

**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, 2024**

<b>Census division/ government type and size</b>	<b>All State and local governments</b>
United States	34.1%
Census division:	
New England	30.8%
Middle Atlantic	42.1%
East North Central	35.5%
West North Central	22.6%
South Atlantic	54.2%
East South Central	29.1%
West South Central	29.6%
Mountain	28.9%
Pacific	24.3%
Government type and size:	
State governments	74.1%
Local governments:	
Less than 250 employees	26.9%
250-999 employees	51.3%
1,000-4,999 employees	59.8%
5,000-9,999 employees	70.1%
10,000 or more employees	65.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

<b>Census division/ government type and size</b>	<b>All State and local governments</b>
United States	1.99%
Census division:	
New England	4.57%
Middle Atlantic	5.88%
East North Central	5.98%
West North Central	3.75%
South Atlantic	6.69%
East South Central	4.08%
West South Central	5.38%
Mountain	5.10%
Pacific	4.92%
Government type and size:	
State governments	1.33%
Local governments:	
Less than 250 employees	2.36%
250-999 employees	2.81%
1,000-4,999 employees	5.25%
5,000-9,999 employees	3.10%
10,000 or more employees	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	44.3%	20.7%	87.4%	28.9%	70.6%	56.8%
Census division:						
New England	54.7%	15.3%	94.6%	37.4%	69.5%	55.4%
Middle Atlantic	35.8%	26.6%	80.2%	23.6%	68.4%	58.2%
East North Central	39.8%	15.9%	90.9%	22.6%	77.5%	39.2%
West North Central	42.9%	25.2%	81.2%	31.7%	55.8%	60.9%
South Atlantic	44.9%	15.3% *	93.1%	27.9%	75.1%	65.5%
East South Central	35.5%	9.1%	96.1%	24.8%	76.8%	52.3%
West South Central	45.2%	30.7%	80.0%	29.5%	65.5%	64.2%
Mountain	52.7%	15.5%	90.9%	23.3%	75.1%	53.4%
Pacific	62.1%	23.2%	90.5%	48.7%	74.2%	68.7%
Government type and size:						
State governments	81.8%	1.0%	100.0%	33.1%	97.9%	44.8%
Local governments:						
Less than 250 employees	35.8%	22.5%	84.8%	27.1%	67.1%	54.9%
250-999 employees	68.6%	17.9%	94.6%	30.1%	81.4%	59.4%
1,000-4,999 employees	67.7%	14.2%	95.1%	39.3%	77.4%	68.2%
5,000-9,999 employees	80.1%	8.0%	96.2%	52.7%	84.3%	74.2%
10,000 or more employees	82.5%	0.0%	100.0%	52.7%	93.7%	62.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	2.12%	1.89%	1.78%	1.85%	2.10%	2.30%
Census division:						
New England	5.21%	3.01%	1.95%	4.95%	4.89%	4.90%
Middle Atlantic	5.03%	5.27%	5.03%	4.56%	5.48%	5.73%
East North Central	5.82%	3.89%	3.38%	4.61%	5.01%	6.07%
West North Central	5.10%	4.75%	4.63%	5.60%	5.55%	5.16%
South Atlantic	6.25%	4.61% *	2.84%	6.20%	6.37%	5.99%
East South Central	4.51%	2.68%	1.94%	4.87%	4.91%	5.26%
West South Central	7.68%	8.12%	8.70%	5.53%	7.54%	8.48%
Mountain	6.29%	4.01%	3.22%	5.04%	5.32%	6.28%
Pacific	6.72%	4.83%	3.80%	6.10%	5.40%	5.29%
Government type and size:						
State governments	1.03%	0.00%	0.00%	0.92%	0.51%	1.34%
Local governments:						
Less than 250 employees	2.50%	2.47%	2.32%	2.38%	2.73%	2.95%
250-999 employees	2.42%	2.00%	1.23%	2.48%	1.98%	2.74%
1,000-4,999 employees	4.47%	2.47%	1.46%	2.76%	3.55%	5.16%
5,000-9,999 employees	2.89%	2.35%	2.01%	3.61%	3.48%	2.58%
10,000 or more employees	1.31%	0.00%	0.00%	0.79%	0.85%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	30.6%	22.5%
Census division:		
New England	40.4%	43.6%
Middle Atlantic	44.5%	41.6%
East North Central	28.0%	17.7%
West North Central	23.5%	8.1% *
South Atlantic	39.7%	30.9%
East South Central	26.1%	19.4%
West South Central	18.9%	13.5%
Mountain	20.4%	7.5% *
Pacific	28.7%	18.3%
Government type and size:		
State governments	58.2%	42.3%
Local governments:		
Less than 250 employees	22.7%	17.6%
250-999 employees	51.6%	34.6%
1,000-4,999 employees	55.2%	38.5%
5,000-9,999 employees	65.0%	44.3%
10,000 or more employees	74.0%	57.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	1.76%	1.58%
Census division:		
New England	4.62%	4.79%
Middle Atlantic	5.46%	5.49%
East North Central	5.12%	4.24%
West North Central	3.80%	2.51% *
South Atlantic	5.90%	5.41%
East South Central	3.88%	4.55%
West South Central	3.95%	3.01%
Mountain	4.63%	2.73% *
Pacific	4.38%	3.44%
Government type and size:		
State governments	1.30%	1.40%
Local governments:		
Less than 250 employees	2.09%	1.95%
250-999 employees	2.85%	2.53%
1,000-4,999 employees	3.47%	3.67%
5,000-9,999 employees	4.80%	4.65%
10,000 or more employees	1.42%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	22.9%	8.9%	22.8%	27.9%	15.7%	11.9%	13.0%
Census division:							
New England	21.0%	6.2%	20.8% *	23.8%	15.5% *	--	33.3%
Middle Atlantic	23.7%	0.0%	24.1%	30.4% *	10.3% *	--	20.6%
East North Central	27.0%	8.2%	24.0%	44.9%	6.0% *	0.0%	0.0%
West North Central	25.9%	0.0%	25.5%	29.6%	27.2% *	--	--
South Atlantic	20.3%	0.0%	23.8% *	15.4% *	14.3%	7.7%	13.5%
East South Central	15.1%	10.3%	15.9%	14.4%	9.3% *	--	24.7%
West South Central	21.7%	13.1%	22.1%	26.3%	15.2% *	23.1%	2.2%
Mountain	24.5%	10.9%	25.7%	27.5%	8.6% *	0.0%	3.5%
Pacific	20.2%	--	18.5%	18.8% *	38.1%	--	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	0.96%	2.03%	2.82%	2.62%	1.69%	1.07%
Census division:							
New England	4.52%	0.00%	6.46% *	4.78%	6.48% *	--	0.00%
Middle Atlantic	4.63%	0.00%	5.60%	11.03% *	6.18% *	--	5.67%
East North Central	4.94%	1.63%	5.93%	6.39%	4.00% *	0.00%	0.00%
West North Central	4.22%	0.00%	4.88%	7.08%	9.10% *	--	--
South Atlantic	4.67%	0.00%	7.21% *	4.84% *	4.08%	1.74%	1.89%
East South Central	3.05%	2.09%	4.17%	4.10%	4.13% *	--	0.00%
West South Central	4.64%	3.60%	5.80%	7.11%	5.95% *	4.72%	0.03%
Mountain	4.59%	3.24%	5.75%	8.22%	4.64% *	0.00%	0.00%
Pacific	4.04%	--	5.20%	5.67% *	8.58%	--	2.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	53.3%	37.8%	28.3%
Census division:			
New England	66.7%	48.7%	30.2%
Middle Atlantic	58.4%	35.0%	17.5%
East North Central	39.6%	24.8%	19.0%
West North Central	47.9%	40.5%	28.5%
South Atlantic	69.8%	42.7%	37.4%
East South Central	63.9%	35.4%	39.3%
West South Central	53.6%	47.9%	39.8%
Mountain	54.1%	37.9%	36.9%
Pacific	55.1%	49.8%	31.7%
Government type and size:			
State governments	94.1%	95.2%	62.1%
Local governments:			
Less than 250 employees	44.5%	29.3%	21.7%
250-999 employees	89.4%	71.2%	54.5%
1,000-4,999 employees	86.4%	68.9%	52.8%
5,000-9,999 employees	94.0%	85.1%	67.8%
10,000 or more employees	92.7%	90.0%	61.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	2.43%	1.93%	1.66%
Census division:			
New England	6.14%	5.23%	4.46%
Middle Atlantic	6.64%	5.25%	3.89%
East North Central	5.54%	4.04%	3.55%
West North Central	5.66%	5.08%	4.13%
South Atlantic	7.14%	5.96%	5.54%
East South Central	5.92%	4.47%	4.85%
West South Central	7.83%	6.08%	6.50%
Mountain	6.71%	5.62%	5.62%
Pacific	6.81%	6.45%	5.23%
Government type and size:			
State governments	0.67%	0.61%	1.35%
Local governments:			
Less than 250 employees	2.71%	2.09%	1.80%
250-999 employees	1.57%	2.84%	2.73%
1,000-4,999 employees	3.14%	7.23%	6.09%
5,000-9,999 employees	1.67%	1.84%	3.59%
10,000 or more employees	0.86%	1.12%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	65.4%	60.2%	62.4%	72.5%	72.5%
Census division:					
New England	54.6%	--	--	70.8%	--
Middle Atlantic	75.3%	--	100.0%	68.8%	--
East North Central	81.2%	--	100.0%	92.1%	--
West North Central	59.5%	--	--	--	--
South Atlantic	70.7%	--	--	--	--
East South Central	56.4%	--	--	--	--
West South Central	57.6%	--	--	--	--
Mountain	62.3%	--	--	--	100.0%
Pacific	44.3%	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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-- 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, 2024**

