | 1,481 *                 | 2,679             | 1,849                 | 3,029                 | 1,523                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 68.09                           | 75.07             | 258.00                  | 118.91            | 197.54                | 115.53                | 102.26                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 123.98                          | 119.91            | 307.99                  | 260.60            | 348.56                | --                    | 0.00                     |
| Middle Atlantic    | 265.03                          | 21.34             | 532.91                  | 350.09            | 627.49                | 0.55                  | 198.95                   |
| East North Central | 182.11                          | 235.51            | 543.93                  | 196.98            | 638.47                | 0.00                  | 227.50                   |
| West North Central | 172.72                          | 107.07            | 348.43                  | 387.43            | 744.46                | 0.00                  | --                       |
| South Atlantic     | 123.10                          | 0.00              | 382.57                  | 238.21            | 320.74                | 115.13                | 107.71                   |
| East South Central | 170.57                          | 352.98            | 536.31                  | 317.86            | 316.43                | 206.08                | 159.65                   |
| West South Central | 171.89                          | 115.96            | 325.35                  | 582.02            | 430.71                | 292.76                | 176.94                   |
| Mountain           | 94.95                           | 62.35             | 196.87                  | 317.74            | 275.11                | 268.01                | 74.59                    |
| Pacific            | 185.98                          | 7.67              | 525.04 *                | 512.48            | 435.44                | 591.23                | 260.04                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.4 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 72.3%                           | 80.6%             | 59.4%                   | 67.0%             | 68.6%                 | 71.2%                 | 81.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 66.5%                           | 53.7%             | 75.7%                   | 63.2%             | 77.2%                 | --                    | 100.0%                   |
| Middle Atlantic    | 87.3%                           | 98.8%             | 64.6%                   | 86.6%             | 78.3%                 | 68.0%                 | 98.6%                    |
| East North Central | 61.9%                           | 70.4%             | 57.9%                   | 55.4%             | 51.5%                 | 73.2%                 | 85.0%                    |
| West North Central | 61.4%                           | 70.3%             | 61.7%                   | 50.7%             | 55.7%                 | 85.1%                 | --                       |
| South Atlantic     | 80.7%                           | 89.5%             | 78.3%                   | 66.7%             | 74.4%                 | 69.8%                 | 88.7%                    |
| East South Central | 68.3%                           | 65.7%             | 79.0%                   | 78.7%             | 67.3%                 | 34.8% *               | 63.8%                    |
| West South Central | 73.9%                           | 89.7%             | 67.2%                   | 68.5%             | 64.0%                 | 79.9%                 | 71.1%                    |
| Mountain           | 61.0%                           | 81.3%             | 34.0% *                 | 53.8%             | 54.5%                 | 62.4%                 | 72.7%                    |
| Pacific            | 70.1%                           | 77.9%             | 44.5%                   | 68.9%             | 75.9%                 | 74.8%                 | 64.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.4 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.11%                           | 1.24%             | 3.69%                   | 2.04%             | 2.60%                 | 2.16%                 | 2.93%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.31%                           | 1.25%             | 5.61%                   | 5.56%             | 4.82%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.27%                           | 0.20%             | 5.81%                   | 4.05%             | 6.33%                 | 3.57%                 | 0.08%                    |
| East North Central | 3.20%                           | 4.88%             | 8.69%                   | 5.60%             | 10.32%                | 0.00%                 | 5.47%                    |
| West North Central | 3.35%                           | 4.20%             | 4.52%                   | 7.53%             | 11.58%                | 0.00%                 | --                       |
| South Atlantic     | 1.49%                           | 1.06%             | 4.54%                   | 5.87%             | 4.79%                 | 2.95%                 | 1.64%                    |
| East South Central | 3.67%                           | 9.15%             | 4.74%                   | 4.21%             | 6.30%                 | 12.83% *              | 4.28%                    |
| West South Central | 2.59%                           | 2.51%             | 4.61%                   | 5.75%             | 7.27%                 | 2.84%                 | 4.08%                    |
| Mountain           | 4.14%                           | 2.27%             | 11.05% *                | 7.39%             | 8.57%                 | 9.02%                 | 3.23%                    |
| Pacific            | 3.42%                           | 0.13%             | 8.33%                   | 6.01%             | 6.25%                 | 3.33%                 | 6.74%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 22.88                           | 22.38             | 26.35                   | 23.18             | 24.05                 | 25.04                 | 18.89                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 20.41                           | 19.91             | 19.79                   | 19.18             | 22.96                 | --                    | 16.71                    |
| Middle Atlantic    | 18.39                           | 20.24             | 17.91                   | 18.48             | 20.26                 | 15.71                 | 14.88                    |
| East North Central | 23.92                           | 24.79             | 32.18                   | 21.75             | 20.36                 | 19.69                 | 16.68                    |
| West North Central | 28.44                           | 27.69             | 27.86                   | 28.96             | 29.62                 | 29.10                 | --                       |
| South Atlantic     | 22.06                           | 19.25             | 24.73                   | 24.71             | 26.32                 | 23.29                 | 19.67                    |
| East South Central | 27.63                           | 25.86             | 28.22                   | 28.77             | 28.46                 | 34.60                 | 24.98                    |
| West South Central | 27.26                           | 25.86             | 28.84                   | 28.09             | 27.10                 | 30.38                 | 25.85                    |
| Mountain           | 26.09                           | 27.74             | 28.07                   | 29.72             | 24.56                 | 25.24                 | 21.07                    |
| Pacific            | 19.73                           | 19.67             | 23.39                   | 20.38             | 20.33                 | 19.96                 | 16.79                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.33                            | 0.30              | 1.38                    | 0.49              | 0.70                  | 0.70                  | 0.72                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.55                            | 0.28              | 0.84                    | 0.70              | 1.60                  | --                    | 0.00                     |
| Middle Atlantic    | 0.69                            | 0.15              | 0.93                    | 0.76              | 1.34                  | 1.59                  | 0.65                     |
| East North Central | 1.57                            | 0.66              | 5.39                    | 1.40              | 2.18                  | 0.00                  | 0.48                     |
| West North Central | 0.63                            | 0.73              | 1.01                    | 2.27              | 1.62                  | 0.00                  | --                       |
| South Atlantic     | 0.56                            | 0.48              | 1.27                    | 1.92              | 1.51                  | 1.44                  | 0.72                     |
| East South Central | 0.50                            | 1.28              | 0.88                    | 0.90              | 0.76                  | 0.22                  | 1.85                     |
| West South Central | 0.63                            | 0.65              | 0.72                    | 0.78              | 2.49                  | 0.73                  | 1.44                     |
| Mountain           | 0.67                            | 1.32              | 1.73                    | 1.91              | 1.47                  | 1.54                  | 0.40                     |
| Pacific            | 0.46                            | 0.08              | 1.47                    | 0.99              | 1.46                  | 1.52                  | 0.51                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.9%                           | 19.3%             | 19.6%                   | 19.1%             | 21.1%                 | 21.2%                 | 19.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 17.6%                           | 17.3%             | 20.8%                   | 18.2%             | 16.9%                 | --                    | --                       |
| Middle Atlantic    | 15.8%                           | 20.0%             | 13.9%                   | 16.7%             | 16.4%                 | --                    | --                       |
| East North Central | 19.4%                           | 19.4%             | 18.6%                   | 18.3%             | 20.0%                 | 30.3%                 | 19.9%                    |
| West North Central | 20.0%                           | 17.6%             | 20.2%                   | 19.8%             | 21.5%                 | 21.6%                 | --                       |
| South Atlantic     | 19.7%                           | 20.0%             | 20.7%                   | 21.0%             | 20.2%                 | 20.7%                 | 15.6%                    |
| East South Central | 19.8%                           | 19.6%             | 22.2%                   | 21.9%             | 21.5%                 | 18.7%                 | 14.3%                    |
| West South Central | 22.1%                           | 25.9%             | 21.1%                   | 18.0%             | 23.3%                 | 23.2%                 | 22.4%                    |
| Mountain           | 20.5%                           | 21.4%             | 19.5%                   | 21.0%             | 20.6%                 | --                    | 23.3%                    |
| Pacific            | 19.9%                           | 17.6%             | 20.2%                   | 15.8%             | 23.1%                 | 20.9%                 | 24.0%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.25%                           | 0.43%             | 0.48%                   | 0.58%             | 0.68%                 | 0.28%                 | 0.41%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.29%                           | 0.07%             | 1.13%                   | 0.68%             | 1.24%                 | --                    | --                       |
| Middle Atlantic    | 0.90%                           | 0.00%             | 1.55%                   | 1.47%             | 1.59%                 | --                    | --                       |
| East North Central | 0.75%                           | 1.93%             | 1.09%                   | 1.51%             | 1.36%                 | 0.00%                 | 0.09%                    |
| West North Central | 0.79%                           | 0.75%             | 1.53%                   | 2.27%             | 1.40%                 | 0.00%                 | --                       |
| South Atlantic     | 0.20%                           | 0.00%             | 1.07%                   | 0.99%             | 0.22%                 | 0.38%                 | 0.36%                    |
| East South Central | 0.41%                           | 0.21%             | 1.60%                   | 0.71%             | 0.89%                 | 0.72%                 | 0.31%                    |
| West South Central | 0.69%                           | 3.53%             | 0.99%                   | 1.33%             | 1.53%                 | 0.19%                 | 0.50%                    |
| Mountain           | 0.36%                           | 0.40%             | 0.64%                   | 1.16%             | 0.48%                 | --                    | 0.05%                    |
| Pacific            | 1.18%                           | 0.03%             | 1.59%                   | 1.68%             | 3.93%                 | 0.50%                 | 1.12%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.7 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 23.5%                           | 20.6%             | 24.5%                   | 28.1%             | 28.5%                 | 27.9%                 | 13.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 23.8%                           | 42.8%             | 7.3%                    | 23.9%             | 11.9%                 | --                    | 0.0%                     |
| Middle Atlantic    | 5.2%                            | 1.2%              | 13.6%                   | 4.5% *            | 11.0% *               | 0.1% *                | 0.0% *                   |
| East North Central | 31.6%                           | 28.5%             | 28.6%                   | 35.2%             | 42.8%                 | 26.8%                 | 14.7% *                  |
| West North Central | 32.9%                           | 27.4%             | 27.8%                   | 33.9%             | 47.3%                 | 21.8%                 | --                       |
| South Atlantic     | 25.6%                           | 22.2%             | 26.8%                   | 39.1%             | 32.3%                 | 31.4%                 | 14.3%                    |
| East South Central | 33.7%                           | 34.3%             | 19.3%                   | 27.0%             | 31.4%                 | 64.9%                 | 52.8%                    |
| West South Central | 22.7%                           | 10.5%             | 32.1%                   | 28.8%             | 25.2%                 | 18.1%                 | 26.7%                    |
| Mountain           | 30.4%                           | 19.3%             | 38.8% *                 | 50.5%             | 35.0%                 | 36.7%                 | 12.0%                    |
| Pacific            | 18.8%                           | 19.2%             | 14.3% *                 | 31.0%             | 23.4%                 | 21.7%                 | 8.4%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.7 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.97%                           | 1.24%             | 3.03%                   | 2.06%             | 2.63%                 | 2.17%                 | 1.85%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.09%                           | 1.13%             | 2.12%                   | 5.70%             | 3.25%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.38%                           | 0.20%             | 4.06%                   | 2.18% *           | 4.80% *               | 0.08% *               | 0.01% *                  |
| East North Central | 3.04%                           | 4.54%             | 6.75%                   | 5.68%             | 10.16%                | 0.00%                 | 5.55% *                  |
| West North Central | 3.67%                           | 4.28%             | 4.48%                   | 7.64%             | 12.50%                | 0.00%                 | --                       |
| South Atlantic     | 1.91%                           | 2.24%             | 5.56%                   | 6.63%             | 6.16%                 | 3.08%                 | 1.78%                    |
| East South Central | 3.85%                           | 9.15%             | 4.52%                   | 4.51%             | 6.14%                 | 12.94%                | 11.72%                   |
| West South Central | 2.34%                           | 2.55%             | 4.80%                   | 5.94%             | 6.61%                 | 2.53%                 | 3.85%                    |
| Mountain           | 3.38%                           | 2.35%             | 14.29% *                | 7.78%             | 8.52%                 | 8.87%                 | 1.06%                    |
| Pacific            | 2.17%                           | 0.12%             | 8.49% *                 | 7.22%             | 6.13%                 | 4.43%                 | 1.07%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.8 Percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 95.1%                           | 98.9%             | 87.2%                   | 92.1%             | 95.0%                 | 99.7%                 | 96.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 88.0%                           | 92.4%             | 79.4%                   | 80.8%             | 94.9%                 | --                    | 100.0%                   |
| Middle Atlantic    | 92.5%                           | 97.1%             | 74.2%                   | 91.0%             | 91.7%                 | 90.2%                 | 99.0%                    |
| East North Central | 96.7%                           | 100.0%            | 94.6%                   | 95.3%             | 93.1%                 | 100.0%                | 100.0%                   |
| West North Central | 95.2%                           | 99.7%             | 95.2%                   | 90.8%             | 93.8%                 | 98.7%                 | --                       |
| South Atlantic     | 97.0%                           | 97.1%             | 85.8%                   | 96.7%             | 98.9%                 | 99.9%                 | 96.3%                    |
| East South Central | 95.9%                           | 100.0%            | 92.9%                   | 92.5%             | 93.5%                 | 100.0%                | 100.0%                   |
| West South Central | 93.9%                           | 100.0%            | 90.0%                   | 88.8%             | 89.9%                 | 100.0%                | 95.7%                    |
| Mountain           | 97.8%                           | 100.0%            | 91.4%                   | 98.3%             | 99.3%                 | 100.0%                | 100.0%                   |
| Pacific            | 94.0%                           | 100.0%            | 65.1%                   | 92.7%             | 97.4%                 | 100.0%                | 93.1%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.8 Standard errors for percent of State and local government employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.52%                           | 0.26%             | 2.48%                   | 1.27%             | 1.16%                 | 0.06%                 | 0.58%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.70%                           | 0.31%             | 5.22%                   | 4.19%             | 2.26%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.52%                           | 2.37%             | 5.29%                   | 3.44%             | 2.79%                 | 1.97%                 | 0.09%                    |
| East North Central | 1.12%                           | 0.00%             | 2.66%                   | 2.04%             | 5.31%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.83%                           | 0.16%             | 2.36%                   | 4.82%             | 5.73%                 | 0.00%                 | --                       |
| South Atlantic     | 0.42%                           | 0.28%             | 4.84%                   | 2.29%             | 0.54%                 | 0.10%                 | 0.28%                    |
| East South Central | 1.37%                           | 0.00%             | 3.33%                   | 3.73%             | 3.92%                 | 0.00%                 | 0.00%                    |
| West South Central | 1.44%                           | 0.00%             | 3.02%                   | 5.09%             | 4.54%                 | 0.00%                 | 0.51%                    |
| Mountain           | 0.80%                           | 0.00%             | 4.68%                   | 1.32%             | 0.68%                 | 0.00%                 | 0.00%                    |
| Pacific            | 2.41%                           | 0.00%             | 10.64%                  | 4.35%             | 1.26%                 | 0.00%                 | 2.54%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.9 Percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 87.0%                           | 92.7%             | 74.9%                   | 81.8%             | 84.2%                 | 98.3%                 | 95.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 62.3%                           | 72.0%             | 64.4%                   | 60.8%             | 48.6%                 | --                    | 100.0%                   |
| Middle Atlantic    | 77.3%                           | 70.9%             | 71.0%                   | 70.9%             | 68.6%                 | 77.7%                 | 99.3%                    |
| East North Central | 91.1%                           | 100.0%            | 88.4%                   | 88.2%             | 82.6%                 | 100.0%                | 100.0%                   |
| West North Central | 92.4%                           | 99.7%             | 88.2%                   | 83.8%             | 97.3%                 | 99.1%                 | --                       |
| South Atlantic     | 95.4%                           | 93.6%             | 86.3%                   | 95.3%             | 96.3%                 | 97.8%                 | 97.6%                    |
| East South Central | 89.1%                           | 99.8%             | 79.3%                   | 80.9%             | 79.3%                 | 100.0%                | 100.0%                   |
| West South Central | 93.4%                           | 100.0%            | 81.9%                   | 92.9%             | 92.6%                 | 98.6%                 | 90.8%                    |
| Mountain           | 99.0%                           | 100.0%            | 95.4%                   | 99.1%             | 98.2%                 | 100.0%                | 100.0%                   |
| Pacific            | 85.2%                           | 100.0%            | 46.8%                   | 84.1%             | 89.7%                 | 100.0%                | 84.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.9 Standard errors for percent of State and local government employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.63%                           | 2.95%             | 7.22%                   | 2.15%             | 2.53%                 | 0.22%                 | 2.16%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.14%                           | 1.31%             | 6.47%                   | 6.11%             | 8.97%                 | --                    | 0.00%                    |
| Middle Atlantic    | 5.21%                           | 13.01%            | 5.96%                   | 5.93%             | 8.64%                 | 1.51%                 | 0.41%                    |
| East North Central | 2.15%                           | 0.00%             | 4.63%                   | 4.03%             | 9.15%                 | 0.00%                 | 0.00%                    |
| West North Central | 1.91%                           | 0.15%             | 3.63%                   | 6.12%             | 2.28%                 | 0.00%                 | --                       |
| South Atlantic     | 0.70%                           | 0.55%             | 5.58%                   | 2.17%             | 2.46%                 | 0.28%                 | 0.22%                    |
| East South Central | 2.50%                           | 0.10%             | 6.63%                   | 6.54%             | 7.06%                 | 0.00%                 | 0.04%                    |