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	3.83%	8.54%	5.57%	4.79%	15.63%
Census division:					
New England	10.30%	--	--	12.54%	--
Middle Atlantic	8.52%	--	0.00%	11.13%	--
East North Central	10.77%	--	0.00%	7.70%	--
West North Central	10.29%	--	--	--	--
South Atlantic	11.12%	--	--	--	--
East South Central	10.66%	--	--	--	--
West South Central	11.91%	--	--	--	--
Mountain	9.63%	--	--	--	0.00%
Pacific	10.08%	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.I Percent of State and local governments that offer paid sick leave by government type and size and census division: United States, 2024**

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	82.5%	100.0%	78.7%	97.4%	99.1%	96.0%	98.0%
Census division:							
New England	96.9%	100.0%	95.5%	100.0%	100.0%	100.0%	100.0%
Middle Atlantic	80.5%	100.0%	74.5%	100.0%	100.0%	100.0%	100.0%
East North Central	63.2%	100.0%	58.3%	93.6%	100.0%	100.0%	100.0%
West North Central	80.7%	100.0%	78.8%	96.3%	100.0%	100.0%	--
South Atlantic	96.6%	100.0%	96.5%	95.6%	98.3%	93.6%	99.3%
East South Central	95.5%	100.0%	94.5%	98.0%	98.5%	100.0%	100.0%
West South Central	88.6%	100.0%	86.5%	98.4%	98.1%	94.4%	88.6%
Mountain	88.1%	100.0%	85.5%	100.0%	100.0%	100.0%	100.0%
Pacific	95.1%	100.0%	94.0%	98.2%	98.2%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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**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, 2024**

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	2.46%	0.00%	2.98%	0.79%	0.44%	1.80%	0.31%
Census division:							
New England	1.85%	0.00%	2.64%	0.00%	0.00%	0.00%	0.00%
Middle Atlantic	6.80%	0.00%	8.41%	0.00%	0.00%	0.00%	0.00%
East North Central	6.73%	0.00%	7.52%	3.15%	0.00%	0.00%	0.00%
West North Central	5.84%	0.00%	6.44%	2.59%	0.00%	0.00%	--
South Atlantic	2.31%	0.00%	3.38%	2.45%	1.17%	3.41%	0.00%
East South Central	2.03%	0.00%	2.73%	1.37%	1.41%	0.00%	0.00%
West South Central	7.87%	0.00%	9.53%	1.59%	2.00%	0.00%	2.20%
Mountain	5.81%	0.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Pacific	3.22%	0.00%	4.21%	1.77%	1.78%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.m Percent of State and local governments that offer paid vacation leave by government type and size and census division: United States, 2024**

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	84.9%	100.0%	81.5%	98.8%	98.0%	98.5%	99.7%
Census division:							
New England	96.7%	100.0%	95.7%	98.7%	100.0%	100.0%	100.0%
Middle Atlantic	90.7%	100.0%	88.1%	100.0%	97.5%	100.0%	100.0%
East North Central	63.5%	100.0%	58.3%	97.3%	96.9%	100.0%	100.0%
West North Central	84.3%	100.0%	82.7%	97.7%	100.0%	100.0%	--
South Atlantic	97.3%	100.0%	96.5%	100.0%	97.2%	100.0%	100.0%
East South Central	96.0%	100.0%	95.5%	96.1%	100.0%	100.0%	100.0%
West South Central	84.3%	100.0%	81.2%	100.0%	95.8%	90.7%	100.0%
Mountain	94.6%	100.0%	93.4%	100.0%	100.0%	100.0%	100.0%
Pacific	96.8%	100.0%	95.8%	100.0%	100.0%	100.0%	97.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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**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, 2024**

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	2.35%	0.00%	2.86%	0.48%	0.70%	0.17%	0.00%
Census division:							
New England	1.79%	0.00%	2.53%	1.19%	0.00%	0.00%	0.00%
Middle Atlantic	5.48%	0.00%	7.02%	0.00%	2.04%	0.00%	0.00%
East North Central	6.74%	0.00%	7.52%	1.83%	2.93%	0.00%	0.00%
West North Central	5.29%	0.00%	5.84%	2.20%	0.00%	0.00%	--
South Atlantic	2.29%	0.00%	3.38%	0.00%	1.49%	0.00%	0.00%
East South Central	1.95%	0.00%	2.60%	1.97%	0.00%	0.00%	0.00%
West South Central	7.76%	0.00%	9.33%	0.00%	2.78%	0.00%	0.00%
Mountain	4.20%	0.00%	5.11%	0.00%	0.00%	0.00%	0.00%
Pacific	2.97%	0.00%	3.89%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	19,930,509	5,528,567	2,418,880	3,476,496	4,597,507	1,343,125	2,565,934
Census division:							
New England	915,623	297,465	99,871	226,064	253,910	--	12,882
Middle Atlantic	2,502,986	--	377,432	640,966	498,095	--	350,682 *
East North Central	2,777,656	747,478	555,060	728,223	514,264	100,739	131,891
West North Central	1,526,386	435,263	359,826	318,452	317,940	--	--
South Atlantic	3,747,235	1,008,117	203,752	326,449	806,993	480,500	921,424
East South Central	1,199,287	370,752	160,909	240,615	269,758	--	--
West South Central	2,482,096	607,822	316,792	302,191	694,537	225,250	335,504
Mountain	1,487,417	486,558	142,973	226,756	314,766	--	155,782
Pacific	3,291,824	974,796	202,266	466,780	927,244	160,195	560,544

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	388,982	228,842	89,595	165,849	294,531	102,699	163,838
Census division:							
New England	40,275	0	10,509	24,260	44,955	--	0
Middle Atlantic	193,741	--	37,545	70,326	102,155	--	134,105 *
East North Central	118,819	49,791	52,015	88,878	119,879	0	0
West North Central	79,504	32,435	25,194	49,219	74,908	--	--
South Atlantic	128,937	70,459	26,261	45,307	102,289	67,823	54,573
East South Central	70,961	52,773	18,755	26,683	42,968	--	--
West South Central	192,664	164,587	35,092	42,918	115,171	2,916	18,968
Mountain	80,604	40,894	14,088	37,535	62,806	--	4,241
Pacific	162,585	10,611	26,372	75,062	157,453	47,837	67,781