| West South Central | 1.44%                           | 0.00%             | 6.67%                   | 3.40%             | 4.12%                 | 1.14%                 | 1.29%                    |
| Mountain           | 0.42%                           | 0.00%             | 2.80%                   | 0.62%             | 1.79%                 | 0.00%                 | 0.00%                    |
| Pacific            | 5.93%                           | 0.00%             | 13.43%                  | 6.50%             | 5.01%                 | 0.00%                 | 5.86%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 3,992                           | 4,013             | 4,107                   | 4,038             | 3,976                 | 4,341                 | 3,664                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3,558                           | 2,636             | 3,941                   | 3,560             | 4,083                 | --                    | 4,737                    |
| Middle Atlantic    | 4,861                           | 6,640             | 4,621                   | 4,133             | 3,998                 | 2,424                 | 4,167                    |
| East North Central | 3,185                           | 2,873             | 3,510                   | 3,504             | 3,329                 | 2,104                 | 2,883                    |
| West North Central | 3,850                           | 3,216             | 4,132                   | 3,907             | 3,858                 | 4,746                 | --                       |
| South Atlantic     | 3,846                           | 3,550             | 4,292                   | 3,954             | 3,965                 | 4,039                 | 3,765                    |
| East South Central | 4,094                           | 4,424             | 4,591                   | 4,023             | 3,959                 | 3,996                 | 2,878                    |
| West South Central | 5,583                           | 6,358             | 4,741                   | 5,567             | 5,738                 | 6,141                 | 4,647                    |
| Mountain           | 4,376                           | 4,484             | 4,205                   | 3,781             | 4,574                 | 3,900                 | 4,917                    |
| Pacific            | 2,299                           | 2,246             | 2,475                   | 3,272             | 2,272                 | 2,578                 | 1,871                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 58.63                           | 143.36            | 124.79                  | 114.24            | 144.97                | 151.92                | 97.61                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 132.30                          | 61.84             | 438.84                  | 303.49            | 230.20                | --                    | 0.00                     |
| Middle Atlantic    | 172.11                          | 11.26             | 374.70                  | 371.13            | 513.94                | 118.70                | 40.27                    |
| East North Central | 116.28                          | 56.45             | 233.63                  | 288.81            | 461.93                | 0.00                  | 249.76                   |
| West North Central | 133.40                          | 58.74             | 223.22                  | 322.97            | 399.41                | 0.00                  | --                       |
| South Atlantic     | 86.04                           | 206.42            | 203.17                  | 226.68            | 183.07                | 161.23                | 142.55                   |
| East South Central | 157.10                          | 349.70            | 370.96                  | 306.94            | 274.91                | 535.42                | 428.65                   |
| West South Central | 172.98                          | 334.58            | 260.60                  | 297.74            | 396.81                | 198.85                | 326.64                   |
| Mountain           | 102.91                          | 144.96            | 376.17                  | 259.29            | 231.43                | 380.90                | 63.95                    |
| Pacific            | 94.30                           | 2.74              | 485.50                  | 422.57            | 307.06                | 73.27                 | 73.54                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 7,341                           | 7,370             | 7,195                   | 7,531             | 7,474                 | 7,875                 | 6,875                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 6,913                           | 6,603             | 6,688                   | 6,906             | 7,066                 | --                    | 9,241                    |
| Middle Atlantic    | 9,499                           | 13,699            | 7,722                   | 8,429             | 8,033                 | 8,716                 | 8,757                    |
| East North Central | 6,482                           | 5,725             | 7,136                   | 6,660             | 7,552                 | 4,234                 | 5,002                    |
| West North Central | 6,244                           | 4,762             | 6,778                   | 7,614             | 5,728                 | 8,731                 | --                       |
| South Atlantic     | 7,145                           | 6,155             | 9,238                   | 7,586             | 8,213                 | 7,760                 | 6,547                    |
| East South Central | 9,564                           | 10,431            | 10,929                  | 8,665             | 10,318                | 8,778                 | 5,804                    |
| West South Central | 11,048                          | 12,534            | 9,038                   | 10,867            | 11,324                | 11,818                | 9,069                    |
| Mountain           | 8,461                           | 9,400             | 5,799                   | 8,099             | 8,450                 | 7,874                 | 9,390                    |
| Pacific            | 4,781                           | 4,371             | 5,349                   | 6,108             | 4,880                 | 6,699                 | 3,886                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 125.09                          | 154.73            | 378.88                  | 271.31            | 411.09                | 257.89                | 383.51                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 281.67                          | 286.09            | 695.24                  | 614.63            | 825.69                | --                    | 0.00                     |
| Middle Atlantic    | 338.47                          | 49.93             | 920.19                  | 787.23            | 1,487.21              | 570.16                | 90.09                    |
| East North Central | 333.29                          | 169.91            | 755.88                  | 525.21            | 1,437.82              | 0.00                  | 275.62                   |
| West North Central | 279.48                          | 297.34            | 488.89                  | 741.43            | 779.22                | 0.00                  | --                       |
| South Atlantic     | 195.85                          | 288.54            | 458.65                  | 602.51            | 356.54                | 579.59                | 384.34                   |
| East South Central | 468.38                          | 890.17            | 699.35                  | 904.17            | 913.15                | 486.44                | 1,046.90                 |
| West South Central | 376.13                          | 728.67            | 636.11                  | 545.58            | 896.21                | 762.77                | 613.25                   |
| Mountain           | 297.59                          | 311.16            | 798.05                  | 508.91            | 676.90                | 562.64                | 221.74                   |
| Pacific            | 228.57                          | 3.66              | 963.65                  | 748.60            | 811.95                | 740.44                | 85.05                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12 Among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 31.9%                           | 17.6%             | 45.2%                   | 39.5%             | 36.1%                 | 45.7%                 | 23.9%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 34.2%                           | 50.6%             | 30.0%                   | 39.4%             | 18.6%                 | --                    | 0.0%                     |
| Middle Atlantic    | 9.4%                            | 1.3%              | 37.0%                   | 12.9%             | 11.3% *               | 0.2% *                | 0.1% *                   |
| East North Central | 35.0%                           | 20.9%             | 42.2%                   | 44.5%             | 53.4%                 | 1.5%                  | 16.9% *                  |
| West North Central | 56.3%                           | 21.6%             | 68.3%                   | 64.9%             | 66.0%                 | 54.6%                 | --                       |
| South Atlantic     | 30.6%                           | 20.0%             | 46.4%                   | 30.9%             | 41.1%                 | 40.9%                 | 20.6%                    |
| East South Central | 52.1%                           | 63.1%             | 48.0%                   | 50.2%             | 41.6%                 | 72.3%                 | 42.9%                    |
| West South Central | 40.9%                           | 9.0%              | 52.7%                   | 48.5%             | 32.1%                 | 67.5%                 | 64.2%                    |
| Mountain           | 35.6%                           | 21.9%             | 35.5% *                 | 49.4%             | 41.9%                 | 50.5% *               | 26.5%                    |
| Pacific            | 11.4%                           | 2.3%              | 16.5% *                 | 20.6% *           | 20.6% *               | 15.7% *               | 8.9%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.12 Standard errors for among State and local government enrollees with single coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.10%                           | 1.32%             | 3.60%                   | 2.30%             | 2.87%                 | 3.16%                 | 2.53%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.67%                           | 1.59%             | 6.81%                   | 5.49%             | 5.25%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.90%                           | 0.14%             | 6.64%                   | 3.40%             | 4.83% *               | 0.10% *               | 0.08% *                  |
| East North Central | 3.12%                           | 3.31%             | 7.65%                   | 5.69%             | 10.64%                | 0.00%                 | 6.23% *                  |
| West North Central | 3.29%                           | 1.14%             | 4.80%                   | 6.90%             | 8.94%                 | 0.00%                 | --                       |
| South Atlantic     | 1.80%                           | 1.93%             | 5.79%                   | 6.32%             | 5.18%                 | 3.05%                 | 2.02%                    |
| East South Central | 3.91%                           | 10.10%            | 7.24%                   | 6.27%             | 7.37%                 | 10.47%                | 2.10%                    |
| West South Central | 3.41%                           | 2.02%             | 5.44%                   | 7.64%             | 7.25%                 | 5.64%                 | 4.85%                    |
| Mountain           | 4.14%                           | 1.93%             | 14.60% *                | 8.22%             | 8.98%                 | 16.81% *              | 1.93%                    |
| Pacific            | 2.60%                           | 0.02%             | 8.49% *                 | 6.50% *           | 9.32% *               | 7.22% *               | 1.16%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.a Among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 43.0%                           | 42.3%             | 41.8%                   | 43.4%             | 43.2%                 | 49.1%                 | 39.5%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 52.7%                           | 46.5%             | 52.5%                   | 50.3%             | 73.8%                 | --                    | --                       |
| Middle Atlantic    | 60.4%                           | 99.1%             | 75.6%                   | 37.6% *           | --                    | --                    | --                       |
| East North Central | 50.7%                           | 72.7%             | 59.0%                   | 49.2%             | 23.0% *               | 100.0%                | 97.6%                    |
| West North Central | 54.7%                           | 84.6%             | 38.5%                   | 53.9%             | 66.0%                 | 60.1%                 | --                       |
| South Atlantic     | 40.3%                           | 22.3%             | 34.5%                   | 55.6%             | 49.0%                 | 48.3%                 | 24.4%                    |
| East South Central | 26.3%                           | 8.7% *            | 29.3% *                 | 24.3% *           | 26.5% *               | 79.1%                 | 68.9%                    |
| West South Central | 30.0%                           | 71.1%             | 24.8%                   | 22.5% *           | 24.0% *               | 37.8% *               | 30.0%                    |
| Mountain           | 64.6%                           | 78.3%             | 50.0%                   | 60.0%             | 66.2%                 | 78.4%                 | 67.2%                    |
| Pacific            | 45.9%                           | 66.8%             | 59.3%                   | 56.4% *           | 29.8% *               | --                    | 78.2%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.12.a Standard errors for among State and local government enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.77%                           | 3.29%             | 3.24%                   | 3.71%             | 4.80%                 | 5.67%                 | 2.91%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.92%                           | 0.56%             | 14.29%                  | 8.00%             | 8.82%                 | --                    | --                       |
| Middle Atlantic    | 8.27%                           | 0.00%             | 9.00%                   | 13.74% *          | --                    | --                    | --                       |
| East North Central | 5.11%                           | 2.98%             | 8.14%                   | 8.53%             | 11.57% *              | 0.00%                 | 1.46%                    |
| West North Central | 5.29%                           | 3.82%             | 6.51%                   | 10.03%            | 14.47%                | 0.00%                 | --                       |
| South Atlantic     | 3.60%                           | 0.00%             | 8.73%                   | 11.46%            | 8.52%                 | 3.33%                 | 3.42%                    |
| East South Central | 4.63%                           | 3.20% *           | 8.84% *                 | 7.40% *           | 8.67% *               | 10.94%                | 10.29%                   |
| West South Central | 4.08%                           | 4.28%             | 6.84%                   | 7.43% *           | 11.81% *              | 14.14% *              | 4.56%                    |
| Mountain           | 5.07%                           | 6.32%             | 10.94%                  | 10.83%            | 14.60%                | 2.60%                 | 0.05%                    |
| Pacific            | 7.94%                           | 0.65%             | 11.14%                  | 17.10% *          | 16.47% *              | --                    | 2.49%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.12.b Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 24.6%                           | 30.3%             | 15.0%                   | 15.0%             | 24.2%                 | 19.0%                 | 36.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 14.3%                           | 8.5%              | 18.6%                   | 8.7%              | 18.3% *               | --                    | 71.3%                    |
| Middle Atlantic    | 24.7%                           | 31.4%             | 13.4% *                 | 14.1% *           | 24.0% *               | 10.5%                 | 34.5%                    |
| East North Central | 23.4%                           | 46.0%             | 13.2% *                 | 10.5% *           | 9.1% *                | 26.1%                 | 31.2%                    |
| West North Central | 6.3%                            | 7.5%              | 5.5% *                  | 5.1% *            | 8.5% *                | 0.4%                  | --                       |
| South Atlantic     | 23.1%                           | 26.6%             | 15.3%                   | 18.0%             | 12.5%                 | 19.3%                 | 37.1%                    |
| East South Central | 11.7%                           | 6.5% *            | 8.9% *                  | 17.8% *           | 12.4% *               | 0.4% *                | --                       |
| West South Central | 18.5%                           | 14.5%             | 14.6%                   | 13.7% *           | 31.3%                 | 17.4%                 | 14.0% *                  |
| Mountain           | 18.5%                           | 24.1%             | --                      | 2.3% *            | 29.7% *               | 26.5% *               | 24.2%                    |
| Pacific            | 56.2%                           | 57.0%             | 48.0% *                 | 50.9%             | 54.7%                 | 36.3%                 | 68.9%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.F.12.b Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.95%                           | 1.64%             | 3.67%                   | 1.78%             | 2.70%                 | 1.93%                 | 1.35%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.16%                           | 0.35%             | 4.44%                   | 2.26%             | 6.76% *               | --                    | 0.00%                    |
| Middle Atlantic    | 2.40%                           | 2.72%             | 4.21% *                 | 5.29% *           | 8.12% *               | 1.97%                 | 0.63%                    |
| East North Central | 3.11%                           | 6.11%             | 4.59% *                 | 3.73% *           | 7.01% *               | 0.00%                 | 3.40%                    |
| West North Central | 1.66%                           | 1.38%             | 2.34% *                 | 3.82% *           | 5.18% *               | 0.00%                 | --                       |
| South Atlantic     | 1.28%                           | 0.63%             | 4.08%                   | 5.15%             | 3.13%                 | 1.92%                 | 2.99%                    |
| East South Central | 2.09%                           | 2.47% *           | 3.95% *                 | 5.39% *           | 4.85% *               | 0.24% *               | --                       |
| West South Central | 2.53%                           | 3.91%             | 3.66%                   | 5.41% *           | 7.72%                 | 3.51%                 | 5.37% *                  |
| Mountain           | 3.49%                           | 4.41%             | --                      | 1.39% *           | 10.34% *              | 16.94% *              | 1.67%                    |
| Pacific            | 2.94%                           | 0.27%             | 17.63% *                | 8.02%             | 9.05%                 | 10.56%                | 6.46%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.c Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 6.1%                            | 6.6% *            | 7.0%                    | 8.6%              | 7.5%                  | 0.8% *                | 1.7%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 11.5%                           | 0.9%              | 18.3% *                 | 14.4%             | 15.8% *               | --                    | 0.0%                     |
| Middle Atlantic    | 2.3% *                          | 0.0%              | 1.9% *                  | 8.1% *            | 0.7% *                | 0.0%                  | 1.1% *                   |
| East North Central | 3.9%                            | 0.0%              | 2.6% *                  | 12.0% *           | --                    | 0.0%                  | 0.0%                     |
| West North Central | 3.9% *                          | 0.0%              | 2.2% *                  | 1.5% *            | 12.4% *               | 0.0%                  | --                       |
| South Atlantic     | 3.3% *                          | 0.0%              | 4.9% *                  | 2.3% *            | 9.4% *                | 0.0%                  | 1.8%                     |
| East South Central | 4.7%                            | 0.0%              | 11.1% *                 | 7.7% *            | 7.4% *                | 0.0%                  | 0.0%                     |
| West South Central | 15.9% *                         | 42.5% *           | 9.6% *                  | 12.8% *           | 11.3% *               | 0.0%                  | 4.3%                     |
| Mountain           | 4.2%                            | 0.9% *            | 7.7% *                  | 11.7% *           | 1.7% *                | 1.6% *                | 2.4% *                   |
| Pacific            | 4.6%                            | 2.6%              | 16.1% *                 | 7.9% *            | 4.7% *                | 7.0% *                | 0.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.F.12.c Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.02%                           | 3.45% *           | 1.14%                   | 1.31%             | 1.55%                 | 0.66% *               | 0.22%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.95%                           | 0.04%             | 6.04% *                 | 3.74%             | 4.75% *               | --                    | 0.00%                    |
| Middle Atlantic    | 0.85% *                         | 0.00%             | 1.11% *                 | 3.57% *           | 0.66% *               | 0.00%                 | 0.67% *                  |
| East North Central | 1.14%                           | 0.00%             | 1.72% *                 | 3.91% *           | --                    | 0.00%                 | 0.00%                    |
| West North Central | 1.84% *                         | 0.00%             | 0.95% *                 | 1.45% *           | 7.01% *               | 0.00%                 | --                       |
| South Atlantic     | 1.07% *                         | 0.00%             | 2.36% *                 | 2.13% *           | 4.16% *               | 0.00%                 | 0.34%                    |
| East South Central | 1.32%                           | 0.00%             | 4.49% *                 | 2.49% *           | 4.14% *               | 0.00%                 | 0.00%                    |
| West South Central | 5.18% *                         | 17.14% *          | 2.91% *                 | 5.07% *           | 5.17% *               | 0.00%                 | 0.51%                    |
| Mountain           | 1.13%                           | 0.48% *           | 4.16% *                 | 5.54% *           | 1.38% *               | 1.57% *               | 1.21% *                  |
| Pacific            | 0.92%                           | 0.01%             | 8.70% *                 | 4.25% *           | 2.17% *               | 4.98% *               | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.d Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 34.7%                           | 45.1%             | 28.0%                   | 31.5%             | 27.5%                 | 33.2%                 | 37.6%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 31.3%                           | 26.2%             | 26.1%                   | 33.4%             | 35.6%                 | --                    | 28.7%                    |
| Middle Atlantic    | 59.5%                           | 67.4%             | 36.3%                   | 62.0%             | 52.5%                 | 89.3%                 | 64.3%                    |
| East North Central | 35.6%                           | 32.7%             | 40.4%                   | 30.0%             | 28.9% *               | 72.4%                 | 51.9%                    |
| West North Central | 30.8%                           | 70.8%             | 16.1%                   | 26.6%             | 13.1% *               | 45.0%                 | --                       |
| South Atlantic     | 40.8%                           | 53.4%             | 25.2%                   | 37.9%             | 34.6%                 | 39.6%                 | 40.5%                    |
| East South Central | 29.7%                           | 30.3% *           | 26.4%                   | 22.0%             | 35.8%                 | 27.3% *               | --                       |
| West South Central | 20.0%                           | 34.0% *           | 21.4%                   | 11.3% *           | 14.8% *               | 14.3%                 | 17.5%                    |
| Mountain           | 40.1%                           | 53.0%             | 49.1% *                 | 31.4%             | 26.3%                 | 21.5% *               | 46.9%                    |
| Pacific            | 26.9%                           | 38.1%             | 18.1%                   | 19.9%             | 18.9%                 | 31.2%                 | 22.2% *                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.F.12.d Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.19%                           | 2.57%             | 3.83%                   | 2.25%             | 2.55%                 | 2.49%                 | 2.93%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.67%                           | 2.52%             | 5.34%                   | 5.21%             | 6.42%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.59%                           | 2.85%             | 5.99%                   | 6.06%             | 8.83%                 | 2.07%                 | 0.82%                    |
| East North Central | 3.21%                           | 4.63%             | 9.45%                   | 6.16%             | 9.28% *               | 0.00%                 | 4.06%                    |
| West North Central | 3.40%                           | 2.16%             | 3.64%                   | 6.22%             | 8.65% *               | 0.00%                 | --                       |
| South Atlantic     | 1.86%                           | 2.57%             | 5.20%                   | 7.19%             | 5.18%                 | 2.74%                 | 2.04%                    |
| East South Central | 3.78%                           | 10.07% *          | 6.42%                   | 4.71%             | 6.83%                 | 10.32% *              | --                       |
| West South Central | 3.46%                           | 13.94% *          | 4.46%                   | 4.37% *           | 6.94% *               | 3.06%                 | 2.10%                    |
| Mountain           | 5.66%                           | 3.23%             | 20.17% *                | 9.13%             | 7.51%                 | 13.85% *              | 3.26%                    |
| Pacific            | 2.10%                           | 0.28%             | 3.93%                   | 5.48%             | 5.51%                 | 8.97%                 | 7.52% *                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.12.e Among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2.8%                            | 0.5%              | 4.7%                    | 5.4%              | 4.7% *                | 1.3% *                | 0.0%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 8.8%                            | 13.8%             | 7.0% *                  | 4.2% *            | 11.7% *               | --                    | 0.0%                     |
| Middle Atlantic    | 4.1%                            | 0.0%              | 11.4% *                 | 2.9% *            | 11.6% *               | 0.0%                  | 0.0%                     |
| East North Central | 2.0% *                          | 0.3% *            | 1.6% *                  | 3.0% *            | 5.5% *                | 0.0%                  | 0.0%                     |
| West North Central | 2.7% *                          | 0.0%              | 7.9% *                  | 2.0% *            | 0.0%                  | 0.0%                  | --                       |
| South Atlantic     | 2.2%                            | 0.0%              | 8.1% *                  | 10.8% *           | 2.5% *                | 0.3% *                | 0.0%                     |
| East South Central | 1.8% *                          | 0.0%              | 5.6% *                  | 2.3% *            | 2.7% *                | 0.0%                  | 0.0%                     |
| West South Central | 4.6% *                          | 0.0%              | 1.7% *                  | 13.7% *           | 10.5% *               | 0.8% *                | 0.0%                     |
| Mountain           | 1.6% *                          | 0.0%              | 3.8% *                  | 5.3% *            | 0.4% *                | 0.0%                  | 0.0%                     |
| Pacific            | 0.9% *                          | 0.0%              | 1.3% *                  | 0.7% *            | 1.1% *                | 9.8% *                | 0.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.12.e Standard errors for among State and local government employees enrolled with single coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.43%                           | 0.03%             | 0.84%                   | 1.25%             | 1.55% *               | 0.92% *               | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.35%                           | 0.56%             | 2.38% *                 | 2.15% *           | 3.90% *               | --                    | 0.00%                    |
| Middle Atlantic    | 1.17%                           | 0.00%             | 3.74% *                 | 1.29% *           | 4.64% *               | 0.00%                 | 0.00%                    |
| East North Central | 0.98% *                         | 0.16% *           | 0.93% *                 | 1.59% *           | 5.30% *               | 0.00%                 | 0.00%                    |
| West North Central | 0.99% *                         | 0.00%             | 3.05% *                 | 1.73% *           | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 0.65%                           | 0.00%             | 3.32% *                 | 5.10% *           | 1.36% *               | 0.27% *               | 0.00%                    |
| East South Central | 0.71% *                         | 0.00%             | 3.11% *                 | 1.52% *           | 2.03% *               | 0.00%                 | 0.00%                    |
| West South Central | 2.06% *                         | 0.00%             | 0.85% *                 | 6.20% *           | 7.73% *               | 0.74% *               | 0.00%                    |
| Mountain           | 0.65% *                         | 0.00%             | 2.26% *                 | 3.84% *           | 0.32% *               | 0.00%                 | 0.00%                    |
| Pacific            | 0.48% *                         | 0.00%             | 0.99% *                 | 0.50% *           | 0.89% *               | 6.99% *               | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.13 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 13.7%                           | 7.5%              | 18.9%                   | 17.1%             | 15.6%                 | 22.5%                 | 9.4%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 18.0%                           | 23.5%             | 15.7% *                 | 19.9%             | 13.7% *               | --                    | 0.0%                     |
| Middle Atlantic    | 5.7%                            | 1.3%              | 28.0%                   | 4.8% *            | 6.1% *                | 0.2% *                | 0.0% *                   |
| East North Central | 17.7%                           | 15.2%             | 24.9%                   | 21.9%             | 12.3% *               | 1.5%                  | 16.5% *                  |
| West North Central | 30.8%                           | 18.3%             | 26.3%                   | 34.9%             | 43.6%                 | 32.8%                 | --                       |
| South Atlantic     | 12.3%                           | 4.5%              | 16.0%                   | 17.2% *           | 20.1%                 | 19.7%                 | 5.0%                     |
| East South Central | 13.7%                           | 5.5%              | 14.1% *                 | 12.2% *           | 11.0% *               | 57.1%                 | 29.5%                    |
| West South Central | 12.3%                           | 6.4%              | 13.1%                   | 10.9% *           | 7.7% *                | 25.5% *               | 19.3%                    |
| Mountain           | 23.0%                           | 17.2%             | 17.7% *                 | 29.6%             | 27.7%                 | 39.5% *               | 17.8%                    |
| Pacific            | 5.2%                            | 1.5%              | 9.8% *                  | 11.6% *           | 6.1% *                | 1.6%                  | 7.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.13 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.72%                           | 0.43%             | 2.13%                   | 1.68%             | 2.08%                 | 3.62%                 | 1.26%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.16%                           | 0.52%             | 6.23% *                 | 4.42%             | 4.85% *               | --                    | 0.00%                    |
| Middle Atlantic    | 1.41%                           | 0.14%             | 6.73%                   | 2.19% *           | 3.67% *               | 0.10% *               | 0.02% *                  |
| East North Central | 2.04%                           | 2.72%             | 5.90%                   | 4.41%             | 6.12% *               | 0.00%                 | 6.30% *                  |
| West North Central | 3.38%                           | 0.79%             | 4.82%                   | 7.38%             | 10.75%                | 0.00%                 | --                       |
| South Atlantic     | 1.51%                           | 0.43%             | 4.52%                   | 5.55% *           | 4.79%                 | 2.41%                 | 0.70%                    |
| East South Central | 2.34%                           | 1.27%             | 4.57% *                 | 3.71% *           | 3.73% *               | 16.15%                | 5.57%                    |
| West South Central | 1.89%                           | 1.31%             | 3.81%                   | 3.37% *           | 3.64% *               | 10.94% *              | 2.58%                    |
| Mountain           | 3.14%                           | 2.05%             | 8.68% *                 | 7.03%             | 7.63%                 | 12.83% *              | 1.31%                    |
| Pacific            | 1.43%                           | 0.01%             | 5.74% *                 | 5.69% *           | 5.09% *               | 0.47%                 | 1.11%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.14 Among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 18.2%                           | 10.2%             | 26.3%                   | 22.3%             | 20.5%                 | 23.3%                 | 14.5%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 16.1%                           | 27.1%             | 14.2% *                 | 19.6%             | 4.9% *                | --                    | 0.0%                     |
| Middle Atlantic    | 3.7%                            | 0.0%              | 9.0% *                  | 8.0% *            | 5.2% *                | 0.0%                  | 0.1% *                   |
| East North Central | 17.2%                           | 5.7%              | 17.3%                   | 22.6%             | 41.1%                 | 0.0%                  | 0.4% *                   |
| West North Central | 25.5%                           | 3.3%              | 42.0%                   | 29.9%             | 22.4% *               | 21.8%                 | --                       |
| South Atlantic     | 18.3%                           | 15.5%             | 30.4%                   | 13.7%             | 20.9%                 | 21.1%                 | 15.5%                    |
| East South Central | 38.4%                           | 57.6%             | 33.9%                   | 38.0%             | 30.6%                 | 15.1% *               | --                       |
| West South Central | 28.7%                           | 2.6% *            | 39.6%                   | 37.6%             | 24.4% *               | 42.0%                 | 44.9%                    |
| Mountain           | 12.6%                           | 4.8% *            | 17.7% *                 | 19.7% *           | 14.2% *               | 10.9% *               | 8.7%                     |
| Pacific            | 6.2%                            | 0.8%              | 6.7% *                  | 9.0% *            | 14.5% *               | 14.1% *               | 1.9%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.14 Standard errors for among State and local government enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.86%                           | 1.24%             | 2.52%                   | 2.06%             | 2.43%                 | 2.27%                 | 1.63%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.61%                           | 1.10%             | 4.68% *                 | 3.94%             | 1.59% *               | --                    | 0.00%                    |
| Middle Atlantic    | 1.06%                           | 0.00%             | 3.29% *                 | 2.76% *           | 3.37% *               | 0.00%                 | 0.06% *                  |
| East North Central | 2.66%                           | 0.86%             | 4.45%                   | 5.06%             | 11.30%                | 0.00%                 | 0.13% *                  |
| West North Central | 3.41%                           | 0.95%             | 5.33%                   | 7.34%             | 10.30% *              | 0.00%                 | --                       |
| South Atlantic     | 1.25%                           | 1.50%             | 5.55%                   | 3.96%             | 3.84%                 | 1.56%                 | 1.90%                    |
| East South Central | 4.25%                           | 11.10%            | 6.94%                   | 6.61%             | 7.10%                 | 5.74% *               | --                       |
| West South Central | 3.02%                           | 0.83% *           | 5.54%                   | 7.98%             | 7.61% *               | 8.00%                 | 5.42%                    |
| Mountain           | 2.39%                           | 1.45% *           | 7.83% *                 | 6.46% *           | 7.35% *               | 4.23% *               | 0.62%                    |
| Pacific            | 1.74%                           | 0.02%             | 3.52% *                 | 3.91% *           | 6.22% *               | 7.66% *               | 0.12%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 27.8%                           | 17.8%             | 37.9%                   | 37.7%             | 32.5%                 | 45.8%                 | 12.8%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 43.3%                           | 59.6%             | 31.6%                   | 40.6%             | 37.3%                 | --                    | 0.0%                     |
| Middle Atlantic    | 11.4%                           | 7.9% *            | 30.8%                   | 14.1%             | 12.5% *               | 0.1% *                | 1.3% *                   |
| East North Central | 38.9%                           | 23.1%             | 45.1%                   | 48.8%             | 51.3%                 | 1.3%                  | 9.3% *                   |
| West North Central | 44.0%                           | 13.0%             | 55.8%                   | 60.5%             | 49.5%                 | 65.0%                 | --                       |
| South Atlantic     | 28.7%                           | 18.2%             | 42.6%                   | 24.0%             | 45.3%                 | 48.6%                 | 17.6%                    |
| East South Central | 41.4%                           | 46.3%             | 58.8%                   | 26.7%             | 30.8%                 | 75.5%                 | 48.5%                    |
| West South Central | 45.3%                           | 14.9%             | 63.4%                   | 63.4%             | 44.2%                 | 64.5%                 | 53.3%                    |
| Mountain           | 43.2%                           | 24.3%             | 66.9%                   | 70.4%             | 38.9%                 | 74.2%                 | 21.9%                    |
| Pacific            | 11.1%                           | 2.4%              | 9.9% *                  | 30.0%             | 15.6% *               | 23.8%                 | 7.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.15 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.40%                           | 0.89%             | 6.25%                   | 2.67%             | 3.39%                 | 3.07%                 | 2.49%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.88%                           | 2.38%             | 6.91%                   | 5.55%             | 7.80%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.36%                           | 3.21% *           | 6.28%                   | 4.09%             | 5.59% *               | 0.05% *               | 0.90% *                  |
| East North Central | 3.80%                           | 3.64%             | 9.61%                   | 7.05%             | 12.77%                | 0.00%                 | 3.05% *                  |
| West North Central | 3.65%                           | 0.97%             | 7.11%                   | 8.21%             | 13.34%                | 0.00%                 | --                       |
| South Atlantic     | 2.51%                           | 1.57%             | 6.72%                   | 5.50%             | 7.16%                 | 5.82%                 | 2.45%                    |
| East South Central | 3.96%                           | 8.06%             | 7.12%                   | 5.43%             | 6.97%                 | 11.35%                | 3.10%                    |
| West South Central | 4.15%                           | 2.94%             | 7.58%                   | 8.37%             | 12.20%                | 7.00%                 | 4.49%                    |
| Mountain           | 3.76%                           | 2.39%             | 14.45%                  | 6.79%             | 8.55%                 | 6.73%                 | 2.22%                    |
| Pacific            | 1.95%                           | 0.01%             | 7.05% *                 | 7.64%             | 5.43% *               | 5.71%                 | 0.70%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.a Among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 47.2%                           | 40.6%             | 54.8%                   | 50.6%             | 43.9%                 | 43.3%                 | 45.8%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 46.2%                           | 30.9%             | 72.7%                   | 49.1%             | 61.1%                 | --                    | --                       |
| Middle Atlantic    | 44.6%                           | --                | 70.6%                   | 46.5% *           | 29.4% *               | --                    | 0.9% *                   |
| East North Central | 54.8%                           | 71.4%             | 56.3%                   | 57.3%             | 34.4% *               | 100.0%                | 98.2%                    |
| West North Central | 63.9%                           | 90.0%             | 47.3%                   | 68.2%             | 79.0%                 | 32.0%                 | --                       |
| South Atlantic     | 38.7%                           | 23.5%             | 37.9% *                 | 49.1%             | 49.9%                 | 37.4%                 | 26.6%                    |
| East South Central | 34.4%                           | 12.5%             | 34.8%                   | 25.5% *           | 38.8% *               | 76.8%                 | --                       |
| West South Central | 34.0%                           | 62.9%             | 12.5% *                 | 40.7%             | 40.1% *               | 21.5%                 | 34.5%                    |
| Mountain           | 66.8%                           | 70.7%             | 86.2%                   | 52.9%             | 66.1%                 | --                    | 71.6%                    |
| Pacific            | 30.6%                           | 38.1%             | 64.0%                   | 21.3% *           | 9.5% *                | --                    | 69.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.15.a Standard errors for among State and local government enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2.19%                           | 3.12%             | 4.69%                   | 4.45%             | 5.93%                 | 6.77%                 | 3.67%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 3.44%                           | 0.59%             | 10.04%                  | 7.15%             | 10.06%                | --                    | --                       |
| Middle Atlantic    | 8.90%                           | --                | 10.10%                  | 15.81% *          | 17.07% *              | --                    | 0.43% *                  |
| East North Central | 5.57%                           | 3.86%             | 8.95%                   | 9.44%             | 17.56% *              | 0.00%                 | 1.06%                    |
| West North Central | 5.00%                           | 2.67%             | 7.27%                   | 9.21%             | 12.77%                | 0.00%                 | --                       |
| South Atlantic     | 5.76%                           | 0.00%             | 12.11% *                | 10.38%            | 12.24%                | 6.03%                 | 4.84%                    |
| East South Central | 6.95%                           | 3.40%             | 9.90%                   | 9.29% *           | 13.46% *              | 14.25%                | --                       |
| West South Central | 5.48%                           | 8.67%             | 6.10% *                 | 9.33%             | 19.72% *              | 5.77%                 | 5.39%                    |
| Mountain           | 5.94%                           | 6.17%             | 9.07%                   | 11.18%            | 13.27%                | --                    | 0.16%                    |
| Pacific            | 5.73%                           | 0.54%             | 14.31%                  | 11.43% *          | 3.82% *               | --                    | 9.97%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.15.b Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 26.0%                           | 32.9%             | 22.3% *                 | 13.3%             | 24.2%                 | 20.7%                 | 37.0%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 12.6%                           | 8.1%              | 15.0%                   | 11.1%             | 12.7% *               | --                    | 68.2%                    |
| Middle Atlantic    | 15.8%                           | 12.5%             | 19.0% *                 | 9.9% *            | 16.9% *               | 6.4%                  | 22.5%                    |
| East North Central | 18.2%                           | 38.3%             | 10.6% *                 | 9.4% *            | 8.9% *                | 21.0%                 | 40.1%                    |
| West North Central | 5.5%                            | 14.1% *           | 2.0% *                  | 3.1% *            | 1.0% *                | 0.0%                  | --                       |
| South Atlantic     | 33.6%                           | 46.6%             | 24.7%                   | 30.7%             | 14.8%                 | 33.0%                 | 39.2%                    |
| East South Central | 10.1%                           | 6.3% *            | 11.2% *                 | 12.3% *           | 15.0% *               | 0.1% *                | 12.3% *                  |
| West South Central | 18.9%                           | 15.7%             | 14.3% *                 | 10.2% *           | 36.9% *               | 14.8%                 | 9.7% *                   |
| Mountain           | 17.1%                           | 16.8%             | --                      | 2.9% *            | 41.7%                 | 7.9% *                | 19.2%                    |
| Pacific            | 54.9%                           | 62.2%             | 57.3%                   | 34.6%             | 49.5%                 | 32.7% *               | 64.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.15.b Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.23%                           | 1.57%             | 7.00% *                 | 1.80%             | 3.01%                 | 2.27%                 | 2.97%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.44%                           | 0.38%             | 3.91%                   | 2.92%             | 3.91% *               | --                    | 0.00%                    |