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	19,930,509	27.7%	12.1%	17.4%	23.1%	6.7%	12.9%
Census division:							
New England	915,623	32.5%	10.9%	24.7%	27.7%	2.8% *	1.4%
Middle Atlantic	2,502,986	--	15.1%	25.6%	19.9%	1.4%	14.0% *
East North Central	2,777,656	26.9%	20.0%	26.2%	18.5%	3.6%	4.7%
West North Central	1,526,386	28.5%	23.6%	20.9%	20.8%	--	--
South Atlantic	3,747,235	26.9%	5.4%	8.7%	21.5%	12.8%	24.6%
East South Central	1,199,287	30.9%	13.4%	20.1%	22.5%	--	--
West South Central	2,482,096	24.5%	12.8%	12.2%	28.0%	9.1%	13.5%
Mountain	1,487,417	32.7%	9.6%	15.2%	21.2%	--	10.5%
Pacific	3,291,824	29.6%	6.1%	14.2%	28.2%	4.9%	17.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	388,982	0.94%	0.55%	0.86%	1.28%	0.51%	0.75%
Census division:							
New England	40,275	1.43%	1.40%	2.72%	3.91%	1.14% *	0.06%
Middle Atlantic	193,741	--	2.06%	3.27%	3.80%	0.23%	4.67% *
East North Central	118,819	1.68%	2.25%	3.07%	3.79%	0.16%	0.20%
West North Central	79,504	2.04%	2.41%	3.10%	4.19%	--	--
South Atlantic	128,937	1.58%	0.78%	1.27%	2.43%	1.70%	1.34%
East South Central	70,961	3.28%	1.82%	2.46%	3.28%	--	--
West South Central	192,664	5.10%	1.82%	1.98%	4.08%	0.71%	1.24%
Mountain	80,604	2.40%	1.26%	2.53%	3.71%	--	0.62%
Pacific	162,585	1.48%	0.95%	2.30%	3.80%	1.42%	1.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	99.1%	100.0%	93.9%	100.0%	99.6%	100.0%	100.0%
Census division:							
New England	99.9%	100.0%	98.8%	100.0%	100.0%	100.0%	100.0%
Middle Atlantic	99.6%	100.0%	97.4%	100.0%	100.0%	100.0%	100.0%
East North Central	97.2%	100.0%	85.9%	100.0%	100.0%	100.0%	100.0%
West North Central	98.0%	100.0%	91.5%	100.0%	100.0%	100.0%	--
South Atlantic	99.3%	100.0%	97.3%	99.9%	97.4%	100.0%	100.0%
East South Central	99.7%	100.0%	98.1%	100.0%	100.0%	100.0%	100.0%
West South Central	99.6%	100.0%	96.7%	100.0%	100.0%	100.0%	100.0%
Mountain	99.4%	100.0%	93.8%	100.0%	100.0%	100.0%	100.0%
Pacific	100.0%	100.0%	99.2%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.15%	0.00%	0.95%	0.01%	0.44%	0.00%	0.00%
Census division:							
New England	0.07%	0.00%	0.62%	0.01%	0.00%	0.00%	0.00%
Middle Atlantic	0.22%	0.00%	1.44%	0.00%	0.00%	0.00%	0.00%
East North Central	0.71%	0.00%	3.46%	0.01%	0.00%	0.00%	0.00%
West North Central	0.64%	0.00%	2.62%	0.02%	0.00%	0.00%	--
South Atlantic	0.55%	0.00%	1.65%	0.06%	2.48%	0.00%	0.00%
East South Central	0.15%	0.00%	1.11%	0.00%	0.00%	0.00%	0.00%
West South Central	0.20%	0.00%	1.58%	0.00%	0.00%	0.00%	0.00%
Mountain	0.26%	0.00%	2.68%	0.00%	0.01%	0.00%	0.00%
Pacific	0.03%	0.00%	0.45%	0.00%	0.00%	0.02%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	68.1%	70.9%	62.9%	65.8%	64.7%	68.4%	75.7%
Census division:							
New England	64.9%	80.7%	55.1%	54.6%	58.8%	54.9%	96.7%
Middle Atlantic	67.8%	72.9%	56.3%	61.3%	60.4%	81.7%	92.1%
East North Central	62.5%	63.4%	57.5%	63.2%	59.3%	67.2%	79.7%
West North Central	64.5%	57.3%	61.0%	68.4%	69.6%	79.9%	--
South Atlantic	71.7%	73.5%	72.7%	69.3%	69.4%	71.4%	72.6%
East South Central	69.3%	67.2%	66.5%	71.6%	74.3%	66.4%	63.7%
West South Central	69.4%	71.6%	71.2%	66.9%	67.3%	66.1%	72.9%
Mountain	63.2%	60.6%	65.1%	66.0%	57.2%	64.6%	76.6%
Pacific	72.0%	81.8%	68.1%	73.2%	63.5%	59.9%	72.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.45%	0.54%	1.00%	0.97%	1.28%	1.15%	1.24%
Census division:							
New England	0.81%	0.00%	2.89%	1.60%	1.90%	2.71%	0.00%
Middle Atlantic	1.91%	0.76%	3.21%	2.06%	3.92%	1.18%	1.95%
East North Central	1.18%	1.45%	2.36%	1.91%	4.48%	0.00%	0.00%
West North Central	1.34%	1.31%	2.19%	2.80%	4.49%	0.05%	--
South Atlantic	0.72%	1.50%	2.60%	2.39%	2.16%	1.88%	0.83%
East South Central	1.35%	2.78%	3.86%	2.42%	2.90%	2.47%	2.50%
West South Central	1.20%	3.57%	2.02%	2.76%	2.62%	0.47%	1.68%
Mountain	1.73%	1.74%	2.82%	3.42%	6.23%	5.11%	0.62%
Pacific	1.24%	0.48%	3.09%	3.94%	3.42%	3.00%	1.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	66.0%	82.7%	38.1%	52.7%	61.9%	78.3%	69.0%
Census division:							
New England	68.9%	100.0%	39.0%	33.6%	53.3%	100.0%	100.0%
Middle Atlantic	75.9%	87.8%	56.3%	57.8%	75.5%	97.4%	92.7%
East North Central	65.7%	74.9%	36.4%	59.8%	80.3%	98.8%	63.7%
West North Central	57.4%	93.6%	30.3%	34.6%	56.4%	79.3%	--
South Atlantic	78.4%	91.8%	52.9%	79.5%	66.1%	77.9%	78.9%
East South Central	73.7%	96.7%	16.0%	66.3%	71.2%	86.6%	100.0%
West South Central	78.5%	97.1%	43.9%	53.8%	76.6%	79.3%	99.5%
Mountain	70.2%	82.6%	32.0%	49.9%	69.3%	97.8%	70.1%
Pacific	34.6%	55.1%	21.0%	31.8%	28.6% *	29.7%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.59%	2.48%	2.83%	3.12%	3.92%	3.04%
Census division:							
New England	2.55%	0.00%	7.08%	6.17%	8.57%	0.00%	0.00%
Middle Atlantic	3.08%	1.94%	6.84%	6.73%	9.20%	1.29%	3.61%
East North Central	2.96%	1.98%	6.76%	6.99%	8.64%	0.00%	0.00%
West North Central	3.93%	0.67%	5.36%	7.97%	12.53%	6.22%	--
South Atlantic	1.98%	0.14%	7.94%	5.60%	6.05%	8.28%	3.44%
East South Central	2.90%	1.44%	4.50%	5.75%	7.86%	2.49%	0.02%
West South Central	2.57%	1.30%	7.04%	7.89%	6.75%	0.68%	0.12%
Mountain	2.94%	1.83%	6.78%	9.24%	9.94%	0.76%	0.85%
Pacific	2.72%	0.23%	5.54%	8.20%	9.46% *	7.81%	1.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	81.9%	83.0%	78.0%	81.5%	84.0%	81.2%	78.6%
Census division:							
New England	90.0%	93.5%	77.5%	94.0%	92.8%	100.0%	1.3%
Middle Atlantic	61.8%	50.1%	60.6%	69.0%	52.2%	81.0%	77.4%
East North Central	92.0%	99.2%	89.1%	92.2%	82.9%	87.7%	94.9%
West North Central	85.9%	96.9%	89.5%	50.7%	83.9%	88.2%	--
South Atlantic	85.7%	88.3%	88.5%	84.7%	90.6%	72.1%	85.9%
East South Central	69.8%	73.6%	60.0%	71.2%	70.4%	77.0%	--
West South Central	85.3%	90.1%	84.0%	96.7%	92.1%	89.8%	60.1%
Mountain	84.0%	70.1%	80.3%	98.7%	96.6%	80.5%	98.2%
Pacific	84.7%	83.1%	45.7%	75.2%	94.7%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	1.56%	3.14%	2.68%	2.86%	3.54%	1.54%
Census division:							
New England	1.11%	0.00%	8.49%	3.44%	4.50%	0.00%	0.00%
Middle Atlantic	3.74%	5.84%	9.15%	8.19%	11.13%	8.03%	1.42%
East North Central	2.87%	0.37%	6.21%	5.12%	10.93%	0.00%	0.00%
West North Central	3.45%	1.66%	5.98%	12.43%	10.29%	4.45%	--
South Atlantic	1.49%	0.60%	6.51%	6.20%	3.80%	7.04%	2.23%
East South Central	3.66%	4.90%	11.13%	6.53%	7.65%	13.56%	--
West South Central	2.06%	4.37%	5.67%	2.25%	4.07%	0.29%	3.29%
Mountain	2.38%	2.89%	8.87%	1.23%	2.38%	13.47%	0.71%
Pacific	2.12%	0.16%	13.42%	9.26%	4.45%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	59.0%	25.6%	74.1%	76.2%	81.8%	86.0%	72.3%
Census division:							
New England	39.9%	10.2%	74.5%	81.6%	94.1%	100.0%	1.3%
Middle Atlantic	82.6%	100.0%	70.5%	65.5%	61.4%	--	95.9%
East North Central	68.5%	23.8%	85.9%	93.6%	96.2%	47.3%	96.7%
West North Central	74.5%	46.5%	84.7%	100.0%	94.0%	100.0%	--
South Atlantic	51.0%	0.0%	85.4%	68.7%	90.1%	93.0%	57.8%
East South Central	41.4%	23.6%	33.3% *	43.3%	51.1%	65.7%	73.6%
West South Central	57.7%	12.1% *	63.7%	89.6%	77.3%	84.6%	78.1%
Mountain	71.1%	46.0%	70.7%	82.2%	98.6%	96.3%	62.8%
Pacific	33.8%	1.5%	57.4%	65.2%	78.9%	93.3%	52.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.43%	1.84%	3.31%	2.77%	3.14%	1.33%	3.15%
Census division:							
New England	3.40%	0.00%	8.44%	7.42%	2.55%	0.00%	0.00%
Middle Atlantic	3.41%	0.00%	8.73%	8.43%	11.30%	--	2.36%
East North Central	3.17%	3.92%	7.39%	3.48%	2.17%	0.00%	0.00%
West North Central	3.90%	4.68%	7.27%	0.00%	5.93%	0.00%	--
South Atlantic	2.02%	0.00%	7.01%	7.89%	3.72%	1.04%	3.45%
East South Central	4.02%	4.81%	13.62% *	7.76%	9.51%	8.46%	6.34%
West South Central	5.25%	4.43% *	7.82%	5.74%	8.54%	0.43%	3.04%
Mountain	2.90%	5.37%	7.90%	9.31%	1.31%	1.31%	2.97%
Pacific	5.75%	0.09%	12.71%	9.59%	17.08%	0.00%	2.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	99.5%	100.0%	97.8%	99.6%	99.2%	100.0%	100.0%
Census division:							
New England	99.5%	100.0%	97.8%	100.0%	99.0%	100.0%	100.0%
Middle Atlantic	99.6%	100.0%	97.6%	100.0%	100.0%	100.0%	100.0%
East North Central	99.7%	100.0%	98.2%	100.0%	100.0%	100.0%	100.0%
West North Central	99.9%	100.0%	99.5%	100.0%	100.0%	100.0%	--