| Middle Atlantic    | 2.04%                           | 2.53%             | 5.93% *                 | 3.32% *           | 6.62% *               | 1.17%                 | 0.53%                    |
| East North Central | 2.15%                           | 4.78%             | 4.24% *                 | 3.77% *           | 4.91% *               | 0.00%                 | 1.63%                    |
| West North Central | 1.53%                           | 4.56% *           | 0.97% *                 | 2.34% *           | 0.71% *               | 0.00%                 | --                       |
| South Atlantic     | 2.04%                           | 1.63%             | 6.94%                   | 7.90%             | 4.09%                 | 3.16%                 | 4.81%                    |
| East South Central | 2.21%                           | 2.30% *           | 4.91% *                 | 4.62% *           | 6.80% *               | 0.03% *               | 5.48% *                  |
| West South Central | 3.53%                           | 2.83%             | 4.46% *                 | 5.66% *           | 11.97% *              | 3.51%                 | 5.20% *                  |
| Mountain           | 2.81%                           | 3.49%             | --                      | 1.74% *           | 10.11%                | 3.75% *               | 2.14%                    |
| Pacific            | 2.97%                           | 0.68%             | 8.39%                   | 8.21%             | 8.99%                 | 11.04% *              | 7.51%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.c Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 4.7%                            | 2.7% *            | 4.8%                    | 8.7%              | 6.9%                  | 2.2% *                | 1.2%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 9.5%                            | 1.1%              | 10.1% *                 | 15.5% *           | 12.5% *               | --                    | 0.0%                     |
| Middle Atlantic    | 2.2% *                          | 0.0%              | 1.4% *                  | 7.6% *            | 0.9% *                | 0.0%                  | 0.7% *                   |
| East North Central | 3.8% *                          | 0.0%              | --                      | 8.9% *            | 0.5% *                | 0.0%                  | 0.0%                     |
| West North Central | 8.0% *                          | 0.0%              | 9.8% *                  | --                | 28.2% *               | 0.0%                  | --                       |
| South Atlantic     | 3.7% *                          | 0.0%              | 1.3% *                  | 6.4% *            | 10.8% *               | 0.0%                  | 1.9%                     |
| East South Central | 4.3% *                          | 0.0%              | 12.0% *                 | 10.1% *           | 4.6% *                | 0.0%                  | 0.0%                     |
| West South Central | 11.7% *                         | 25.7% *           | 1.8% *                  | 11.6% *           | 8.5% *                | 0.0%                  | 9.2%                     |
| Mountain           | 3.8%                            | 0.8% *            | 10.6% *                 | 9.7% *            | 0.7% *                | 5.4% *                | 0.9% *                   |
| Pacific            | 4.8%                            | 5.2%              | --                      | 8.5% *            | 6.3% *                | 8.0% *                | 0.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.F.15.c Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.54%                           | 0.82% *           | 1.38%                   | 1.51%             | 1.59%                 | 1.50% *               | 0.25%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.03%                           | 0.05%             | 3.76% *                 | 4.93% *           | 4.44% *               | --                    | 0.00%                    |
| Middle Atlantic    | 0.83% *                         | 0.00%             | 0.78% *                 | 3.11% *           | 0.91% *               | 0.00%                 | 0.41% *                  |
| East North Central | 1.23% *                         | 0.00%             | --                      | 3.49% *           | 0.46% *               | 0.00%                 | 0.00%                    |
| West North Central | 3.62% *                         | 0.00%             | 7.27% *                 | --                | 14.98% *              | 0.00%                 | --                       |
| South Atlantic     | 1.22% *                         | 0.00%             | 1.03% *                 | 6.02% *           | 4.75% *               | 0.00%                 | 0.31%                    |
| East South Central | 1.30% *                         | 0.00%             | 4.76% *                 | 4.76% *           | 1.96% *               | 0.00%                 | 0.00%                    |
| West South Central | 3.83% *                         | 13.22% *          | 0.90% *                 | 5.79% *           | 4.16% *               | 0.00%                 | 1.29%                    |
| Mountain           | 0.97%                           | 0.42% *           | 5.71% *                 | 4.35% *           | 0.54% *               | 4.02% *               | 0.45% *                  |
| Pacific            | 1.07%                           | 0.06%             | --                      | 4.74% *           | 3.21% *               | 5.36% *               | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.d Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 38.8%                           | 46.5%             | 29.7%                   | 35.3%             | 32.6%                 | 29.0%                 | 48.9%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 29.8%                           | 31.0%             | 36.8%                   | 26.8%             | 28.9%                 | --                    | 31.8%                    |
| Middle Atlantic    | 66.2%                           | 79.7%             | 35.4%                   | 62.9%             | 61.1%                 | 93.5%                 | 75.6%                    |
| East North Central | 35.7%                           | 37.4%             | 37.3% *                 | 28.2%             | 32.7% *               | 77.7%                 | 50.6%                    |
| West North Central | 38.5%                           | 72.9%             | 24.1%                   | 25.3%             | 21.3% *               | 35.0%                 | --                       |
| South Atlantic     | 33.0%                           | 35.1%             | 24.8%                   | 35.5%             | 27.4%                 | 18.1%                 | 41.3%                    |
| East South Central | 42.0%                           | 47.4%             | 15.8%                   | 46.7%             | 45.4%                 | 24.4% *               | 39.1%                    |
| West South Central | 21.6%                           | 43.7%             | 12.2% *                 | 8.0% *            | 8.5% *                | 20.7%                 | 27.9%                    |
| Mountain           | 35.1%                           | 58.0%             | 14.4% *                 | 14.9% *           | 18.1% *               | 12.4% *               | 58.0%                    |
| Pacific            | 28.1%                           | 30.2%             | 28.3%                   | 23.2%             | 27.7% *               | 24.3% *               | 28.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.F.15.d Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.60%                           | 1.75%             | 3.90%                   | 2.82%             | 3.49%                 | 2.65%                 | 5.32%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.50%                           | 2.82%             | 6.38%                   | 4.40%             | 6.82%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.86%                           | 0.70%             | 6.40%                   | 5.89%             | 9.28%                 | 1.22%                 | 1.16%                    |
| East North Central | 4.18%                           | 5.99%             | 11.87% *                | 7.31%             | 11.43% *              | 0.00%                 | 1.83%                    |
| West North Central | 3.72%                           | 3.98%             | 6.04%                   | 7.48%             | 12.24% *              | 0.00%                 | --                       |
| South Atlantic     | 2.07%                           | 3.20%             | 6.22%                   | 8.76%             | 5.46%                 | 2.57%                 | 3.66%                    |
| East South Central | 4.07%                           | 8.31%             | 4.72%                   | 7.74%             | 8.34%                 | 11.32% *              | 5.22%                    |
| West South Central | 3.79%                           | 11.90%            | 4.35% *                 | 5.50% *           | 4.02% *               | 5.03%                 | 5.07%                    |
| Mountain           | 3.10%                           | 2.81%             | 7.59% *                 | 5.14% *           | 6.92% *               | 9.88% *               | 3.94%                    |
| Pacific            | 2.65%                           | 0.73%             | 2.91%                   | 5.54%             | 9.19% *               | 8.08% *               | 8.11%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.15.e Among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 2.6%                            | 0.2% *            | 5.3%                    | 5.0%              | 3.7% *                | 2.2% *                | 0.0%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 4.8%                            | 0.2%              | 6.4% *                  | 6.0% *            | 8.6% *                | --                    | 0.0%                     |
| Middle Atlantic    | 4.4% *                          | 0.0%              | 13.3% *                 | 5.5% *            | 8.6% *                | 0.0%                  | 0.0%                     |
| East North Central | 3.4% *                          | 1.2% *            | 2.7% *                  | --                | 6.6% *                | 0.0%                  | 0.0%                     |
| West North Central | 4.0% *                          | 0.0%              | 8.3% *                  | 7.9% *            | 0.0%                  | 0.0%                  | --                       |
| South Atlantic     | 1.0% *                          | 0.0%              | 6.6% *                  | --                | 1.7% *                | 0.3% *                | 0.0%                     |
| East South Central | 2.1% *                          | 0.0%              | 2.2% *                  | 4.1% *            | --                    | 0.0%                  | 0.0%                     |
| West South Central | 2.5% *                          | 0.0%              | 8.4% *                  | 6.8% *            | 1.9% *                | 0.0%                  | 0.0%                     |
| Mountain           | 0.9% *                          | 0.0%              | 3.7% *                  | 2.1% *            | 0.5% *                | 0.0%                  | 0.0%                     |
| Pacific            | 1.2% *                          | 0.0%              | 0.6% *                  | 3.8% *            | 1.0% *                | 11.2% *               | 0.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table III.F.15.e Standard errors for among State and local government employees enrolled with family coverage: Percent in a non-high deductible health insurance plan with any providers by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.38%                           | 0.09% *           | 1.32%                   | 1.25%             | 1.13% *               | 1.98% *               | 0.00%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.31%                           | 0.01%             | 2.33% *                 | 2.77% *           | 3.52% *               | --                    | 0.00%                    |
| Middle Atlantic    | 1.40% *                         | 0.00%             | 4.78% *                 | 3.48% *           | 3.99% *               | 0.00%                 | 0.00%                    |
| East North Central | 1.32% *                         | 0.69% *           | 1.39% *                 | --                | 6.37% *               | 0.00%                 | 0.00%                    |
| West North Central | 1.75% *                         | 0.00%             | 3.63% *                 | 5.54% *           | 0.00%                 | 0.00%                 | --                       |
| South Atlantic     | 0.34% *                         | 0.00%             | 3.60% *                 | --                | 0.83% *               | 0.29% *               | 0.00%                    |
| East South Central | 0.90% *                         | 0.00%             | 1.91% *                 | 2.44% *           | --                    | 0.00%                 | 0.00%                    |
| West South Central | 0.94% *                         | 0.00%             | 5.08% *                 | 3.89% *           | 1.37% *               | 0.00%                 | 0.00%                    |
| Mountain           | 0.39% *                         | 0.00%             | 2.39% *                 | 1.99% *           | 0.40% *               | 0.00%                 | 0.00%                    |
| Pacific            | 0.56% *                         | 0.00%             | 0.56% *                 | 2.35% *           | 0.93% *               | 7.51% *               | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.16 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 13.2%                           | 7.2%              | 20.8%                   | 19.1%             | 14.3%                 | 19.8%                 | 5.9%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 20.0%                           | 18.4%             | 23.0% *                 | 19.9%             | 22.8%                 | --                    | 0.0%                     |
| Middle Atlantic    | 5.1%                            | 0.9%              | 21.7%                   | 6.6% *            | 3.7% *                | 0.1% *                | 0.0% *                   |
| East North Central | 21.4%                           | 16.5%             | 25.4%                   | 28.0%             | 17.7% *               | 1.3%                  | 9.2% *                   |
| West North Central | 28.1%                           | 11.7%             | 26.4%                   | 41.3%             | 39.1% *               | 20.8%                 | --                       |
| South Atlantic     | 11.1%                           | 4.3%              | 16.1% *                 | 11.8% *           | 22.6% *               | 18.2%                 | 4.7%                     |
| East South Central | 14.2%                           | 5.8%              | 20.4% *                 | 6.8% *            | 11.9% *               | 58.0% *               | 33.0%                    |
| West South Central | 15.4%                           | 9.4%              | 7.9% *                  | 25.8%             | 17.7% *               | 13.8%                 | 18.4%                    |
| Mountain           | 28.8%                           | 17.2%             | 57.6% *                 | 37.3%             | 25.7% *               | 42.5%                 | 15.6%                    |
| Pacific            | 3.4%                            | 0.9%              | 6.4% *                  | 6.4% *            | 1.5% *                | 7.3% *                | 4.9%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.16 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.96%                           | 0.57%             | 4.08%                   | 2.26%             | 2.61%                 | 4.01%                 | 1.27%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.26%                           | 0.51%             | 7.08% *                 | 4.29%             | 6.38%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.37%                           | 0.22%             | 5.87%                   | 3.10% *           | 1.91% *               | 0.05% *               | 0.01% *                  |
| East North Central | 3.04%                           | 3.15%             | 6.66%                   | 6.31%             | 10.98% *              | 0.00%                 | 3.08% *                  |
| West North Central | 3.53%                           | 1.11%             | 5.58%                   | 8.70%             | 12.19% *              | 0.00%                 | --                       |
| South Atlantic     | 2.39%                           | 0.37%             | 6.05% *                 | 3.61% *           | 8.02% *               | 4.00%                 | 0.96%                    |
| East South Central | 3.39%                           | 1.28%             | 6.46% *                 | 2.92% *           | 5.31% *               | 19.47% *              | 7.98%                    |
| West South Central | 2.73%                           | 1.71%             | 3.83% *                 | 6.44%             | 9.55% *               | 3.17%                 | 2.46%                    |
| Mountain           | 4.35%                           | 2.79%             | 17.91% *                | 7.67%             | 7.74% *               | 12.26%                | 1.62%                    |
| Pacific            | 0.70%                           | 0.01%             | 4.94% *                 | 3.54% *           | 0.59% *               | 2.40% *               | 1.17%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.17 Among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 14.7%                           | 10.5%             | 17.1%                   | 18.7%             | 18.3%                 | 26.0%                 | 6.9%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 23.3%                           | 41.2%             | 8.6% *                  | 20.6%             | 14.5% *               | --                    | 0.0%                     |
| Middle Atlantic    | 6.3%                            | 7.0% *            | 9.1% *                  | 7.6% *            | 8.8% *                | 0.0%                  | 1.2% *                   |
| East North Central | 17.6%                           | 6.6%              | 19.7%                   | 20.8%             | 33.6% *               | 0.0%                  | 0.2% *                   |
| West North Central | 15.9%                           | 1.3%              | 29.4%                   | 19.2%             | 10.4% *               | 44.2%                 | --                       |
| South Atlantic     | 17.6%                           | 14.0%             | 26.4%                   | 12.2% *           | 22.7%                 | 30.4%                 | 12.9%                    |
| East South Central | 27.2%                           | 40.5%             | 38.4%                   | 19.9%             | 18.9%                 | 17.6% *               | 15.5% *                  |
| West South Central | 29.9%                           | 5.5% *            | 55.5%                   | 37.6%             | 26.5% *               | 50.7%                 | 34.9%                    |
| Mountain           | 14.3%                           | 7.1%              | 9.3% *                  | 33.1%             | 13.2% *               | 31.7% *               | 6.2%                     |
| Pacific            | 7.7%                            | 1.5%              | --                      | 23.6% *           | 14.1% *               | 16.5% *               | 2.1%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table III.F.17 Standard errors for among State and local government enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.89%                           | 0.86%             | 3.11%                   | 2.03%             | 2.49%                 | 2.55%                 | 1.39%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.82%                           | 1.93%             | 2.84% *                 | 3.70%             | 4.56% *               | --                    | 0.00%                    |
| Middle Atlantic    | 1.74%                           | 3.43% *           | 3.31% *                 | 2.94% *           | 5.37% *               | 0.00%                 | 0.90% *                  |
| East North Central | 2.73%                           | 0.95%             | 5.90%                   | 5.35%             | 10.64% *              | 0.00%                 | 0.06% *                  |
| West North Central | 2.31%                           | 0.30%             | 5.17%                   | 5.63%             | 6.95% *               | 0.00%                 | --                       |
| South Atlantic     | 1.39%                           | 1.20%             | 6.18%                   | 3.81% *           | 4.74%                 | 4.17%                 | 2.15%                    |
| East South Central | 3.53%                           | 8.08%             | 7.23%                   | 4.60%             | 5.43%                 | 8.13% *               | 6.50% *                  |
| West South Central | 3.88%                           | 2.03% *           | 8.20%                   | 8.19%             | 11.92% *              | 8.14%                 | 5.07%                    |
| Mountain           | 2.26%                           | 1.28%             | 4.48% *                 | 9.29%             | 5.87% *               | 10.44% *              | 0.60%                    |
| Pacific            | 1.70%                           | 0.02%             | --                      | 7.40% *           | 5.21% *               | 7.95% *               | 0.50%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.18 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 72.4%                           | 80.0%             | 62.0%                   | 66.5%             | 68.8%                 | 72.1%                 | 80.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 65.6%                           | 55.6%             | 81.3%                   | 65.6%             | 66.0%                 | --                    | 100.0%                   |
| Middle Atlantic    | 86.8%                           | 98.2%             | 64.2%                   | 82.6%             | 80.2%                 | 90.0%                 | 98.6%                    |
| East North Central | 60.6%                           | 70.3%             | 53.0%                   | 57.0%             | 47.9%                 | 73.2%                 | 85.0%                    |
| West North Central | 57.0%                           | 70.3%             | 58.2%                   | 41.7%             | 51.1%                 | 74.7%                 | --                       |
| South Atlantic     | 80.5%                           | 89.5%             | 84.0%                   | 73.2%             | 72.9%                 | 69.3%                 | 85.7%                    |
| East South Central | 61.2%                           | 56.3%             | 70.5%                   | 62.3%             | 67.1%                 | 34.8% *               | 63.8%                    |
| West South Central | 76.7%                           | 88.2%             | 75.3%                   | 77.7%             | 65.8%                 | 84.2%                 | 71.1%                    |
| Mountain           | 69.0%                           | 81.3%             | 61.2%                   | 54.8%             | 65.0%                 | 63.3%                 | 78.0%                    |
| Pacific            | 71.8%                           | 79.3%             | 46.2%                   | 71.3%             | 79.2%                 | 76.2%                 | 64.8%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.18 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.06%                           | 1.32%             | 3.30%                   | 2.09%             | 2.47%                 | 2.21%                 | 2.95%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.28%                           | 1.18%             | 4.79%                   | 5.63%             | 5.21%                 | --                    | 0.00%                    |
| Middle Atlantic    | 2.35%                           | 0.58%             | 5.58%                   | 4.67%             | 6.27%                 | 1.35%                 | 0.08%                    |
| East North Central | 3.14%                           | 4.88%             | 9.34%                   | 5.58%             | 9.57%                 | 0.00%                 | 5.47%                    |
| West North Central | 3.52%                           | 4.20%             | 4.90%                   | 7.53%             | 12.39%                | 0.00%                 | --                       |
| South Atlantic     | 1.43%                           | 1.06%             | 4.34%                   | 5.65%             | 4.28%                 | 3.08%                 | 1.78%                    |
| East South Central | 4.03%                           | 10.44%            | 5.89%                   | 5.92%             | 6.59%                 | 12.83% *              | 4.28%                    |
| West South Central | 2.32%                           | 2.76%             | 4.21%                   | 5.04%             | 6.38%                 | 2.58%                 | 4.07%                    |