South Atlantic	99.8%	100.0%	98.8%	100.0%	99.6%	100.0%	100.0%
East South Central	99.4%	100.0%	95.4%	100.0%	100.0%	100.0%	100.0%
West South Central	99.6%	100.0%	97.0%	100.0%	100.0%	100.0%	100.0%
Mountain	97.7%	100.0%	97.9%	100.0%	90.1%	100.0%	100.0%
Pacific	99.3%	100.0%	96.0%	97.1%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.00%	0.49%	0.39%	0.67%	0.00%	0.00%
Census division:							
New England	0.30%	0.00%	1.33%	0.00%	0.93%	0.00%	0.00%
Middle Atlantic	0.25%	0.00%	1.70%	0.00%	0.00%	0.00%	0.00%
East North Central	0.16%	0.00%	0.90%	0.00%	0.00%	0.00%	0.00%
West North Central	0.08%	0.00%	0.37%	0.00%	0.00%	0.00%	--
South Atlantic	0.10%	0.00%	1.05%	0.04%	0.37%	0.00%	0.00%
East South Central	0.28%	0.00%	2.09%	0.00%	0.00%	0.00%	0.00%
West South Central	0.18%	0.00%	1.45%	0.00%	0.00%	0.00%	0.00%
Mountain	2.05%	0.00%	1.46%	0.00%	9.04%	0.00%	0.00%
Pacific	0.44%	0.00%	2.51%	2.89%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	41.2%	43.6%	31.0%	33.5%	41.6%	33.0%	58.9%
Census division:							
New England	26.0%	11.8%	43.6%	42.9%	24.7%	0.0%	0.0%
Middle Atlantic	54.6%	99.2%	35.1%	23.9%	35.8%	0.8% *	87.2%
East North Central	28.6%	30.6%	20.5%	23.5%	19.7% *	61.2%	83.0%
West North Central	28.9%	42.2%	19.4%	22.4%	33.4% *	--	--
South Atlantic	16.8%	0.0%	18.0% *	20.0% *	15.8% *	13.8%	36.0%
East South Central	22.5%	33.5%	17.7%	8.0% *	17.5% *	--	--
West South Central	27.9%	7.4% *	20.7%	30.9%	43.9%	41.6%	26.6%
Mountain	46.0%	49.6%	53.7%	38.0%	42.9%	--	62.5%
Pacific	93.4%	98.1%	85.2%	87.3%	91.1%	100.0%	95.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.17%	2.03%	2.16%	2.57%	3.34%	3.42%	2.81%
Census division:							
New England	2.38%	0.00%	6.45%	5.70%	6.27%	0.00%	0.00%
Middle Atlantic	4.13%	0.15%	6.37%	5.86%	9.53%	0.46% *	5.22%
East North Central	2.83%	4.02%	5.10%	6.04%	9.05% *	0.00%	0.00%
West North Central	3.23%	4.45%	4.38%	6.37%	11.35% *	--	--
South Atlantic	1.63%	0.00%	6.09% *	6.05% *	5.61% *	3.77%	2.93%
East South Central	3.41%	6.97%	4.77%	3.09% *	7.05% *	--	--
West South Central	3.58%	3.96% *	4.86%	7.61%	9.14%	0.54%	3.37%
Mountain	3.62%	5.12%	6.79%	8.83%	10.61%	--	1.87%
Pacific	1.55%	1.03%	4.65%	5.25%	4.62%	0.01%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	40.3%	43.6%	30.4%	33.5%	41.1%	32.7%	54.0%
Census division:							
New England	26.0%	11.8%	43.6%	42.9%	24.7%	0.0%	0.0%
Middle Atlantic	54.4%	99.2%	33.5%	23.9%	35.7%	0.8% *	87.2%
East North Central	26.4%	30.6%	20.5%	23.5%	19.7% *	61.2%	39.1%
West North Central	28.9%	42.2%	19.4%	22.4%	33.4% *	--	--
South Atlantic	15.7%	0.0%	15.5% *	20.0% *	15.8% *	13.0%	32.9%
East South Central	22.5%	33.5%	17.7%	8.0% *	17.5% *	--	--
West South Central	26.9%	7.4% *	20.7%	30.9%	40.4%	41.6%	26.6%
Mountain	45.0%	49.6%	53.7%	38.0%	42.9%	--	53.4%
Pacific	92.5%	98.1%	83.1%	87.3%	91.1%	100.0%	90.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.17%	2.03%	2.15%	2.57%	3.34%	3.37%	3.05%
Census division:							
New England	2.38%	0.00%	6.45%	5.70%	6.27%	0.00%	0.00%
Middle Atlantic	4.14%	0.15%	6.33%	5.86%	9.56%	0.46% *	5.22%
East North Central	2.82%	4.02%	5.10%	6.04%	9.05% *	0.00%	0.00%
West North Central	3.23%	4.45%	4.38%	6.37%	11.35% *	--	--
South Atlantic	1.60%	0.00%	5.76% *	6.05% *	5.61% *	3.10%	2.90%
East South Central	3.41%	6.97%	4.77%	3.09% *	7.05% *	--	--
West South Central	3.51%	3.96% *	4.86%	7.61%	9.09%	0.54%	3.37%
Mountain	3.60%	5.12%	6.79%	8.83%	10.61%	--	1.92%
Pacific	1.56%	1.03%	5.01%	5.25%	4.62%	0.01%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	98.2%	100.0%	94.1%	97.8%	98.8%	97.1%	98.3%
Census division:							
New England	99.8%	100.0%	98.3%	100.0%	100.0%	100.0%	100.0%
Middle Atlantic	98.8%	100.0%	91.9%	100.0%	100.0%	100.0%	100.0%
East North Central	96.3%	100.0%	88.4%	94.8%	100.0%	100.0%	100.0%
West North Central	97.8%	100.0%	93.7%	96.8%	100.0%	100.0%	--
South Atlantic	99.0%	100.0%	99.2%	95.0%	99.6%	97.1%	100.0%
East South Central	99.3%	100.0%	96.5%	99.4%	99.4%	100.0%	100.0%
West South Central	94.9%	100.0%	97.8%	96.9%	94.0%	89.1%	87.0%
Mountain	99.5%	100.0%	95.3%	100.0%	100.0%	100.0%	100.0%
Pacific	99.6%	100.0%	98.4%	99.5%	99.3%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.30%	0.00%	1.08%	0.81%	0.91%	0.98%	0.55%
Census division:							
New England	0.12%	0.00%	1.07%	0.00%	0.00%	0.00%	0.00%
Middle Atlantic	0.68%	0.00%	4.24%	0.00%	0.00%	0.00%	0.00%
East North Central	1.01%	0.00%	3.15%	2.97%	0.00%	0.00%	0.00%
West North Central	0.86%	0.00%	2.27%	3.14%	0.00%	0.00%	--
South Atlantic	0.48%	0.00%	0.77%	3.46%	0.41%	2.70%	0.00%
East South Central	0.31%	0.00%	1.95%	0.45%	0.62%	0.00%	0.00%
West South Central	1.78%	0.00%	1.28%	3.05%	5.73%	0.14%	3.95%
Mountain	0.24%	0.00%	2.49%	0.00%	0.00%	0.00%	0.00%
Pacific	0.21%	0.00%	1.40%	0.52%	0.65%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	97.8%	100.0%	93.5%	99.1%	95.4%	96.8%	100.0%
Census division:							
New England	99.6%	100.0%	96.4%	100.0%	100.0%	100.0%	100.0%
Middle Atlantic	98.3%	100.0%	99.0%	100.0%	92.3%	100.0%	100.0%
East North Central	97.1%	100.0%	88.4%	98.3%	99.1%	100.0%	100.0%
West North Central	98.9%	100.0%	95.4%	100.0%	100.0%	100.0%	--
South Atlantic	98.0%	100.0%	99.2%	100.0%	90.7%	100.0%	100.0%
East South Central	97.6%	100.0%	94.0%	92.3%	100.0%	100.0%	100.0%
West South Central	92.1%	100.0%	82.2%	100.0%	86.2%	80.6%	100.0%
Mountain	99.9%	100.0%	98.8%	100.0%	100.0%	100.0%	100.0%
Pacific	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.40%	0.00%	1.35%	0.44%	1.55%	0.25%	0.00%
Census division:							
New England	0.24%	0.00%	2.12%	0.01%	0.00%	0.00%	0.00%
Middle Atlantic	1.07%	0.00%	0.67%	0.00%	5.23%	0.00%	0.00%
East North Central	0.79%	0.00%	3.15%	1.68%	0.84%	0.00%	0.00%
West North Central	0.44%	0.00%	1.83%	0.02%	0.00%	0.00%	--
South Atlantic	1.01%	0.00%	0.77%	0.00%	4.53%	0.00%	0.00%
East South Central	0.85%	0.00%	2.83%	3.67%	0.00%	0.00%	0.00%
West South Central	2.42%	0.00%	7.47%	0.00%	7.35%	0.25%	0.00%
Mountain	0.09%	0.00%	0.91%	0.00%	0.00%	0.00%	0.00%
Pacific	0.01%	0.00%	0.19%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	96.7%	99.8%	95.1%	93.6%	95.1%	96.5%	98.1%
Census division:							
New England	98.2%	100.0%	100.0%	97.7%	94.6%	100.0%	99.8%
Middle Atlantic	98.6%	100.0%	94.7%	97.0%	99.9%	100.0%	100.0%
East North Central	93.8%	99.9%	94.4%	87.7%	89.5%	99.8%	100.0%
West North Central	96.5%	100.0%	94.8%	91.9%	97.3%	100.0%	--
South Atlantic	94.7%	100.0%	90.1%	93.8%	88.0%	94.2%	95.8%
East South Central	96.8%	98.7%	95.8%	92.9%	99.6%	86.2%	100.0%
West South Central	97.7%	100.0%	97.6%	94.2%	98.3%	95.3%	96.8%
Mountain	97.8%	100.0%	98.6%	94.1%	94.1%	100.0%	100.0%
Pacific	98.4%	99.5%	93.7%	96.9%	97.6%	100.0%	99.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.07%	1.03%	1.37%	1.20%	1.01%	0.36%
Census division:							
New England	0.88%	0.00%	0.00%	2.18%	2.98%	0.00%	0.00%
Middle Atlantic	0.75%	0.00%	2.37%	2.90%	0.09%	0.00%	0.00%
East North Central	1.84%	0.01%	3.22%	4.56%	6.69%	0.00%	0.00%
West North Central	1.70%	0.00%	2.62%	6.36%	2.60%	0.00%	--
South Atlantic	0.95%	0.00%	4.05%	3.05%	3.88%	2.56%	0.84%
East South Central	0.71%	0.37%	2.29%	2.85%	0.26%	2.55%	0.00%
West South Central	0.56%	0.01%	2.04%	3.02%	0.74%	0.09%	1.58%
Mountain	1.04%	0.00%	1.17%	4.16%	4.09%	0.00%	0.00%
Pacific	0.70%	0.31%	3.74%	2.09%	2.36%	0.00%	0.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	14.5%	14.0%	99.1%	98.5%
Census division:				
New England	38.4%	26.7%	100.0%	99.8%
Middle Atlantic	10.8%	11.7%	99.9%	99.9%
East North Central	17.1%	15.4%	99.5%	99.1%
West North Central	13.0%	12.8%	97.6%	96.7%
South Atlantic	10.5%	8.1%	98.7%	98.0%
East South Central	15.8%	12.0%	99.3%	99.1%
West South Central	10.9%	15.6%	98.8%	96.6%
Mountain	13.4%	11.4%	98.8%	98.6%
Pacific	17.3%	19.2%	99.3%	99.3%
Government type and size:				
State governments	4.6%	6.6%	100.0%	100.0%
Local governments:				
Less than 250 employees	33.5%	31.6%	98.6%	96.3%
250-999 employees	25.1%	24.3%	96.8%	96.6%
1,000-4,999 employees	19.9%	17.3%	99.1%	97.9%
5,000-9,999 employees	5.6%	4.9%	100.0%	99.4%
10,000 or more employees	4.3%	3.1%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

Census division/ government type and size	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.87%	0.85%	0.19%	0.25%
Census division:				
New England	2.75%	2.28%	0.00%	0.22%
Middle Atlantic	2.00%	2.14%	0.06%	0.06%
East North Central	2.74%	2.65%	0.33%	0.44%
West North Central	2.46%	2.43%	1.55%	1.51%
South Atlantic	1.33%	1.27%	0.46%	0.64%
East South Central	2.37%	2.05%	0.30%	0.40%
West South Central	2.16%	2.25%	0.45%	1.11%
Mountain	2.28%	2.16%	0.66%	0.68%
Pacific	3.11%	3.09%	0.44%	0.45%
Government type and size:				
State governments	0.29%	0.33%	0.00%	0.00%
Local governments:				
Less than 250 employees	2.36%	2.38%	0.40%	0.77%
250-999 employees	2.69%	2.69%	0.97%	0.95%
1,000-4,999 employees	2.78%	2.73%	0.33%	0.76%
5,000-9,999 employees	1.00%	0.92%	0.00%	0.05%
10,000 or more employees	0.58%	0.44%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.I Percent of State and local government employees working in establishments that are able to do their jobs by teleworking, if necessary, by government type and size and census division: United States, 2024**

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	35.0	54.1	17.8	20.2	27.2	30.8	46.4
Census division:							
New England	34.2	62.4	19.3	20.9	21.7	--	4.6
Middle Atlantic	34.3	--	13.0	18.3	27.7	--	65.5
East North Central	29.5	42.3	18.0	24.0	32.9	28.6	23.7
West North Central	29.2	55.5	17.4	24.2	13.6	21.6	--
South Atlantic	33.8	41.4	13.7	20.1	27.6	38.2	37.9
East South Central	25.2	38.7	7.2	15.3	27.0	--	29.9
West South Central	31.1	48.7	29.7	16.7	21.3	35.1	31.4
Mountain	33.2	53.2	14.5	16.1	22.8	--	46.5
Pacific	51.8	83.3	22.4	20.5	35.4	31.4 *	66.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.I Standard errors for percent of State and local government employees working in establishments that are able to do their jobs by teleworking, if necessary, by government type and size and census division: United States, 2024**

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	0.83	1.31	1.39	1.48	2.30	3.03	2.06
Census division:							
New England	1.46	0.00	3.79	3.37	3.95	--	0.00
Middle Atlantic	3.42	--	2.83	3.65	6.15	--	2.06
East North Central	1.99	1.54	3.16	3.49	8.08	0.00	0.00
West North Central	1.86	1.99	2.72	5.27	3.99	1.02	--
South Atlantic	1.66	2.77	2.86	4.86	3.47	6.66	2.53
East South Central	2.12	4.36	1.81	3.34	4.71	--	2.33
West South Central	2.29	7.90	5.74	4.49	5.15	0.38	2.00
Mountain	2.08	2.54	3.39	3.73	5.21	--	1.41
Pacific	2.46	0.36	5.08	4.81	7.48	9.69 *	3.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.m Percent of State and local government employees working in establishments that telework on a regular basis by government type and size and census division: United States, 2024**

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	16.2	34.5	3.0	4.0	8.3	12.7	21.5
Census division:							
New England	19.7	47.9	5.9 *	5.2 *	6.9 *	--	2.5
Middle Atlantic	10.4	--	0.4 *	0.8 *	4.2 *	--	40.8
East North Central	12.4	27.0	2.1 *	3.8 *	13.5 *	4.9	22.7
West North Central	12.0	31.8	1.8 *	2.8 *	5.4 *	--	--
South Atlantic	14.6	22.4	4.2 *	7.1 *	6.2	16.7 *	17.3
East South Central	8.6	16.7	2.3 *	1.6 *	4.8 *	--	19.2
West South Central	9.4	21.9	3.3 *	2.1 *	3.5 *	2.7	16.0
Mountain	16.9	31.1	3.5 *	3.5 *	10.8 *	--	15.9
Pacific	33.9	78.5	9.2 *	9.1 *	14.6 *	19.8 *	21.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.m Standard errors for percent of State and local government employees working in establishments that telework on a regular basis by government type and size and census division: United States, 2024**

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	1.27	0.44	0.65	1.39	3.11	1.64
Census division:							
New England	1.09	0.00	2.36 *	1.88 *	4.00 *	--	0.00
Middle Atlantic	2.25	--	0.22 *	0.49 *	2.09 *	--	3.62
East North Central	1.20	1.86	0.82 *	1.35 *	4.96 *	0.00	0.00
West North Central	0.89	1.16	0.96 *	0.94 *	3.44 *	--	--
South Atlantic	1.16	1.81	1.75 *	3.44 *	1.36	7.32 *	1.02
East South Central	1.05	2.22	0.77 *	0.66 *	1.53 *	--	1.30
West South Central	1.30	5.51	1.17 *	1.34 *	1.78 *	0.05	1.28
Mountain	1.74	1.89	1.64 *	1.49 *	3.89 *	--	0.59
Pacific	1.79	0.86	3.16 *	3.09 *	5.20 *	7.06 *	2.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3 Number of full-time State and local government employees by government type and size and census division: United States, 2024**

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	15,567,799	4,069,153	1,739,350	2,789,333	3,672,045	1,126,767	2,171,152
Census division:							
New England	699,620	212,456	65,748	180,986	209,142	--	10,291
Middle Atlantic	2,049,780	--	253,744	529,366	398,325	--	327,506 *
East North Central	2,047,170	488,477	349,991	588,937	407,518	91,506	120,741
West North Central	1,156,838	309,710	254,452	257,541	256,436	--	--
South Atlantic	2,950,885	708,587	170,339	268,261	662,559	388,617	752,523
East South Central	971,109	290,483	128,052	208,344	235,056	--	--
West South Central	2,110,218	471,465	264,943	267,867	601,382	198,589	305,972
Mountain	1,116,378	338,629	102,784	164,120	252,512	--	128,804
Pacific	2,465,800	741,950	149,296	323,911	649,115	132,999	468,529

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	328,555	187,105	70,867	132,146	240,903	79,449	149,330
Census division:							
New England	35,565	0	7,807	20,772	37,764	--	0
Middle Atlantic	177,873	--	27,710	58,384	82,705	--	127,744 *
East North Central	102,687	37,451	37,405	72,895	99,036	0	0
West North Central	69,988	29,612	20,060	41,438	62,010	--	--
South Atlantic	98,976	42,990	23,788	37,498	85,865	46,082	48,681
East South Central	62,678	48,324	16,058	23,150	37,688	--	--
West South Central	159,491	131,466	32,590	38,338	101,283	2,850	17,928
Mountain	69,212	35,110	11,778	28,003	51,243	--	4,187
Pacific	125,095	10,013	19,166	48,945	120,157	38,218	52,553

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	15,567,799	26.1%	11.2%	17.9%	23.6%	7.2%	13.9%
Census division:							
New England	699,620	30.4%	9.4%	25.9%	29.9%	3.0% *	1.5%
Middle Atlantic	2,049,780	--	12.4%	25.8%	19.4%	1.6%	16.0% *
East North Central	2,047,170	23.9%	17.1%	28.8%	19.9%	4.5%	5.9%
West North Central	1,156,838	26.8%	22.0%	22.3%	22.2%	--	--
South Atlantic	2,950,885	24.0%	5.8%	9.1%	22.5%	13.2%	25.5%
East South Central	971,109	29.9%	13.2%	21.5%	24.2%	--	--
West South Central	2,110,218	22.3%	12.6%	12.7%	28.5%	9.4%	14.5%
Mountain	1,116,378	30.3%	9.2%	14.7%	22.6%	--	11.5%
Pacific	2,465,800	30.1%	6.1%	13.1%	26.3%	5.4%	19.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	328,555	1.00%	0.55%	0.89%	1.33%	0.51%	0.87%
Census division:							
New England	35,565	1.54%	1.34%	2.99%	4.19%	1.26% *	0.07%
Middle Atlantic	177,873	--	1.85%	3.41%	3.82%	0.27%	5.32% *
East North Central	102,687	1.78%	2.17%	3.36%	4.17%	0.22%	0.30%
West North Central	69,988	2.38%	2.47%	3.41%	4.52%	--	--
South Atlantic	98,976	1.32%	0.87%	1.32%	2.54%	1.49%	1.44%
East South Central	62,678	3.70%	1.91%	2.67%	3.54%	--	--
West South Central	159,491	4.93%	1.87%	2.06%	4.14%	0.72%	1.31%
Mountain	69,212	2.73%	1.34%	2.56%	3.99%	--	0.79%
Pacific	125,095	1.55%	0.92%	2.05%	3.89%	1.51%	1.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	79.7%	82.3%	78.6%	78.3%	76.4%	77.4%	84.6%
Census division:							
New England	75.2%	92.7%	74.4%	65.3%	66.3%	64.5%	95.9%
Middle Atlantic	76.8%	73.9%	76.3%	72.7%	69.2%	86.5%	96.6%
East North Central	79.9%	89.6%	79.0%	76.8%	73.5%	72.6%	85.5%
West North Central	76.5%	63.9%	76.5%	81.9%	81.9%	91.4%	--
South Atlantic	82.4%	83.9%	82.0%	82.3%	80.2%	81.4%	83.7%
East South Central	80.5%	82.5%	75.7%	79.8%	83.1%	72.6%	79.7%
West South Central	77.2%	82.0%	79.1%	74.2%	74.9%	72.3%	78.6%
Mountain	77.7%	77.2%	81.0%	83.6%	68.1%	79.4%	86.0%
Pacific	84.4%	88.8%	82.9%	90.6%	82.0%	67.8%	81.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.44%	0.50%	0.96%	0.88%	1.33%	0.93%	1.14%
Census division:							
New England	1.13%	0.00%	3.40%	2.08%	2.19%	3.22%	0.00%
Middle Atlantic	1.85%	0.27%	3.29%	2.23%	4.15%	0.67%	1.41%
East North Central	1.37%	0.62%	2.14%	1.98%	5.22%	0.00%	0.00%
West North Central	1.34%	0.60%	2.16%	2.93%	4.05%	0.56%	--
South Atlantic	0.61%	0.11%	2.52%	2.20%	2.18%	1.57%	0.67%
East South Central	1.29%	2.04%	4.39%	2.42%	3.01%	1.24%	3.43%
West South Central	1.24%	2.58%	2.52%	2.92%	3.28%	0.42%	1.69%
Mountain	2.01%	1.94%	2.65%	2.35%	7.35%	2.03%	0.62%
Pacific	1.04%	0.71%	2.63%	1.99%	2.65%	2.85%	2.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	4,362,709	1,459,414	679,531	687,163	925,462	216,358	394,781
Census division:							
New England	216,002	85,009	34,123	45,078	44,768	--	--
Middle Atlantic	453,206	--	123,688	111,600	99,770	--	--
East North Central	730,486	259,001	205,069	139,285	106,746	9,234	11,150
West North Central	369,548	125,553	105,374	60,912	61,504 *	--	--
South Atlantic	796,349	299,530	33,412	58,188	144,434	91,883 *	168,901
East South Central	228,177	80,270	32,856	32,271	34,702	--	--
West South Central	371,878	136,357	51,849	34,324	93,155	26,661	29,532
Mountain	371,039	147,928	40,189	62,636	62,254	--	26,977
Pacific	826,024	232,846	52,969	142,869	278,129	--	92,015