| Mountain           | 3.34%                           | 2.27%             | 14.23%                  | 7.56%             | 8.33%                 | 8.87%                 | 2.36%                    |
| Pacific            | 3.22%                           | 0.13%             | 6.28%                   | 6.27%             | 6.03%                 | 3.73%                 | 6.74%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 35.77                           | 33.67             | 39.54                   | 36.87             | 37.38                 | 42.58                 | 31.40                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 35.05                           | 38.26             | 29.06                   | 35.31             | 35.25                 | --                    | 33.34                    |
| Middle Atlantic    | 27.82                           | 30.89             | 26.83                   | 28.06             | 25.14                 | 44.71                 | 25.60                    |
| East North Central | 33.13                           | 30.20             | 42.34                   | 34.17             | 26.63                 | 29.93                 | 32.91                    |
| West North Central | 43.58                           | 37.20             | 44.69                   | 49.07             | 46.53                 | 47.13                 | --                       |
| South Atlantic     | 38.40                           | 33.74             | 39.41                   | 39.54             | 45.41                 | 44.68                 | 34.57                    |
| East South Central | 41.48                           | 40.33             | 45.92                   | 40.60             | 43.49                 | 40.13                 | 35.86                    |
| West South Central | 49.32                           | 44.99             | 51.69                   | 53.72             | 51.75                 | 52.59                 | 45.12                    |
| Mountain           | 42.78                           | 42.33             | 41.33                   | 44.35             | 46.67                 | 40.65                 | 40.41                    |
| Pacific            | 23.87                           | 24.57             | 26.33                   | 26.36             | 24.61                 | 24.42                 | 18.27                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.49                            | 0.53              | 1.12                    | 1.17              | 1.51                  | 1.37                  | 1.06                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.04                            | 0.90              | 1.42                    | 1.62              | 3.36                  | --                    | 0.00                     |
| Middle Atlantic    | 1.05                            | 2.12              | 2.18                    | 2.22              | 1.81                  | 2.98                  | 0.64                     |
| East North Central | 1.59                            | 1.11              | 3.17                    | 3.75              | 4.20                  | 0.00                  | 1.01                     |
| West North Central | 1.88                            | 1.16              | 2.55                    | 5.66              | 7.29                  | 0.00                  | --                       |
| South Atlantic     | 1.08                            | 0.77              | 2.64                    | 2.81              | 3.41                  | 2.13                  | 1.53                     |
| East South Central | 0.88                            | 2.19              | 1.51                    | 1.73              | 1.77                  | 0.50                  | 2.23                     |
| West South Central | 1.24                            | 1.71              | 2.04                    | 3.05              | 3.55                  | 2.12                  | 2.40                     |
| Mountain           | 0.91                            | 1.58              | 1.74                    | 2.84              | 2.70                  | 2.33                  | 0.46                     |
| Pacific            | 0.62                            | 0.16              | 1.93                    | 2.20              | 1.98                  | 0.62                  | 0.65                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 20.4                            | 19.6              | 21.4                    | 20.0              | 21.1                  | 21.1                  | 19.4                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 19.2                            | 19.3              | 20.3                    | 18.9              | 19.3                  | --                    | --                       |
| Middle Atlantic    | 18.5                            | 20.0              | --                      | 20.1              | 16.2                  | --                    | --                       |
| East North Central | 19.9                            | 20.0              | 19.5                    | 18.8              | 20.2                  | 30.4                  | 19.9                     |
| West North Central | 21.2                            | 17.6              | 22.4                    | 22.3              | 22.1                  | 20.1                  | --                       |
| South Atlantic     | 20.0                            | 20.0              | 23.9                    | 20.6              | 20.4                  | 20.6                  | 16.4                     |
| East South Central | 20.4                            | 19.7              | 25.7                    | 21.8              | 22.1                  | 18.7                  | 14.3                     |
| West South Central | 23.2                            | 25.1              | 21.8                    | 19.8              | 24.2                  | 23.8                  | 23.5                     |
| Mountain           | 20.9                            | 21.4              | 21.2                    | 21.0              | 20.7                  | --                    | 22.3                     |
| Pacific            | 19.4                            | 17.5              | 20.7                    | 16.4              | 21.4                  | 20.8                  | 24.0                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.25                            | 0.46              | 0.62                    | 0.55              | 0.64                  | 0.27                  | 0.39                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.44                            | 0.24              | 1.06                    | 0.82              | 1.22                  | --                    | --                       |
| Middle Atlantic    | 1.57                            | 0.00              | --                      | 1.98              | 1.35                  | --                    | --                       |
| East North Central | 0.76                            | 2.12              | 0.80                    | 1.57              | 1.30                  | 0.00                  | 0.09                     |
| West North Central | 0.70                            | 0.75              | 1.49                    | 1.91              | 1.26                  | 0.00                  | --                       |
| South Atlantic     | 0.19                            | 0.00              | 1.82                    | 0.87              | 0.22                  | 0.37                  | 0.34                     |
| East South Central | 0.49                            | 0.15              | 4.88                    | 0.57              | 0.91                  | 0.72                  | 0.31                     |
| West South Central | 0.76                            | 3.13              | 1.19                    | 1.36              | 1.83                  | 0.42                  | 0.57                     |
| Mountain           | 0.39                            | 0.40              | 0.97                    | 1.17              | 0.56                  | --                    | 0.21                     |
| Pacific            | 1.11                            | 0.03              | 1.45                    | 2.19              | 4.08                  | 0.44                  | 1.12                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.21 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 24.1%                           | 21.2%             | 24.7%                   | 27.6%             | 30.1%                 | 28.3%                 | 14.7%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 20.4%                           | 24.3%             | 8.4%                    | 22.5%             | 21.2%                 | --                    | 0.0%                     |
| Middle Atlantic    | 6.8%                            | 1.2%              | 16.7%                   | 8.3% *            | 12.4% *               | 0.1% *                | 0.0% *                   |
| East North Central | 31.6%                           | 29.2%             | 27.6%                   | 31.0%             | 49.3%                 | 26.8%                 | 14.7% *                  |
| West North Central | 34.1%                           | 27.4%             | 27.9%                   | 34.4%             | 50.2%                 | 29.3%                 | --                       |
| South Atlantic     | 27.2%                           | 22.2%             | 26.5%                   | 37.1%             | 36.0%                 | 32.5%                 | 17.3%                    |
| East South Central | 41.5%                           | 44.3%             | 29.2%                   | 41.1%             | 34.5%                 | 64.9%                 | 52.8%                    |
| West South Central | 20.4%                           | 12.2%             | 23.9%                   | 20.7%             | 24.7%                 | 15.5%                 | 26.7%                    |
| Mountain           | 29.4%                           | 19.3%             | 38.3% *                 | 46.7%             | 29.2%                 | 36.7%                 | 17.6%                    |
| Pacific            | 19.1%                           | 20.7%             | 18.8% *                 | 28.6%             | 21.0%                 | 22.1%                 | 8.4%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.21 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.97%                           | 1.34%             | 3.05%                   | 2.01%             | 2.55%                 | 2.13%                 | 1.98%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.18%                           | 0.52%             | 2.15%                   | 5.66%             | 4.79%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.60%                           | 0.20%             | 4.68%                   | 2.94% *           | 5.03% *               | 0.08% *               | 0.01% *                  |
| East North Central | 2.99%                           | 4.85%             | 6.49%                   | 5.54%             | 9.22%                 | 0.00%                 | 5.55% *                  |
| West North Central | 3.49%                           | 4.28%             | 4.63%                   | 7.05%             | 11.33%                | 0.00%                 | --                       |
| South Atlantic     | 1.86%                           | 2.24%             | 5.57%                   | 6.60%             | 5.70%                 | 3.13%                 | 1.95%                    |
| East South Central | 4.23%                           | 10.44%            | 6.07%                   | 6.00%             | 7.04%                 | 12.94%                | 11.72%                   |
| West South Central | 2.16%                           | 2.93%             | 4.21%                   | 4.77%             | 6.34%                 | 1.85%                 | 3.85%                    |
| Mountain           | 3.29%                           | 2.35%             | 14.21% *                | 8.01%             | 7.58%                 | 8.87%                 | 2.11%                    |
| Pacific            | 2.16%                           | 0.13%             | 10.98% *                | 6.47%             | 6.09%                 | 4.31%                 | 1.07%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.22 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 3.3%                            | 1.5%              | 5.7%                    | 5.2%              | 4.8%                  | 1.4% *                | 0.8%                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 4.8%                            | 0.0%              | 15.3% *                 | 6.2% *            | --                    | --                    | 0.0%                     |
| Middle Atlantic    | 4.7%                            | 13.4%             | 5.6% *                  | 3.4% *            | 0.0%                  | 0.0%                  | 0.0%                     |
| East North Central | 2.5% *                          | 0.0%              | 4.9% *                  | 2.2% *            | 5.6% *                | 0.0%                  | 0.0%                     |
| West North Central | 3.0% *                          | 0.0%              | 4.3% *                  | --                | --                    | 0.0%                  | --                       |
| South Atlantic     | 2.6%                            | 0.0%              | 2.3% *                  | 4.0% *            | 6.6% *                | 3.8% *                | 0.0% *                   |
| East South Central | 5.2%                            | 0.0%              | 10.2% *                 | 8.5% *            | 9.8% *                | 0.0%                  | 0.0%                     |
| West South Central | 5.0%                            | 0.0% *            | 12.6% *                 | 10.8% *           | --                    | 0.0%                  | 5.8%                     |
| Mountain           | 1.0% *                          | 0.1% *            | --                      | 0.9% *            | 0.0%                  | 0.0%                  | 0.0%                     |
| Pacific            | 2.5% *                          | 0.0%              | 1.2% *                  | 11.1% *           | 5.9% *                | 0.0%                  | 0.0%                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.22 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per day by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.34%                           | 0.07%             | 1.02%                   | 1.12%             | 1.07%                 | 0.44% *               | 0.09%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 1.43%                           | 0.00%             | 5.15% *                 | 3.16% *           | --                    | --                    | 0.00%                    |
| Middle Atlantic    | 0.87%                           | 2.18%             | 3.09% *                 | 2.04% *           | 0.00%                 | 0.00%                 | 0.00%                    |
| East North Central | 0.96% *                         | 0.00%             | 2.13% *                 | 1.68% *           | 4.46% *               | 0.00%                 | 0.00%                    |
| West North Central | 1.34% *                         | 0.00%             | 1.60% *                 | --                | --                    | 0.00%                 | --                       |
| South Atlantic     | 0.65%                           | 0.00%             | 1.58% *                 | 2.35% *           | 2.35% *               | 1.14% *               | 0.01% *                  |
| East South Central | 1.37%                           | 0.00%             | 3.76% *                 | 3.75% *           | 3.83% *               | 0.00%                 | 0.00%                    |
| West South Central | 1.24%                           | 0.02% *           | 3.68%                   | 5.80% *           | --                    | 0.00%                 | 0.78%                    |
| Mountain           | 0.43% *                         | 0.07% *           | --                      | 0.86% *           | 0.00%                 | 0.00%                 | 0.00%                    |
| Pacific            | 0.92% *                         | 0.00%             | 0.91% *                 | 5.46% *           | 3.02% *               | 0.00%                 | 0.00%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.23 Percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 46.6%                           | 60.3%             | 34.5%                   | 30.4%             | 35.9%                 | 37.1%                 | 70.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 36.9%                           | 29.9%             | 32.5%                   | 29.2%             | 49.2%                 | --                    | 100.0%                   |
| Middle Atlantic    | 68.6%                           | 54.6%             | 47.5%                   | 66.8%             | 70.1%                 | 90.6%                 | 98.6%                    |
| East North Central | 37.8%                           | 48.6%             | 36.2% *                 | 22.3%             | 41.1%                 | 0.0%                  | 68.9%                    |
| West North Central | 35.5%                           | 65.9%             | 19.8%                   | 13.6% *           | 36.7% *               | 55.3%                 | --                       |
| South Atlantic     | 51.0%                           | 71.6%             | 30.7%                   | 24.2%             | 24.0%                 | 44.6%                 | 74.7%                    |
| East South Central | 32.3%                           | 33.9%             | 31.4%                   | 34.4%             | 31.6%                 | 30.7% *               | 24.6% *                  |
| West South Central | 34.0%                           | 81.2%             | 19.4%                   | 8.1% *            | 21.6%                 | 27.0%                 | 19.7% *                  |
| Mountain           | 21.6%                           | 36.6%             | 8.3% *                  | 15.7% *           | 10.9% *               | 3.4% *                | 41.0%                    |
| Pacific            | 62.5%                           | 70.3%             | 66.3%                   | 30.6%             | 42.9%                 | 58.5%                 | 88.7%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.23 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.53%                           | 2.01%             | 6.40%                   | 2.16%             | 2.92%                 | 2.84%                 | 3.63%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.57%                           | 1.02%             | 5.35%                   | 5.22%             | 6.49%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.74%                           | 5.87%             | 6.01%                   | 5.61%             | 6.97%                 | 5.16%                 | 0.95%                    |
| East North Central | 3.73%                           | 6.01%             | 11.63% *                | 5.36%             | 10.93%                | 0.00%                 | 4.77%                    |
| West North Central | 3.54%                           | 2.49%             | 3.87%                   | 4.68% *           | 12.34% *              | 0.00%                 | --                       |
| South Atlantic     | 2.56%                           | 2.88%             | 6.00%                   | 5.89%             | 5.29%                 | 4.69%                 | 2.87%                    |
| East South Central | 3.67%                           | 9.23%             | 6.08%                   | 5.86%             | 6.83%                 | 11.41% *              | 7.66% *                  |
| West South Central | 4.38%                           | 5.17%             | 4.27%                   | 3.54% *           | 6.28%                 | 4.22%                 | 9.96% *                  |
| Mountain           | 2.12%                           | 2.74%             | 3.59% *                 | 5.07% *           | 4.96% *               | 1.05% *               | 4.96%                    |
| Pacific            | 3.66%                           | 0.42%             | 18.99%                  | 6.61%             | 8.47%                 | 2.99%                 | 1.64%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 185.73                          | 150.09            | 180.65                  | 133.78            | 237.97                | 400.21                | --                       |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 166.97                          | --                | --                      | --                | --                    | --                    | --                       |
| Middle Atlantic    | 126.51                          | --                | --                      | --                | --                    | --                    | --                       |
| East North Central | --                              | --                | --                      | 111.18            | --                    | --                    | --                       |
| West North Central | --                              | --                | --                      | --                | --                    | --                    | --                       |
| South Atlantic     | 292.17                          | --                | --                      | --                | 289.11                | 400.21                | --                       |
| East South Central | 96.28                           | --                | 103.07                  | --                | 79.25                 | --                    | --                       |
| West South Central | 176.25                          | --                | 179.79                  | 137.30            | 306.67                | --                    | --                       |
| Mountain           | --                              | --                | --                      | --                | --                    | --                    | --                       |
| Pacific            | 185.51                          | --                | --                      | 145.34            | 212.73                | --                    | --                       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 10.56                           | 0.05              | 22.89                   | 10.34             | 19.00                 | 32.95                 | --                       |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 22.70                           | --                | --                      | --                | --                    | --                    | --                       |
| Middle Atlantic    | 8.56                            | --                | --                      | --                | --                    | --                    | --                       |
| East North Central | --                              | --                | --                      | 9.37              | --                    | --                    | --                       |
| West North Central | --                              | --                | --                      | --                | --                    | --                    | --                       |
| South Atlantic     | 26.08                           | --                | --                      | --                | 37.08                 | 32.95                 | --                       |
| East South Central | 12.44                           | --                | 15.72                   | --                | 13.37                 | --                    | --                       |
| West South Central | 21.78                           | --                | 27.66                   | 11.58             | 9.06                  | --                    | --                       |
| Mountain           | --                              | --                | --                      | --                | --                    | --                    | --                       |
| Pacific            | 25.45                           | --                | --                      | 28.40             | 23.18                 | --                    | --                       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 268.04                          | 247.86            | 278.41                  | 295.43            | 269.17                | 277.98                | 279.15                   |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 308.41                          | 362.52            | 322.77                  | 275.85            | 342.14                | --                    | 100.00                   |
| Middle Atlantic    | 327.86                          | 225.41            | 306.04                  | 224.26            | 267.00                | 201.82                | 536.37                   |
| East North Central | 225.85                          | 194.48            | 217.39                  | 256.90            | --                    | --                    | 114.63                   |
| West North Central | 252.28                          | 150.26            | 680.52                  | --                | --                    | 120.33                | --                       |