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	104,763	51,260	36,169	48,683	79,973	32,631	20,950
Census division:							
New England	7,885	0	4,524	5,260	8,282	--	--
Middle Atlantic	28,508	--	18,570	16,051	22,733	--	--
East North Central	38,389	17,580	23,890	23,160	29,602	0	0
West North Central	22,396	8,549	11,375	11,880	18,616 *	--	--
South Atlantic	48,170	27,469	6,208	10,730	28,855	28,850 *	9,747
East South Central	13,463	7,498	5,957	4,589	6,771	--	--
West South Central	41,699	34,466	7,134	7,632	23,704	70	2,282
Mountain	21,910	10,971	5,256	13,508	14,595	--	68
Pacific	58,348	1,750	9,501	32,099	54,167	--	15,489

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	4,362,709	33.5%	15.6%	15.8%	21.2%	5.0%	9.0%
Census division:							
New England	216,002	39.4%	15.8%	20.9%	20.7%	2.1% *	--
Middle Atlantic	453,206	--	27.3%	24.6%	22.0%	0.5%	--
East North Central	730,486	35.5%	28.1%	19.1%	14.6%	1.3%	1.5%
West North Central	369,548	34.0%	28.5%	16.5%	16.6%	4.4%	--
South Atlantic	796,349	37.6%	4.2%	7.3%	18.1%	11.5%	21.2%
East South Central	228,177	35.2%	14.4%	14.1%	15.2%	3.3% *	--
West South Central	371,878	36.7%	13.9%	9.2%	25.1%	7.2%	7.9%
Mountain	371,039	39.9%	10.8%	16.9%	16.8%	--	7.3%
Pacific	826,024	28.2%	6.4%	17.3%	33.7%	3.3% *	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	104,763	1.05%	0.87%	1.08%	1.56%	0.72%	0.49%
Census division:							
New England	7,885	1.44%	2.12%	2.41%	3.30%	0.75% *	--
Middle Atlantic	28,508	--	3.87%	3.54%	4.38%	0.12%	--
East North Central	38,389	2.27%	3.19%	3.03%	3.67%	0.07%	0.08%
West North Central	22,396	2.44%	3.21%	3.07%	4.41%	1.14%	--
South Atlantic	48,170	2.85%	0.83%	1.39%	3.21%	3.30%	1.58%
East South Central	13,463	2.74%	2.51%	2.07%	2.77%	1.01% *	--
West South Central	41,699	6.31%	2.44%	2.22%	5.48%	0.80%	1.05%
Mountain	21,910	2.70%	1.63%	3.34%	3.55%	--	0.43%
Pacific	58,348	2.00%	1.29%	3.63%	4.89%	1.17% *	1.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	25.4%	39.1%	15.2%	15.0%	18.2%	21.4% *	26.9%
Census division:							
New England	31.3%	50.6%	16.8%	11.5%	23.5%	--	--
Middle Atlantic	26.2%	67.6%	11.8%	7.3%	25.1% *	2.4%	28.9%
East North Central	9.3%	14.0%	6.8% *	5.4%	5.2% *	13.3%	17.1%
West North Central	24.3%	41.0%	12.7%	11.5% *	18.3% *	--	--
South Atlantic	31.8%	48.9%	18.7% *	9.2% *	19.7% *	29.5% *	23.1%
East South Central	21.1%	11.9%	28.0%	18.3% *	15.0% *	--	--
West South Central	25.0%	35.6%	27.6%	10.1% *	18.8%	19.3%	13.9%
Mountain	19.0%	22.5%	17.9%	19.9% *	13.0% *	2.7% *	31.7%
Pacific	35.1%	59.6%	26.1%	33.7% *	20.4%	--	28.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	1.32%	1.58%	3.11%	2.43%	6.99% *	1.35%
Census division:							
New England	1.14%	0.00%	3.45%	2.20%	3.91%	--	--
Middle Atlantic	2.50%	4.42%	3.51%	1.76%	9.83% *	0.60%	2.67%
East North Central	1.26%	2.18%	2.75% *	1.56%	2.57% *	0.00%	0.00%
West North Central	1.90%	2.74%	3.27%	3.94% *	6.14% *	--	--
South Atlantic	2.50%	4.55%	5.81% *	3.09% *	8.97% *	13.96% *	2.62%
East South Central	1.80%	1.78%	6.79%	6.09% *	5.51% *	--	--
West South Central	3.05%	9.22%	7.21%	3.57% *	5.41%	0.24%	1.16%
Mountain	2.53%	4.32%	4.83%	7.81% *	5.11% *	0.92% *	0.14%
Pacific	2.80%	0.30%	5.99%	11.55% *	4.43%	--	2.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	9,687	9,342	9,764	10,055	9,666	9,346	10,149
Census division:							
New England	11,614	10,757	11,862	12,077	12,303	12,121	13,032
Middle Atlantic	11,049	9,680	11,691	11,444	12,186	10,740	11,566
East North Central	9,975	9,324	9,932	10,133	10,469	10,323	10,702
West North Central	8,757	9,060	8,644	8,991	8,138	9,619	--
South Atlantic	9,672	8,891	10,379	10,273	9,799	9,945	9,934
East South Central	8,307	7,555	9,185	8,050	8,789	8,393	9,063
West South Central	8,302	8,564	8,933	8,115	7,933	7,714	8,541
Mountain	9,066	9,452	9,413	9,589	8,922	7,624	8,869
Pacific	10,997	10,633	10,469	11,567	10,940	11,559	11,364

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	78.56	148.22	164.93	194.23	213.92	144.07	110.36
Census division:							
New England	158.55	0.00	468.12	287.61	485.16	150.81	0.00
Middle Atlantic	505.12	1,215.39	829.66	546.63	866.16	788.75	81.47
East North Central	183.82	96.93	374.69	298.85	715.26	0.00	0.00
West North Central	144.03	132.54	272.12	381.37	321.99	31.92	--
South Atlantic	124.09	44.27	553.17	611.97	489.81	160.23	122.96
East South Central	191.91	366.05	480.82	313.10	399.22	88.22	486.06
West South Central	153.65	294.62	454.54	443.89	384.20	21.57	245.71
Mountain	145.20	133.38	417.93	331.19	403.81	281.35	125.37
Pacific	175.71	11.84	408.96	572.85	585.00	678.14	55.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	9,946	10,120	9,696	9,891	9,834	9,499	10,726
Census division:							
New England	11,560	--	11,886	12,093	10,734	--	--
Middle Atlantic	11,371	8,452	12,707	10,875	12,234	15,550	13,431
East North Central	9,829	10,547	9,741	9,372	--	--	9,664
West North Central	8,639	12,662	8,236	8,564	9,008	7,272	--
South Atlantic	9,741	9,337	10,839	8,271	9,382	9,598	10,362
East South Central	8,404	6,319	9,154	8,290	7,560	9,835	--
West South Central	8,307	7,617	9,105	7,238	8,596	7,208	10,871
Mountain	9,500	11,167	9,391	9,994	8,701	--	8,404
Pacific	11,008	10,291	10,347	11,944	10,927	12,144	11,176