| South Atlantic     | 248.81                          | 219.63            | 385.32                  | 607.45 *          | 262.35                | 301.33                | 202.12                   |
| East South Central | 211.87                          | 137.38            | 240.31                  | 298.77            | 238.14                | 144.30                | 194.51                   |
| West South Central | 408.55                          | 401.75 *          | 353.61                  | --                | --                    | 546.89                | 440.55                   |
| Mountain           | 571.72                          | 428.00            | --                      | --                | 1,040.64              | --                    | 761.28                   |
| Pacific            | 168.62                          | 218.97            | 147.87                  | 176.40            | 183.40                | 142.89                | 98.28                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 14.44                           | 20.13             | 39.98                   | 26.13             | 26.00                 | 17.67                 | 46.95                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 18.48                           | 0.00              | 25.38                   | 22.48             | 53.12                 | --                    | 0.00                     |
| Middle Atlantic    | 45.67                           | 0.14              | 58.50                   | 17.43             | 54.71                 | 15.39                 | 24.94                    |
| East North Central | 30.18                           | 15.75             | 24.06                   | 65.90             | --                    | --                    | 6.97                     |
| West North Central | 26.47                           | 17.13             | 100.26                  | --                | --                    | 0.00                  | --                       |
| South Atlantic     | 13.81                           | 9.85              | 96.59                   | 199.02 *          | 28.78                 | 31.90                 | 13.42                    |
| East South Central | 14.14                           | 6.41              | 24.23                   | 30.25             | 36.57                 | 0.80                  | 19.17                    |
| West South Central | 78.88                           | 133.24 *          | 67.26                   | --                | --                    | 38.60                 | 37.18                    |
| Mountain           | 45.37                           | 65.11             | --                      | --                | 106.58                | --                    | 79.58                    |
| Pacific            | 8.37                            | 0.01              | 10.62                   | 41.16             | 38.26                 | 13.29                 | 2.04                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 19.8                            | 18.9              | 20.1                    | 19.6              | 20.2                  | 20.6                  | 20.4                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 16.9                            | 14.8              | 19.3                    | 18.5              | 16.9                  | --                    | --                       |
| Middle Atlantic    | 16.1                            | 15.7              | 16.1                    | 16.3              | 16.0                  | 19.8                  | 20.0                     |
| East North Central | 17.7                            | 17.7              | 17.8                    | 17.6              | 17.9                  | 17.0                  | 18.2                     |
| West North Central | 21.2                            | 17.7              | 23.1                    | 22.2              | 21.2                  | 20.7                  | --                       |
| South Atlantic     | 20.4                            | 21.8              | 21.1                    | 20.2              | 20.5                  | 20.3                  | 18.6                     |
| East South Central | 20.8                            | 18.6              | 19.1                    | 21.8              | 25.1                  | 18.8                  | 18.4                     |
| West South Central | 22.0                            | 20.9              | 22.2                    | 22.9              | 21.0                  | 23.3                  | 23.4                     |
| Mountain           | 20.4                            | 20.3              | 19.6                    | 21.3              | 21.3                  | 18.9                  | 20.3                     |
| Pacific            | 18.5                            | 16.8              | 19.9                    | 17.0              | 19.1                  | 20.9                  | 21.7                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at State and local government units by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.18                            | 0.33              | 0.34                    | 0.35              | 0.52                  | 0.33                  | 0.35                     |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 0.31                            | 0.24              | 0.87                    | 0.61              | 0.70                  | --                    | --                       |
| Middle Atlantic    | 0.81                            | 1.92              | 0.94                    | 0.99              | 1.81                  | 0.01                  | 0.00                     |
| East North Central | 0.46                            | 1.22              | 0.67                    | 0.70              | 1.40                  | 0.00                  | 0.83                     |
| West North Central | 0.59                            | 0.80              | 1.14                    | 1.70              | 1.08                  | 0.00                  | --                       |
| South Atlantic     | 0.17                            | 0.00              | 1.09                    | 0.49              | 0.30                  | 0.24                  | 0.66                     |
| East South Central | 1.28                            | 0.41              | 0.82                    | 0.96              | 5.14                  | 0.60                  | 1.73                     |
| West South Central | 0.36                            | 0.60              | 0.75                    | 0.92              | 0.88                  | 0.97                  | 0.55                     |
| Mountain           | 0.21                            | 0.14              | 0.37                    | 0.65              | 0.76                  | 0.36                  | 0.31                     |
| Pacific            | 0.60                            | 0.18              | 1.43                    | 1.20              | 1.50                  | 0.35                  | 0.94                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.27 Percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 58.3%                           | 54.7%             | 62.9%                   | 66.4%             | 65.2%                 | 69.1%                 | 36.9%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 57.2%                           | 69.7%             | 49.1%                   | 60.9%             | 48.5%                 | --                    | 0.0%                     |
| Middle Atlantic    | 32.5%                           | 45.4%             | 56.8%                   | 40.2%             | 24.8%                 | 9.4% *                | 1.2% *                   |
| East North Central | 62.8%                           | 52.0%             | 59.8%                   | 73.9%             | 73.1%                 | 100.0%                | 30.8%                    |
| West North Central | 69.6%                           | 60.2%             | 75.2%                   | 74.1%             | 73.6%                 | 51.6%                 | --                       |
| South Atlantic     | 63.8%                           | 56.1%             | 81.6%                   | 79.8%             | 79.3%                 | 63.8%                 | 45.7%                    |
| East South Central | 66.8%                           | 72.5%             | 60.0%                   | 58.2%             | 62.0%                 | 70.8%                 | 87.7%                    |
| West South Central | 80.9%                           | 80.2%             | 74.9%                   | 85.5%             | 79.5%                 | 84.0%                 | 83.6%                    |
| Mountain           | 79.5%                           | 70.9%             | 89.8%                   | 91.1%             | 81.3%                 | 96.6%                 | 60.1%                    |
| Pacific            | 35.7%                           | 30.3%             | 29.8% *                 | 54.7%             | 55.8%                 | 44.1%                 | 11.4%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.27 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 1.57%                           | 2.10%             | 6.19%                   | 2.21%             | 2.78%                 | 2.89%                 | 4.41%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.85%                           | 1.04%             | 6.28%                   | 5.64%             | 7.67%                 | --                    | 0.00%                    |
| Middle Atlantic    | 4.81%                           | 5.87%             | 5.75%                   | 5.57%             | 6.42%                 | 5.16% *               | 0.85% *                  |
| East North Central | 3.65%                           | 6.02%             | 11.10%                  | 5.54%             | 8.96%                 | 0.00%                 | 4.87%                    |
| West North Central | 3.45%                           | 6.39%             | 4.20%                   | 7.03%             | 11.76%                | 0.00%                 | --                       |
| South Atlantic     | 2.45%                           | 5.68%             | 4.61%                   | 5.14%             | 3.92%                 | 4.83%                 | 3.56%                    |
| East South Central | 3.68%                           | 7.92%             | 6.41%                   | 6.21%             | 7.08%                 | 10.87%                | 4.22%                    |
| West South Central | 2.35%                           | 5.02%             | 4.83%                   | 4.61%             | 6.63%                 | 3.23%                 | 5.82%                    |
| Mountain           | 2.21%                           | 2.48%             | 4.07%                   | 3.87%             | 6.74%                 | 1.05%                 | 4.56%                    |
| Pacific            | 3.52%                           | 0.42%             | 16.88% *                | 7.15%             | 8.25%                 | 3.69%                 | 1.65%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.F.28 Percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 16.8%                           | 27.0%             | 11.0%                   | 14.3%             | 15.8%                 | 9.7%                  | 10.4%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 22.5%                           | 22.8%             | 11.6% *                 | 23.3%             | 25.0%                 | --                    | 32.9%                    |
| Middle Atlantic    | 3.4% *                          | 0.0%              | 8.1% *                  | 10.3% *           | 0.0% *                | 0.0%                  | 0.1%                     |
| East North Central | 14.8%                           | 32.5%             | 7.2% *                  | 7.1% *            | 17.1% *               | 0.0%                  | 0.0%                     |
| West North Central | 24.5%                           | 46.8%             | 11.6%                   | 22.6%             | 15.4% *               | 28.2%                 | --                       |
| South Atlantic     | 12.7%                           | 8.3%              | 11.9% *                 | 11.9% *           | 20.5% *               | 5.0%                  | 13.5%                    |
| East South Central | 9.5%                            | 8.7% *            | 6.4% *                  | 14.0% *           | 6.8% *                | 9.3% *                | 13.6%                    |
| West South Central | 32.1%                           | 69.5%             | 20.4%                   | 26.8%             | 29.6%                 | 4.9% *                | 10.6%                    |
| Mountain           | 13.5%                           | 20.6%             | 7.6% *                  | 11.6% *           | 16.2% *               | 15.4% *               | 4.8%                     |
| Pacific            | 21.1%                           | 35.3%             | 12.1% *                 | 13.1% *           | 11.0% *               | 24.9%                 | 17.6%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.28 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 0.99%                           | 2.33%             | 1.60%                   | 1.73%             | 2.33%                 | 1.57%                 | 1.36%                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 2.53%                           | 0.78%             | 3.82% *                 | 5.46%             | 7.14%                 | --                    | 0.00%                    |
| Middle Atlantic    | 1.10% *                         | 0.00%             | 3.13% *                 | 3.84% *           | 0.03% *               | 0.00%                 | 0.01%                    |
| East North Central | 2.24%                           | 4.59%             | 3.12% *                 | 4.40% *           | 7.52% *               | 0.00%                 | 0.00%                    |
| West North Central | 3.52%                           | 6.02%             | 2.76%                   | 6.22%             | 10.43% *              | 0.00%                 | --                       |
| South Atlantic     | 1.94%                           | 0.84%             | 4.44% *                 | 4.53% *           | 6.54% *               | 0.75%                 | 2.14%                    |
| East South Central | 1.52%                           | 3.02% *           | 3.06% *                 | 4.32% *           | 2.30% *               | 3.44% *               | 3.84%                    |
| West South Central | 4.57%                           | 7.15%             | 4.17%                   | 6.95%             | 8.09%                 | 2.12% *               | 1.54%                    |
| Mountain           | 2.39%                           | 5.83%             | 3.46% *                 | 4.68% *           | 6.15% *               | 7.43% *               | 0.40%                    |
| Pacific            | 1.91%                           | 0.40%             | 7.42% *                 | 4.65% *           | 3.51% *               | 4.89%                 | 2.70%                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 458                             | 469               | 492                     | 413               | 359                   | 648                   | 596                      |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 324                             | 144               | 354 *                   | 470 *             | 375 *                 | --                    | 100                      |
| Middle Atlantic    | 595 *                           | --                | --                      | --                | --                    | --                    | --                       |
| East North Central | 477                             | --                | --                      | 207               | --                    | --                    | --                       |
| West North Central | 883                             | --                | 626 *                   | --                | --                    | 1,179                 | --                       |
| South Atlantic     | 681                             | 1,097             | 151                     | 213               | 396 *                 | 1,613                 | 966                      |
| East South Central | 547                             | --                | --                      | --                | --                    | --                    | 100                      |
| West South Central | 159                             | --                | 226                     | 510 *             | 99                    | --                    | 94                       |
| Mountain           | 550                             | --                | 128                     | --                | --                    | --                    | --                       |
| Pacific            | 407                             | 456               | 461                     | 297 *             | 238 *                 | 288                   | 420                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table III.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible through State and local government jobs by government type and size and census division: United States, 2023**

| Division           | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                    |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| United States      | 33.50                           | 56.77             | 105.16                  | 70.42             | 81.71                 | 97.82                 | 21.45                    |
| Census division:   |                                 |                   |                         |                   |                       |                       |                          |
| New England        | 68.97                           | 0.00              | 222.63 *                | 143.57 *          | 174.48 *              | --                    | 0.00                     |
| Middle Atlantic    | 201.94 *                        | --                | --                      | --                | --                    | --                    | --                       |
| East North Central | 117.40                          | --                | --                      | 34.34             | --                    | --                    | --                       |
| West North Central | 119.54                          | --                | 196.12 *                | --                | --                    | 0.00                  | --                       |
| South Atlantic     | 116.67                          | 0.00              | 20.06                   | 42.35             | 229.67 *              | 89.83                 | 76.15                    |
| East South Central | 146.12                          | --                | --                      | --                | --                    | --                    | 0.00                     |
| West South Central | 33.87                           | --                | 51.09                   | 205.22 *          | 19.55                 | --                    | 0.82                     |
| Mountain           | 104.66                          | --                | 25.22                   | --                | --                    | --                    | --                       |
| Pacific            | 21.47                           | 9.40              | 134.58                  | 119.74 *          | 76.63 *               | 56.89                 | 52.11                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.30 Percent of State and local government employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 77.0%   | 74.0%     | 69.6%         | 59.4%     |
| Census division:                             |         |           |               |           |
| New England                                  | 84.7%   | 85.1%     | 84.3%         | 55.6%     |
| Middle Atlantic                              | 62.6%   | 67.0%     | 62.4%         | 54.5%     |
| East North Central                           | 82.0%   | 78.1%     | 77.7%         | 65.9%     |
| West North Central                           | 65.4%   | 66.3%     | 65.6%         | 45.3%     |
| South Atlantic                               | 79.8%   | 73.8%     | 59.2%         | 63.4%     |
| East South Central                           | 72.5%   | 64.0%     | 66.1%         | 42.6%     |
| West South Central                           | 71.5%   | 69.4%     | 69.1%         | 59.0%     |
| Mountain                                     | 78.3%   | 66.0%     | 65.0%         | 38.9%     |
| Pacific                                      | 89.3%   | 86.9%     | 82.2%         | 75.0%     |
| Government type and size:                    |         |           |               |           |
| State governments                            | 85.7%   | 81.1%     | 73.9%         | 74.1%     |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 74.8%   | 73.6%     | 71.8%         | 54.0%     |
| 250-999 employees                            | 73.5%   | 72.2%     | 70.2%         | 50.5%     |
| 1,000-4,999 employees                        | 78.4%   | 77.1%     | 72.9%         | 56.1%     |
| 5,000-9,999 employees                        | 69.0%   | 65.1%     | 58.9%         | 55.5%     |
| 10,000 or more employees                     | 68.2%   | 61.9%     | 58.1%         | 53.7%     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.F.30 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 1.45%   | 1.46%     | 1.44%         | 1.43%     |
| Census division:                             |         |           |               |           |
| New England                                  | 2.21%   | 2.15%     | 2.20%         | 2.58%     |
| Middle Atlantic                              | 7.71%   | 8.22%     | 7.71%         | 7.09%     |
| East North Central                           | 2.33%   | 2.65%     | 2.67%         | 3.20%     |
| West North Central                           | 3.07%   | 2.96%     | 3.01%         | 3.53%     |
| South Atlantic                               | 1.81%   | 1.77%     | 2.01%         | 1.90%     |
| East South Central                           | 3.68%   | 3.97%     | 3.89%         | 4.15%     |
| West South Central                           | 3.02%   | 3.39%     | 3.39%         | 3.80%     |
| Mountain                                     | 2.53%   | 3.57%     | 3.55%         | 3.37%     |
| Pacific                                      | 1.98%   | 2.14%     | 2.27%         | 2.57%     |
| Government type and size:                    |         |           |               |           |
| State governments                            | 1.31%   | 1.56%     | 1.56%         | 1.88%     |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 2.87%   | 2.99%     | 3.15%         | 4.20%     |
| 250-999 employees                            | 2.06%   | 2.08%     | 2.14%         | 2.42%     |
| 1,000-4,999 employees                        | 2.29%   | 2.34%     | 2.42%         | 2.85%     |
| 5,000-9,999 employees                        | 2.98%   | 3.10%     | 3.29%         | 3.53%     |
| 10,000 or more employees                     | 7.21%   | 6.67%     | 6.32%         | 5.93%     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 10.49   | 31.82     | 55.27         | 84.16     |
| Census division:                             |         |           |               |           |
| New England                                  | 9.57    | 26.36     | 46.88         | 53.31     |
| Middle Atlantic                              | 7.09    | 23.23     | 43.98         | 47.35     |
| East North Central                           | 10.36   | 31.56     | 58.37         | 87.75     |
| West North Central                           | 12.84   | 35.02     | 62.59         | 98.21     |
| South Atlantic                               | 11.51   | 37.02     | 62.22         | 118.87    |
| East South Central                           | 10.79   | 35.85     | 65.18         | 96.14     |
| West South Central                           | 12.41   | 39.51     | 68.37         | 97.11     |
| Mountain                                     | 12.30   | 37.34     | 67.20         | 129.27    |
| Pacific                                      | 8.98    | 24.99     | 38.80         | 51.64     |
| Government type and size:                    |         |           |               |           |
| State governments                            | 9.93    | 32.40     | 58.39         | 82.78     |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 10.47   | 28.51     | 50.96         | 78.65     |
| 250-999 employees                            | 10.40   | 31.00     | 53.24         | 80.91     |
| 1,000-4,999 employees                        | 10.69   | 31.99     | 54.85         | 83.61     |
| 5,000-9,999 employees                        | 11.56   | 34.02     | 56.82         | 99.49     |
| 10,000 or more employees                     | 11.11   | 33.85     | 55.74         | 90.69     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 0.13    | 0.49      | 0.89          | 2.00      |
| Census division:                             |         |           |               |           |
| New England                                  | 0.21    | 0.48      | 0.89          | 1.46      |
| Middle Atlantic                              | 0.55    | 1.15      | 2.59          | 3.31      |
| East North Central                           | 0.22    | 0.91      | 1.74          | 4.96      |
| West North Central                           | 0.48    | 1.08      | 2.55          | 6.64      |
| South Atlantic                               | 0.19    | 0.56      | 1.00          | 3.71      |
| East South Central                           | 0.26    | 0.96      | 3.04          | 4.11      |
| West South Central                           | 0.59    | 1.01      | 1.92          | 4.72      |
| Mountain                                     | 0.41    | 1.15      | 2.96          | 8.77      |
| Pacific                                      | 0.27    | 1.39      | 1.85          | 4.62      |
| Government type and size:                    |         |           |               |           |
| State governments                            | 0.12    | 0.35      | 1.07          | 1.50      |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 0.54    | 2.45      | 4.11          | 10.07     |
| 250-999 employees                            | 0.28    | 0.81      | 1.51          | 3.93      |
| 1,000-4,999 employees                        | 0.40    | 0.98      | 1.66          | 5.52      |
| 5,000-9,999 employees                        | 0.44    | 1.61      | 2.53          | 7.04      |
| 10,000 or more employees                     | 0.19    | 0.99      | 2.13          | 4.17      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.F.32 Percent of State and local government employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 15.3%   | 22.8%     | 27.2%         | 32.9%     |
| Census division:                             |         |           |               |           |
| New England                                  | 11.6%   | 11.4%     | 12.2%         | 16.1%     |
| Middle Atlantic                              | 22.3% * | 22.5% *   | 25.8% *       | 23.4% *   |
| East North Central                           | 10.1%   | 21.9%     | 23.0%         | 30.1%     |
| West North Central                           | 20.2%   | 22.2%     | 22.9%         | 37.4%     |
| South Atlantic                               | 11.7%   | 20.4%     | 34.6%         | 31.0%     |
| East South Central                           | 25.5%   | 34.1%     | 34.3%         | 54.4%     |
| West South Central                           | 17.9%   | 33.7%     | 35.1%         | 43.0%     |
| Mountain                                     | 20.3%   | 35.8%     | 39.4%         | 49.0%     |
| Pacific                                      | 9.0%    | 11.9%     | 15.5%         | 24.5%     |
| Government type and size:                    |         |           |               |           |
| State governments                            | 12.7%   | 21.5%     | 30.0%         | 29.0%     |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 15.0%   | 18.7%     | 20.3%         | 26.5%     |
| 250-999 employees                            | 15.9%   | 20.8%     | 22.4%         | 31.4%     |
| 1,000-4,999 employees                        | 12.2%   | 17.9%     | 20.8%         | 33.3%     |
| 5,000-9,999 employees                        | 24.5%   | 34.1%     | 42.1%         | 47.8%     |
| 10,000 or more employees                     | 20.7% * | 33.9%     | 37.6%         | 41.0%     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table III.F.32 Standard errors for percent of State and local government employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 1.44%   | 1.46%     | 1.44%         | 1.48%     |
| Census division:                             |         |           |               |           |
| New England                                  | 1.97%   | 1.97%     | 2.03%         | 2.09%     |
| Middle Atlantic                              | 9.21% * | 9.30% *   | 8.92% *       | 9.24% *   |
| East North Central                           | 1.74%   | 2.60%     | 2.67%         | 3.02%     |
| West North Central                           | 2.27%   | 2.39%     | 2.47%         | 3.73%     |
| South Atlantic                               | 1.16%   | 1.35%     | 1.93%         | 1.79%     |
| East South Central                           | 3.72%   | 3.91%     | 3.91%         | 4.35%     |
| West South Central                           | 2.54%   | 3.58%     | 3.62%         | 3.88%     |
| Mountain                                     | 2.35%   | 3.56%     | 3.73%         | 4.07%     |
| Pacific                                      | 0.96%   | 1.43%     | 1.68%         | 2.66%     |
| Government type and size:                    |         |           |               |           |
| State governments                            | 0.96%   | 1.44%     | 1.63%         | 1.88%     |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 1.90%   | 2.26%     | 2.40%         | 2.98%     |
| 250-999 employees                            | 1.76%   | 1.90%     | 1.96%         | 2.24%     |
| 1,000-4,999 employees                        | 1.71%   | 2.19%     | 2.29%         | 2.83%     |
| 5,000-9,999 employees                        | 3.02%   | 3.17%     | 3.41%         | 3.63%     |
| 10,000 or more employees                     | 8.28% * | 7.19%     | 6.86%         | 6.53%     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.F.33 Average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 19.5    | 26.2      | 35.3          | 29.7      |
| Census division:                             |         |           |               |           |
| New England                                  | 13.5    | 16.8      | 24.3          | 25.7      |
| Middle Atlantic                              | 19.8    | 36.0      | 45.4          | 45.5      |
| East North Central                           | 18.5    | 23.0      | 33.5          | 29.6      |
| West North Central                           | 21.3    | 26.7      | 41.3          | 29.2      |
| South Atlantic                               | 18.3    | 24.1      | 31.0          | 27.4      |
| East South Central                           | 17.9    | 22.6      | 25.5          | 24.3      |
| West South Central                           | 24.4    | 26.3      | 37.3          | 27.1      |
| Mountain                                     | 21.4    | 26.0      | 38.5          | 29.1      |
| Pacific                                      | 14.4    | 26.8      | 36.2          | 30.8      |
| Government type and size:                    |         |           |               |           |
| State governments                            | 16.7    | 25.1      | 35.5          | 31.7      |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 20.5    | 24.3      | 33.0          | 25.8      |
| 250-999 employees                            | 20.7    | 24.0      | 31.9          | 28.1      |
| 1,000-4,999 employees                        | 20.8    | 26.4      | 33.8          | 26.0      |
| 5,000-9,999 employees                        | 19.2    | 23.8      | 32.0          | 27.0      |
| 10,000 or more employees                     | 19.8    | 30.9      | 41.4          | 36.4      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.F.33 Standard errors for average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by government type and size and census division: United States, 2023**

| Census division/<br>government type and size | Generic | Preferred | Non-Preferred | Specialty |
|--|---------|-----------|---------------|-----------|
| United States                                | 0.48    | 1.00      | 0.96          | 1.03      |
| Census division:                             |         |           |               |           |
| New England                                  | 1.15    | 0.96      | 1.98          | 1.99      |
| Middle Atlantic                              | 0.47    | 2.26      | 2.29          | 2.52      |
| East North Central                           | 0.57    | 0.74      | 1.74          | 1.47      |
| West North Central                           | 0.96    | 0.63      | 1.75          | 1.27      |
| South Atlantic                               | 0.43    | 0.49      | 0.67          | 0.66      |
| East South Central                           | 0.87    | 0.78      | 1.37          | 1.20      |
| West South Central                           | 2.49    | 1.37      | 1.92          | 1.15      |
| Mountain                                     | 0.69    | 0.92      | 1.20          | 1.03      |
| Pacific                                      | 0.51    | 1.71      | 1.16          | 1.01      |
| Government type and size:                    |         |           |               |           |
| State governments                            | 0.29    | 0.38      | 0.72          | 0.74      |
| Local governments:                           |         |           |               |           |
| Less than 250 employees                      | 0.96    | 0.90      | 1.29          | 0.75      |
| 250-999 employees                            | 0.89    | 0.79      | 1.42          | 1.06      |
| 1,000-4,999 employees                        | 2.33    | 1.75      | 2.19          | 1.12      |
| 5,000-9,999 employees                        | 0.82    | 0.36      | 1.15          | 0.84      |
| 10,000 or more employees                     | 0.24    | 2.86      | 2.47          | 3.58      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             |        | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|-----------------------------|--------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                             |        |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:            |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 9,385  | 8,880                           | 9,654             | 9,534                   | 9,606             | 8,740                 | 9,839                 |                          |
| 10th percentile             | 6,060  | 6,721                           | 5,852             | 5,536                   | 6,057             | 5,099                 | 6,721                 |                          |
| 25th percentile             | 7,472  | 7,613                           | 7,300             | 7,274                   | 7,275             | 7,125                 | 8,320                 |                          |
| 50th percentile (median)    | 9,089  | 8,738                           | 9,029             | 9,258                   | 8,994             | 8,446                 | 9,734                 |                          |
| 75th percentile             | 10,632 | 10,042                          | 11,104            | 11,317                  | 10,991            | 9,776                 | 10,789                |                          |
| 90th percentile             | 13,051 | 11,308                          | 14,386            | 14,246                  | 14,262            | 12,428                | 12,612                |                          |
| Employee-plus-one coverage: |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 17,202 | 16,140                          | 17,673            | 17,721                  | 17,667            | 16,389                | 18,109                |                          |
| 10th percentile             | 10,920 | 11,396                          | 10,996            | 10,730                  | 10,768            | 9,023                 | 11,577                |                          |
| 25th percentile             | 13,345 | 13,222                          | 13,606            | 13,561                  | 13,509            | 11,808                | 14,624                |                          |
| 50th percentile (median)    | 16,667 | 15,310                          | 17,940            | 17,153                  | 16,809            | 14,613                | 17,973                |                          |
| 75th percentile             | 20,239 | 18,673                          | 20,227            | 20,923                  | 21,170            | 19,616                | 20,548                |                          |
| 90th percentile             | 24,124 | 21,828                          | 24,404            | 26,537                  | 25,869            | 23,663                | 25,136                |                          |
| Family coverage:            |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 24,661 | 23,634                          | 24,331            | 24,873                  | 25,869            | 22,844                | 25,439                |                          |
| 10th percentile             | 15,413 | 15,392                          | 14,718            | 14,880                  | 16,208            | 13,685                | 17,266                |                          |
| 25th percentile             | 20,184 | 21,052                          | 19,795            | 19,417                  | 20,304            | 18,139                | 21,464                |                          |
| 50th percentile (median)    | 24,623 | 23,998                          | 23,258            | 24,466                  | 24,668            | 23,269                | 26,890                |                          |
| 75th percentile             | 28,253 | 26,879                          | 29,424            | 29,558                  | 31,408            | 26,826                | 27,608                |                          |
| 90th percentile             | 33,809 | 29,278                          | 34,092            | 36,707                  | 36,998            | 31,454                | 31,574                |                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             |        | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|-----------------------------|--------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                             |        |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:            |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 86.69  | 98.59                           | 397.51            | 160.48                  | 216.40            | 211.32                | 86.72                 |                          |
| 10th percentile             | 135.89 | 336.82                          | 324.37            | 168.70                  | 220.57            | 367.79                | 155.33                |                          |
| 25th percentile             | 50.36  | 154.57                          | 172.34            | 185.26                  | 226.92            | 318.36                | 255.17                |                          |
| 50th percentile (median)    | 77.13  | 176.63                          | 272.49            | 178.08                  | 259.15            | 167.06                | 252.33                |                          |
| 75th percentile             | 86.08  | 59.29                           | 534.94            | 300.07                  | 340.75            | 168.03                | 150.04                |                          |
| 90th percentile             | 213.76 | 133.27                          | 1,655.86          | 306.72                  | 620.70            | 881.83                | 452.50                |                          |
| Employee-plus-one coverage: |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 136.12 | 158.68                          | 308.43            | 346.91                  | 407.40            | 430.77                | 290.61                |                          |
| 10th percentile             | 178.24 | 145.12                          | 426.10            | 503.16                  | 507.22            | 758.51                | 193.33                |                          |
| 25th percentile             | 110.02 | 184.28                          | 445.62            | 268.08                  | 429.49            | 592.02                | 202.63                |                          |
| 50th percentile (median)    | 186.15 | 433.21                          | 429.49            | 531.25                  | 528.92            | 470.17                | 440.40                |                          |
| 75th percentile             | 149.92 | 367.39                          | 376.33            | 598.59                  | 710.15            | 484.25                | 407.26                |                          |
| 90th percentile             | 381.09 | 198.93                          | 869.47            | 1,268.63                | 1,168.31          | 1,503.04              | 895.06                |                          |
| Family coverage:            |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 273.09 | 438.60                          | 1,241.99          | 526.09                  | 536.47            | 659.33                | 300.89                |                          |
| 10th percentile             | 505.99 | 1,394.81                        | 1,834.23          | 664.62                  | 757.42            | --                    | 802.21                |                          |
| 25th percentile             | 327.00 | 921.88                          | 734.42            | 788.46                  | 559.08            | 1,484.77              | 1,111.63              |                          |
| 50th percentile (median)    | 394.89 | 302.66                          | 1,628.93          | 717.53                  | 562.76            | 548.88                | 329.01                |                          |
| 75th percentile             | 303.21 | 145.70                          | 1,900.30          | 704.16                  | 1,169.73          | 503.74                | 499.39                |                          |
| 90th percentile             | 427.91 | 149.58                          | 1,826.37          | 1,967.68                | 997.58            | 1,121.66              | 1,168.57              |                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             |                                 |                   | Local governments       |                   |                       |                       |                          |
|-----------------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                             | All State and local governments | State governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 1,125                           | 1,224             | 1,022                   | 1,056             | 1,185                 | 1,404                 | 892                      |
| 10th percentile             | 0                               | 0                 | 0                       | 0                 | 0                     | 0                     | 0                        |
| 25th percentile             | 0                               | 494               | 0                       | 0                 | 0                     | 363                   | 0                        |
| 50th percentile (median)    | 791                             | 969               | 519 *                   | 733               | 773                   | 824                   | 598                      |
| 75th percentile             | 1,560                           | 1,829             | 1,294                   | 1,524             | 1,559                 | 1,712                 | 1,322                    |
| 90th percentile             | 2,606                           | 2,472             | 2,497                   | 2,496             | 2,997                 | 2,606 *               | 2,112                    |
| Employee-plus-one coverage: |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 3,652                           | 3,214             | 3,489                   | 3,471             | 4,277                 | 5,539                 | 2,940                    |
| 10th percentile             | 573                             | 900               | 0                       | 175 *             | 583 *                 | 1,189                 | 0                        |
| 25th percentile             | 1,780                           | 2,008             | 1,402                   | 1,668             | 1,824                 | 2,032                 | 986 *                    |
| 50th percentile (median)    | 3,033                           | 3,033             | 2,616                   | 2,879             | 3,310                 | 3,654                 | 2,747                    |
| 75th percentile             | 4,380                           | 3,829             | 4,315                   | 4,617             | 5,488                 | 6,671                 | 4,147                    |
| 90th percentile             | 6,917                           | 4,749             | 7,749                   | 7,186             | 8,561                 | 9,637                 | 5,404                    |
| Family coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 4,775                           | 4,999             | 4,612                   | 4,661             | 5,756                 | 6,058                 | 3,010                    |
| 10th percentile             | 0                               | 1,557             | 0                       | 0                 | 817 *                 | 1,324                 | 0                        |
| 25th percentile             | 1,913                           | 2,580             | 1,867                   | 1,901             | 2,569                 | 1,905                 | 0                        |
| 50th percentile (median)    | 3,787                           | 4,575             | 3,580                   | 3,669             | 4,767                 | 4,185                 | 1,461 *                  |
| 75th percentile             | 6,552                           | 6,583             | 6,167                   | 6,179             | 7,402                 | 7,599                 | 5,332                    |
| 90th percentile             | 9,724                           | 9,082             | 9,777                   | 9,536             | 11,220                | 11,093                | 7,845                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table III.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|-----------------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                             |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 39.03                           | 56.14             | 123.91                  | 57.17             | 100.60                | 216.02                | 80.34                    |
| 10th percentile             | 64.13                           | 91.74             | 100.87                  | 82.43             | 79.13                 | 43.13                 | 107.76                   |
| 25th percentile             | 64.13                           | 56.86             | 100.87                  | 82.43             | 79.13                 | 56.76                 | 107.76                   |
| 50th percentile (median)    | 49.45                           | 63.81             | 191.20 *                | 68.34             | 82.99                 | 95.84                 | 125.37                   |
| 75th percentile             | 54.15                           | 88.11             | 175.98                  | 103.40            | 144.24                | 178.67                | 82.27                    |
| 90th percentile             | 63.00                           | 71.21             | 443.59                  | 162.94            | 202.19                | 931.10 *              | 213.56                   |
| Employee-plus-one coverage: |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 124.95                          | 67.47             | 182.25                  | 181.81            | 344.72                | 1,071.97              | 152.07                   |
| 10th percentile             | 138.68                          | 98.71             | 143.43                  | 169.62 *          | 305.23 *              | 169.71                | 287.93                   |
| 25th percentile             | 76.00                           | 102.53            | 372.85                  | 157.13            | 231.21                | 170.57                | 452.91 *                 |
| 50th percentile (median)    | 60.50                           | 122.71            | 205.92                  | 107.89            | 198.17                | 375.90                | 153.09                   |
| 75th percentile             | 102.81                          | 49.54             | 314.59                  | 291.81            | 416.01                | 1,097.09              | 140.60                   |
| 90th percentile             | 353.69                          | 65.15             | 817.36                  | 607.90            | 1,021.35              | 936.82                | 115.29                   |
| Family coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 184.95                          | 240.88            | 296.66                  | 216.76            | 395.26                | 1,002.85              | 552.67                   |
| 10th percentile             | 304.98                          | 164.91            | 308.76                  | 271.30            | 297.50 *              | 350.71                | 1,007.74                 |
| 25th percentile             | 224.38                          | 144.19            | 447.96                  | 234.79            | 476.18                | 209.68                | 1,007.74                 |
| 50th percentile (median)    | 158.94                          | 159.32            | 223.68                  | 234.37            | 433.93                | 433.28                | 1,063.68 *               |
| 75th percentile             | 192.74                          | 354.37            | 767.68                  | 287.86            | 415.24                | 1,256.09              | 678.80                   |
| 90th percentile             | 505.36                          | 1,392.61          | 1,248.35                | 494.44            | 987.09                | 815.95                | 467.72                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.