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	124.61	140.02	190.47	324.92	334.11	474.29	180.14
Census division:							
New England	313.32	--	679.17	336.42	600.38	--	--
Middle Atlantic	544.86	1,527.86	668.59	615.35	1,653.88	414.29	1,062.26
East North Central	311.74	62.55	445.89	522.65	--	--	0.00
West North Central	236.66	513.71	288.80	468.84	607.01	0.00	--
South Atlantic	296.64	17.37	764.07	948.84	649.35	665.34	537.18
East South Central	327.51	257.59	518.66	412.44	638.32	103.04	--
West South Central	389.00	100.08	561.43	604.90	959.71	40.65	586.49
Mountain	261.61	252.70	437.72	337.91	817.61	--	2.83
Pacific	234.13	1.99	477.19	633.30	637.87	898.07	42.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	9,559	9,199	9,878	10,205	9,561	9,302	9,926
Census division:							
New England	11,640	10,757	11,816	12,043	13,707	12,121	13,032
Middle Atlantic	10,959	9,809	10,975	11,836	12,166	10,562	11,427
East North Central	10,043	8,946	10,262	10,593	10,544	10,337	11,219
West North Central	8,862	8,815	9,574	9,982	7,316	10,460	--
South Atlantic	9,654	8,865	9,912	10,788	10,018	10,054	9,816
East South Central	8,271	7,600	9,354	7,925	9,292	8,157	9,065
West South Central	8,300	8,593	8,694	8,850	7,705	7,864	8,529
Mountain	8,871	9,119	9,457	9,172	9,028	7,589	9,094
Pacific	10,973	10,938	11,021	10,372	10,985	10,503	12,626

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	95.60	151.92	310.02	227.61	278.70	119.26	158.55
Census division:							
New England	170.91	0.00	403.36	542.23	363.44	150.81	0.00
Middle Atlantic	553.38	1,170.84	1,216.90	804.38	1,008.96	835.12	127.93
East North Central	219.46	115.66	657.81	324.51	716.46	0.00	0.00
West North Central	204.34	135.19	543.68	389.24	375.71	139.37	--
South Atlantic	133.83	45.65	748.46	654.86	656.77	102.93	100.59
East South Central	235.35	384.98	1,283.93	422.35	406.96	61.79	485.92
West South Central	162.78	308.31	755.67	550.86	395.50	25.26	248.74
Mountain	169.69	151.29	882.61	540.26	438.55	283.85	181.89
Pacific	202.31	24.25	579.14	592.70	1,214.13	0.00	389.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1,057	1,024	1,160	1,123	1,086	1,040	931
Census division:							
New England	2,563	2,076	2,175	2,869	3,229	--	3,239
Middle Atlantic	1,314	1,184	1,743	1,902	1,830	1,635	236
East North Central	1,236	1,346	1,710	1,234	929	1,235	431
West North Central	614	695	577	585	706	245	--
South Atlantic	939	911	1,002	921	658	896	1,234
East South Central	1,004	825	874	825	1,158	1,128	1,973
West South Central	1,023	796	1,057	1,263	832	1,449	1,336
Mountain	781	935	879	417	869	889	604
Pacific	976	981	1,107 *	712	1,434	1,221	465

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	27.39	40.00	105.20	65.12	74.72	40.63	62.69
Census division:							
New England	98.79	0.00	289.88	230.75	275.23	--	0.00
Middle Atlantic	135.22	141.72	221.67	293.98	233.01	231.10	68.91
East North Central	92.16	37.78	399.02	142.42	222.81	0.00	0.00
West North Central	50.87	20.41	105.05	131.24	136.28	39.23	--
South Atlantic	32.07	1.14	232.41	148.33	88.26	64.19	54.62
East South Central	97.79	100.38	243.13	142.41	304.43	79.21	206.12
West South Central	92.42	206.06	273.30	181.83	158.68	2.41	141.26
Mountain	52.65	66.27	134.65	115.39	177.49	83.37	15.83
Pacific	73.60	3.92	501.98 *	144.72	246.07	192.33	45.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1,115	1,220	1,048	1,036	1,304	1,132	838
Census division:							
New England	3,025	--	2,206	2,885	3,672	--	--
Middle Atlantic	1,669	--	1,869	1,593	2,151	3,206	1,196
East North Central	1,284	1,759	1,295	1,290	--	--	15
West North Central	575	183	447	596	816	258	--
South Atlantic	1,147	1,953	687	468	961	775	1,903
East South Central	716	538	864 *	769	461	701	--
West South Central	1,121	110	1,161 *	1,246	822 *	2,095	--
Mountain	748	960	881	264 *	1,231	--	488
Pacific	1,032	1,137	1,265 *	732	1,551	1,371	360