**Table III.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|-----------------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                             |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 8,260                           | 7,656             | 8,632                   | 8,478             | 8,421                 | 7,336                 | 8,947                    |
| 10th percentile             | 4,944                           | 5,227             | 5,116                   | 4,926             | 4,914                 | 2,989 *               | 5,483                    |
| 25th percentile             | 6,657                           | 6,964             | 6,599                   | 6,552             | 6,353                 | 6,042                 | 7,068                    |
| 50th percentile (median)    | 8,028                           | 7,773             | 8,099                   | 8,244             | 7,990                 | 7,211                 | 8,977                    |
| 75th percentile             | 9,715                           | 8,459             | 10,138                  | 10,169            | 10,187                | 9,048                 | 10,247                   |
| 90th percentile             | 11,727                          | 9,741             | 12,938                  | 12,306            | 12,553                | 10,579                | 11,262                   |
| Employee-plus-one coverage: |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 13,551                          | 12,926            | 14,185                  | 14,250            | 13,391                | 10,850                | 15,170                   |
| 10th percentile             | 7,031                           | 7,762             | 7,047                   | 6,591             | 6,712                 | 0                     | 7,019                    |
| 25th percentile             | 10,335                          | 10,338            | 10,292                  | 10,906            | 9,579                 | 6,292                 | 11,148                   |
| 50th percentile (median)    | 13,202                          | 12,649            | 14,263                  | 14,005            | 12,919                | 11,533                | 14,795                   |
| 75th percentile             | 16,717                          | 16,031            | 17,086                  | 17,905            | 16,856                | 14,857                | 18,629                   |
| 90th percentile             | 19,990                          | 17,953            | 21,249                  | 21,397            | 21,198                | 18,924                | 21,606                   |
| Family coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 19,886                          | 18,635            | 19,719                  | 20,213            | 20,113                | 16,787                | 22,429                   |
| 10th percentile             | 9,564                           | 9,617             | 7,789                   | 9,566             | 9,600                 | 2,743                 | 12,370                   |
| 25th percentile             | 15,117                          | 15,223            | 14,953                  | 14,742            | 14,499                | 11,902                | 19,018                   |
| 50th percentile (median)    | 20,558                          | 20,319            | 20,269                  | 19,758            | 20,183                | 18,196                | 23,697                   |
| 75th percentile             | 24,427                          | 22,569            | 24,879                  | 25,482            | 25,075                | 21,947                | 26,888                   |
| 90th percentile             | 28,063                          | 23,998            | 29,014                  | 31,275            | 31,047                | 26,129                | 26,903                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table III.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|-----------------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                             |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 82.84                           | 73.83             | 300.61                  | 151.53            | 218.16                | 327.11                | 151.31                   |
| 10th percentile             | 95.04                           | 198.31            | 197.16                  | 239.12            | 146.99                | 1,279.02 *            | 201.40                   |
| 25th percentile             | 109.70                          | 148.89            | 199.19                  | 245.46            | 304.15                | 493.52                | 252.63                   |
| 50th percentile (median)    | 87.28                           | 76.63             | 165.90                  | 210.66            | 240.15                | 139.43                | 351.36                   |
| 75th percentile             | 145.43                          | 66.88             | 492.18                  | 264.81            | 318.26                | 178.26                | 308.47                   |
| 90th percentile             | 239.29                          | 148.32            | 1,296.90                | 299.43            | 435.00                | 496.41                | 536.77                   |
| Employee-plus-one coverage: |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 152.68                          | 134.43            | 330.20                  | 328.68            | 421.66                | 896.58                | 334.61                   |
| 10th percentile             | 204.53                          | 525.28            | 328.83                  | 688.42            | 551.19                | --                    | 291.92                   |
| 25th percentile             | 187.81                          | 325.25            | 386.30                  | 274.92            | 636.65                | 1,327.84              | 289.92                   |
| 50th percentile (median)    | 238.00                          | 106.08            | 679.35                  | 502.43            | 542.67                | 737.20                | 420.29                   |
| 75th percentile             | 98.28                           | 285.59            | 518.15                  | 468.04            | 592.00                | 770.23                | 375.74                   |
| 90th percentile             | 344.00                          | 282.71            | 856.63                  | 1,019.27          | 991.27                | 1,274.52              | 619.90                   |
| Family coverage:            |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)              | 348.74                          | 662.11            | 1,052.09                | 565.05            | 535.85                | 1,167.27              | 779.48                   |
| 10th percentile             | 780.42                          | 2,741.99          | 1,114.34                | 698.60            | 830.12                | --                    | 1,501.17                 |
| 25th percentile             | 341.62                          | 994.12            | 944.40                  | 542.57            | 583.92                | 2,451.56              | 1,318.92                 |
| 50th percentile (median)    | 405.06                          | 406.74            | 1,740.33                | 645.20            | 662.21                | 684.40                | 1,576.58                 |
| 75th percentile             | 586.88                          | 176.96            | 960.89                  | 564.73            | 1,052.76              | 731.84                | 629.32                   |
| 90th percentile             | 596.37                          | 110.08            | 1,047.81                | 1,877.30          | 948.36                | 347.03                | 629.32                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

Standard errors of zero indicate that all governments in the category are in the survey.

**Table III.G.4 Among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                          | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                          |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:         |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)           | 1,385                           | 983               | 1,647                   | 1,529             | 1,485                 | 1,654                 | 1,251                    |
| 10th percentile          | 280                             | 225               | 310                     | 300               | 376                   | 435                   | 239                      |
| 25th percentile          | 492                             | 371               | 499                     | 512               | 577                   | 741                   | 453                      |
| 50th percentile (median) | 1,207                           | 585               | 1,425                   | 1,406             | 1,275                 | 1,416                 | 984                      |
| 75th percentile          | 1,796                           | 1,460             | 2,444                   | 1,999             | 1,864                 | 1,989                 | 1,563                    |
| 90th percentile          | 2,940                           | 1,796             | 3,226                   | 2,897             | 2,910                 | 2,934                 | 2,521                    |
| Family coverage:         |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)           | 2,601                           | 1,983             | 3,159                   | 2,863             | 2,856                 | 2,994                 | 2,001                    |
| 10th percentile          | 479                             | 452               | 538                     | 563               | 447                   | 744                   | 281                      |
| 25th percentile          | 891                             | 737               | 954                     | 997               | 1,007                 | 1,247                 | 527                      |
| 50th percentile (median) | 1,972                           | 1,021             | 2,852                   | 2,596             | 2,470                 | 2,902                 | 1,190                    |
| 75th percentile          | 3,498                           | 2,931             | 3,948                   | 3,961             | 3,920                 | 3,904                 | 2,970                    |
| 90th percentile          | 5,841                           | 3,985             | 6,523                   | 5,486             | 5,822                 | 5,572                 | 4,442                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.4 Standard errors for among health insurance plans that had a deductible: Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                             | All State<br>and local<br>governments | State<br>governments | Local governments          |                      |                          |                          |                                |
|-----------------------------|---------------------------------------|----------------------|----------------------------|----------------------|--------------------------|--------------------------|--------------------------------|
|                             |                                       |                      | Less than 250<br>employees | 250-999<br>employees | 1,000-4,999<br>employees | 5,000-9,999<br>employees | 10,000<br>or more<br>employees |
| Single coverage:            |                                       |                      |                            |                      |                          |                          |                                |
| Average (mean)              | 25.80                                 | 29.48                | 90.58                      | 57.40                | 68.45                    | 71.46                    | 37.23                          |
| 10th percentile             | 9.79                                  | 6.67                 | 34.13                      | 22.90                | 58.31                    | 40.80                    | 41.50                          |
| 25th percentile             | 22.81                                 | 18.59                | 68.25                      | 36.46                | 61.87                    | 50.85                    | 32.49                          |
| 50th percentile<br>(median) | 59.05                                 | 23.37                | 119.25                     | 110.79               | 111.89                   | 52.62                    | 70.75                          |
| 75th percentile             | 50.83                                 | 57.64                | 148.60                     | 90.39                | 99.69                    | 124.53                   | 55.52                          |
| 90th percentile             | 109.74                                | 75.11                | 129.03                     | 106.70               | 120.39                   | 227.85                   | 116.38                         |
| Family coverage:            |                                       |                      |                            |                      |                          |                          |                                |
| Average (mean)              | 68.09                                 | 75.07                | 258.00                     | 118.91               | 197.54                   | 115.53                   | 102.26                         |
| 10th percentile             | 44.43                                 | 42.23                | 86.45                      | 48.94                | 74.26                    | 81.43                    | 16.66                          |
| 25th percentile             | 54.22                                 | 48.31                | 130.60                     | 74.84                | 115.71                   | 121.11                   | 100.27                         |
| 50th percentile<br>(median) | 124.70                                | 50.98                | 368.31                     | 235.94               | 241.25                   | 227.97                   | 126.18                         |
| 75th percentile             | 155.55                                | 56.61                | 468.29                     | 255.94               | 341.19                   | 245.33                   | 250.54                         |
| 90th percentile             | 224.54                                | 332.48               | 394.19                     | 242.16               | 481.64                   | 720.03                   | 154.30                         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Out-of-pocket maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                          |        | All State and local governments | State governments | Local governments       |                   |                       |                       |                          |
|--------------------------|--------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                          |        |                                 |                   | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:         |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)           | 3,992  | 4,013                           | 4,107             | 4,038                   | 3,976             | 4,341                 | 3,664                 |                          |
| 10th percentile          | 1,426  | 1,447                           | 1,436             | 1,192                   | 1,418             | 1,526                 | 1,075                 |                          |
| 25th percentile          | 2,241  | 1,961                           | 2,482             | 2,422                   | 2,337             | 2,598                 | 1,955                 |                          |
| 50th percentile (median) | 3,576  | 3,203                           | 3,907             | 3,595                   | 3,685             | 3,951                 | 3,477                 |                          |
| 75th percentile          | 5,212  | 5,728                           | 5,489             | 5,925                   | 4,990             | 5,941                 | 4,806                 |                          |
| 90th percentile          | 7,025  | 7,256                           | 6,969             | 6,987                   | 6,899             | 7,122                 | 6,468                 |                          |
| Family coverage:         |        |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)           | 7,341  | 7,370                           | 7,195             | 7,531                   | 7,474             | 7,875                 | 6,875                 |                          |
| 10th percentile          | 2,818  | 2,675                           | 2,089             | 2,748                   | 2,638             | 2,835                 | 1,969                 |                          |
| 25th percentile          | 3,652  | 3,173                           | 3,811             | 3,916                   | 3,368             | 4,375                 | 3,182                 |                          |
| 50th percentile (median) | 5,958  | 5,757                           | 5,945             | 5,985                   | 6,657             | 7,398                 | 6,590                 |                          |
| 75th percentile          | 9,928  | 9,907                           | 10,194            | 9,988                   | 9,872             | 9,952                 | 9,059                 |                          |
| 90th percentile          | 14,091 | 16,841                          | 13,175            | 13,192                  | 14,702            | 14,276                | 11,744                |                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Standard errors for out-of-pocket maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles through State and local government jobs by government type: United States, 2023**

|                          |                                 |                   | Local governments       |                   |                       |                       |                          |
|--------------------------|---------------------------------|-------------------|-------------------------|-------------------|-----------------------|-----------------------|--------------------------|
|                          | All State and local governments | State governments | Less than 250 employees | 250-999 employees | 1,000-4,999 employees | 5,000-9,999 employees | 10,000 or more employees |
| Single coverage:         |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)           | 58.63                           | 143.36            | 124.79                  | 114.24            | 144.97                | 151.92                | 97.61                    |
| 10th percentile          | 86.36                           | 97.38             | 150.37                  | 123.50            | 142.20                | 128.28                | 132.31                   |
| 25th percentile          | 109.13                          | 103.43            | 201.71                  | 149.07            | 287.05                | 115.57                | 206.66                   |
| 50th percentile (median) | 69.54                           | 138.23            | 165.77                  | 144.43            | 122.68                | 196.32                | 113.05                   |
| 75th percentile          | 220.46                          | 454.30            | 262.21                  | 332.34            | 201.04                | 376.77                | 118.30                   |
| 90th percentile          | 57.12                           | 381.32            | 166.62                  | 126.75            | 209.65                | 381.92                | 129.26                   |
| Family coverage:         |                                 |                   |                         |                   |                       |                       |                          |
| Average (mean)           | 125.09                          | 154.73            | 378.88                  | 271.31            | 411.09                | 257.89                | 383.51                   |
| 10th percentile          | 212.40                          | 43.90             | 367.16                  | 213.53            | 454.92                | 106.55                | 85.44                    |
| 25th percentile          | 189.22                          | 85.67             | 251.70                  | 271.78            | 388.50                | 475.39                | 316.75                   |
| 50th percentile (median) | 235.20                          | 225.26            | 700.72                  | 259.13            | 507.22                | 437.27                | 1,347.18                 |
| 75th percentile          | 229.22                          | 299.13            | 989.52                  | 364.68            | 386.67                | 487.13                | 640.93                   |
| 90th percentile          | 346.88                          | 624.03            | 367.19                  | 373.00            | 1,152.89              | 735.95                | 799.66                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.