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	49.13	28.64	118.10	85.81	136.42	169.07	86.46
Census division:							
New England	244.83	--	382.58	303.05	489.25	--	--
Middle Atlantic	175.09	--	404.99	288.61	428.44	60.68	222.82
East North Central	143.57	44.52	347.62	249.49	--	--	0.00
West North Central	87.64	27.65	100.72	166.79	237.44	0.00	--
South Atlantic	108.55	39.21	189.13	133.01	189.93	190.76	260.98
East South Central	131.71	87.82	283.94 *	197.17	103.97	9.36	--
West South Central	188.98	13.25	353.30 *	282.09	389.95 *	4.49	--
Mountain	94.63	64.67	152.90	112.10 *	191.64	--	2.48
Pacific	104.52	0.28	606.07 *	183.96	293.86	262.75	11.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	1,028	988	1,352	1,203	950	1,013	967
Census division:							
New England	2,334	2,076	2,116	2,837	2,832	--	3,239
Middle Atlantic	1,214	1,202	1,653	2,115	1,699	--	164
East North Central	1,214	1,218	2,428 *	1,200	928	1,240	638
West North Central	649	729	872	558 *	603	--	--
South Atlantic	882	851	1,322 *	1,037	500	934	1,050
East South Central	1,109	836	928	855	1,443	1,198	1,974
West South Central	994	817	913 *	1,277	835	1,258	1,341
Mountain	797	930	874	575 *	694 *	911	661
Pacific	856	841	393 *	649	1,003	949	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	32.79	44.52	198.98	96.89	84.17	29.20	84.46
Census division:							
New England	85.19	0.00	417.23	333.21	266.43	--	0.00
Middle Atlantic	152.72	126.94	245.68	450.08	274.48	--	37.25
East North Central	116.45	33.37	849.86 *	167.61	254.73	0.00	0.00
West North Central	60.59	24.87	251.87	200.56 *	160.21	--	--
South Atlantic	31.99	3.07	406.36 *	177.97	79.26	46.43	50.89
East South Central	123.47	105.46	271.11	185.63	407.58	106.52	205.98
West South Central	104.91	216.33	432.16 *	232.98	172.51	2.90	141.63
Mountain	63.75	76.79	261.08	198.34 *	212.25 *	90.85	24.19
Pacific	42.67	7.30	118.88 *	133.65	192.29	0.00	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	10.9%	11.0%	11.9%	11.2%	11.2%	11.1%	9.2%
Census division:							
New England	22.1%	19.3%	18.3%	23.8%	26.2%	--	24.9%
Middle Atlantic	11.9%	12.2%	14.9%	16.6%	15.0%	15.2%	2.0%
East North Central	12.4%	14.4%	17.2%	12.2%	8.9%	12.0%	4.0%
West North Central	7.0%	7.7%	6.7%	6.5%	8.7%	2.5%	--
South Atlantic	9.7%	10.2%	9.7%	9.0%	6.7%	9.0%	12.4%
East South Central	12.1%	10.9%	9.5%	10.3%	13.2%	13.4%	21.8%
West South Central	12.3%	9.3%	11.8%	15.6%	10.5%	18.8%	15.6%
Mountain	8.6%	9.9%	9.3%	4.3%	9.7%	11.7%	6.8%
Pacific	8.9%	9.2%	10.6% *	6.2%	13.1%	10.6%	4.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.28%	0.34%	1.08%	0.66%	0.75%	0.46%	0.68%
Census division:							
New England	0.87%	0.00%	2.36%	1.99%	2.57%	--	0.00%
Middle Atlantic	1.14%	0.07%	2.26%	2.39%	1.17%	1.07%	0.61%
East North Central	1.00%	0.38%	3.95%	1.43%	2.50%	0.00%	0.00%
West North Central	0.58%	0.20%	1.21%	1.45%	1.66%	0.42%	--
South Atlantic	0.33%	0.04%	2.28%	1.52%	0.86%	0.75%	0.47%
East South Central	1.05%	0.95%	2.54%	1.71%	3.18%	0.82%	1.15%
West South Central	1.05%	2.14%	3.05%	2.17%	1.93%	0.07%	1.75%
Mountain	0.61%	0.81%	1.42%	1.15%	2.08%	1.25%	0.21%
Pacific	0.70%	0.03%	4.81% *	1.23%	2.40%	1.08%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	11.2%	12.1%	10.8%	10.5%	13.3%	11.9%	7.8%
Census division:							
New England	26.2%	--	18.6%	23.9%	34.2%	--	--
Middle Atlantic	14.7%	12.0%	14.7%	14.7%	17.6%	20.6%	8.9%
East North Central	13.1%	16.7%	13.3%	13.8%	--	--	0.2%
West North Central	6.7%	1.4%	5.4%	7.0%	9.1%	3.6%	--
South Atlantic	11.8%	20.9%	6.3%	5.7% *	10.2%	8.1%	18.4%
East South Central	8.5%	8.5%	9.4% *	9.3%	6.1%	7.1%	--
West South Central	13.5%	1.4%	12.8%	17.2%	9.6% *	29.1%	2.2% *
Mountain	7.9%	8.6%	9.4%	2.6% *	--	--	5.8%
Pacific	9.4%	11.1%	12.2% *	6.1%	14.2%	11.3%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.17%	1.17%	0.93%	1.34%	1.93%	0.79%
Census division:							
New England	2.23%	--	3.10%	2.57%	4.78%	--	--
Middle Atlantic	1.21%	1.00%	3.08%	2.45%	1.35%	0.16%	2.16%
East North Central	1.50%	0.52%	3.26%	2.61%	--	--	0.00%
West North Central	1.01%	0.22%	1.22%	1.89%	2.63%	0.00%	--
South Atlantic	1.08%	0.46%	1.73%	1.79% *	1.85%	2.39%	1.66%
East South Central	1.50%	1.10%	2.97% *	2.35%	1.40%	0.13%	--
West South Central	1.96%	0.18%	3.70%	3.59%	3.68% *	0.15%	0.81% *
Mountain	1.12%	0.47%	1.66%	1.08% *	--	--	0.03%
Pacific	1.00%	0.00%	5.87% *	1.53%	2.94%	1.40%	0.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	10.8%	10.7%	13.7%	11.8%	9.9%	10.9%	9.7%
Census division:							
New England	20.1%	19.3%	17.9%	23.6%	20.7%	--	24.9%
Middle Atlantic	11.1%	12.3%	15.1%	17.9%	14.0%	14.9%	1.4%
East North Central	12.1%	13.6%	23.7% *	11.3%	8.8% *	12.0%	5.7%
West North Central	7.3%	8.3%	9.1%	5.6% *	8.2%	2.3%	--
South Atlantic	9.1%	9.6%	13.3% *	9.6%	5.0%	9.3%	10.7%
East South Central	13.4%	11.0%	9.9% *	10.8%	15.5%	14.7%	21.8%
West South Central	12.0%	9.5%	10.5% *	14.4%	10.8%	16.0%	15.7%
Mountain	9.0%	10.2%	9.2%	6.3% *	7.7%	12.0%	7.3%
Pacific	7.8%	7.7%	3.6%	6.3%	9.1%	9.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.39%	2.09%	0.93%	0.85%	0.29%	0.97%
Census division:							
New England	0.63%	0.00%	3.46%	3.00%	1.88%	--	0.00%
Middle Atlantic	1.35%	0.17%	3.25%	3.57%	1.45%	1.11%	0.34%
East North Central	1.27%	0.33%	8.67% *	1.60%	2.77% *	0.00%	0.00%
West North Central	0.66%	0.28%	2.64%	2.07% *	1.97%	0.47%	--
South Atlantic	0.33%	0.01%	4.12% *	1.78%	0.75%	0.48%	0.46%
East South Central	1.29%	0.98%	3.03% *	2.23%	4.04%	1.23%	1.15%
West South Central	1.21%	2.23%	5.16% *	2.66%	2.34%	0.01%	1.76%
Mountain	0.73%	0.97%	2.62%	2.00% *	2.30%	1.35%	0.32%
Pacific	0.36%	0.06%	1.00%	1.26%	1.47%	0.00%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	49.2%	49.5%	49.4%	46.5%	50.6%	53.9%	47.5%
Census division:							
New England	41.4%	40.0%	48.0%	41.9%	41.7%	41.1%	34.0%
Middle Atlantic	39.8%	48.6%	33.7%	34.8%	36.9%	32.3%	41.2%
East North Central	42.7%	43.7%	41.7%	40.5%	47.8%	41.5%	37.2%
West North Central	53.3%	46.8%	60.2%	51.5%	57.9%	47.9%	--
South Atlantic	56.2%	56.4%	58.8%	58.8%	56.6%	59.0%	52.9%
East South Central	53.7%	54.2%	54.1%	55.6%	53.4%	50.3%	49.1%
West South Central	62.3%	62.9%	62.2%	57.3%	64.5%	67.0%	58.4%
Mountain	50.0%	42.7%	52.2%	51.4%	58.5%	51.8%	50.6%
Pacific	41.6%	44.3%	37.8%	45.4%	38.5%	40.8%	39.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.46%	1.22%	1.09%	1.66%	1.34%	0.66%
Census division:							
New England	0.72%	0.00%	2.70%	1.37%	2.45%	1.33%	0.00%
Middle Atlantic	0.92%	0.22%	3.05%	2.27%	2.67%	0.57%	0.38%
East North Central	1.21%	0.87%	3.30%	1.92%	4.80%	0.00%	0.00%
West North Central	1.69%	0.87%	2.46%	3.12%	5.39%	6.71%	--
South Atlantic	0.68%	0.92%	3.24%	2.83%	2.08%	1.84%	1.03%
East South Central	1.19%	2.16%	4.17%	1.92%	3.06%	0.56%	0.86%
West South Central	0.94%	1.03%	3.85%	2.87%	2.39%	0.18%	0.72%
Mountain	1.31%	0.86%	2.55%	4.55%	4.35%	5.05%	0.31%
Pacific	1.59%	0.04%	3.46%	4.32%	5.47%	3.58%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	66.8%	84.6%	37.1%	52.1%	61.6%	77.5%	72.1%
Census division:							
New England	66.8%	100.0%	34.1%	32.2%	52.8%	100.0%	100.0%
Middle Atlantic	78.2%	90.5%	58.6%	59.2%	70.9%	96.4%	93.1%
East North Central	68.3%	76.3%	36.6%	62.3%	84.3%	98.0%	66.8%
West North Central	53.0%	93.6%	30.5%	30.1%	51.4%	73.6%	--
South Atlantic	78.4%	94.6%	49.6%	79.5%	65.6%	76.0%	78.4%
East South Central	73.2%	96.5%	15.7% *	65.5%	71.0%	85.9%	99.9%
West South Central	77.5%	97.1%	42.1%	54.4%	74.4%	77.2%	99.5%
Mountain	69.0%	83.7%	34.4%	49.2%	67.4%	97.1%	67.3%
Pacific	32.1%	52.9%	18.1% *	24.0% *	21.4% *	35.7%	13.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	1.12%	0.64%	2.60%	3.08%	3.25%	3.69%	2.57%
Census division:							
New England	2.72%	0.00%	6.83%	6.18%	9.66%	0.00%	0.00%
Middle Atlantic	3.14%	0.86%	8.42%	7.36%	11.02%	1.92%	3.56%
East North Central	3.06%	2.04%	7.30%	6.96%	7.36%	0.00%	0.00%
West North Central	4.15%	0.79%	5.72%	7.80%	12.91%	4.22%	--
South Atlantic	2.13%	0.03%	8.49%	6.01%	6.40%	8.20%	3.88%
East South Central	3.09%	1.83%	4.77% *	6.03%	8.37%	2.50%	0.04%
West South Central	2.78%	1.33%	6.53%	7.89%	7.36%	0.60%	0.15%
Mountain	3.40%	1.99%	7.12%	10.16%	10.55%	0.99%	0.78%
Pacific	2.36%	0.21%	5.81% *	8.28% *	7.83% *	6.27%	1.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	48.0%	44.0%	50.2%	47.1%	50.9%	55.9%	42.9%
Census division:							
New England	44.1%	--	51.8%	42.8%	42.1%	--	--
Middle Atlantic	36.0%	37.8%	31.8%	33.7%	43.9%	43.8%	39.2%
East North Central	39.5%	41.1%	41.5%	38.0%	--	--	34.1%
West North Central	58.8%	46.5%	60.0%	55.0%	64.4%	61.0%	--
South Atlantic	56.1%	37.3%	62.9%	58.7%	57.5%	64.0%	53.9%
East South Central	54.9%	57.6%	54.3%	56.8%	53.7%	52.9%	--
West South Central	65.0%	64.9%	64.3%	56.5%	70.6%	73.7%	65.0%
Mountain	52.0%	40.0%	50.4%	52.0%	62.0%	--	55.3%
Pacific	43.2%	46.5%	39.2%	50.5%	42.4%	37.4%	38.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.82%	0.44%	1.53%	1.76%	2.43%	3.75%	1.32%
Census division:							
New England	1.48%	--	3.65%	1.64%	2.81%	--	--
Middle Atlantic	1.98%	2.62%	3.08%	3.73%	3.41%	2.30%	1.90%
East North Central	1.93%	0.51%	4.33%	3.20%	--	--	0.00%
West North Central	2.47%	1.03%	2.79%	3.46%	7.58%	0.00%	--
South Atlantic	1.54%	0.28%	5.24%	6.79%	3.61%	1.62%	2.08%
East South Central	2.99%	5.19%	4.88%	3.21%	7.71%	0.54%	--
West South Central	2.21%	1.73%	3.25%	4.95%	4.04%	0.95%	5.83%
Mountain	2.71%	1.63%	3.09%	7.06%	8.73%	--	0.01%
Pacific	1.64%	0.01%	4.17%	4.96%	4.55%	3.81%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	49.9%	50.6%	48.1%	46.0%	50.4%	53.3%	49.6%
Census division:							
New England	40.2%	40.0%	42.0%	40.2%	41.3%	41.1%	34.0%
Middle Atlantic	41.0%	50.1%	35.1%	35.7%	34.7%	32.0%	41.3%
East North Central	44.4%	44.5%	41.9%	42.1%	50.2%	41.2%	39.0%
West North Central	49.2%	46.9%	60.6%	44.8%	52.8%	44.5%	--
South Atlantic	56.3%	58.1%	55.2%	58.9%	56.2%	57.6%	52.6%
East South Central	53.3%	54.1%	53.1%	55.0%	53.2%	49.9%	49.1%
West South Central	61.6%	62.8%	59.7%	58.0%	62.7%	65.3%	58.4%
Mountain	49.2%	43.2%	56.0%	50.7%	57.0%	51.4%	48.6%
Pacific	38.7%	42.6%	32.6%	34.3%	28.8% *	49.0%	44.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.56%	0.54%	2.08%	1.33%	2.21%	1.35%	0.85%
Census division:							
New England	0.87%	0.00%	3.48%	2.51%	4.04%	1.33%	0.00%
Middle Atlantic	1.09%	0.80%	4.84%	2.80%	3.12%	0.70%	0.33%
East North Central	1.47%	1.01%	5.07%	2.30%	5.23%	0.00%	0.00%
West North Central	2.01%	0.94%	4.89%	5.96%	6.25%	7.17%	--
South Atlantic	0.74%	1.06%	3.48%	3.12%	2.38%	2.19%	1.14%
East South Central	1.26%	2.27%	5.21%	2.63%	3.03%	0.57%	0.86%
West South Central	1.02%	1.05%	7.40%	3.11%	2.73%	0.12%	0.72%
Mountain	1.46%	0.93%	4.58%	5.58%	4.86%	5.13%	0.38%
Pacific	3.13%	0.05%	5.34%	5.23%	12.47% *	0.00%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	26,010	25,674	26,685	26,082	25,560	25,779	26,820
Census division:							
New England	29,954	28,114	31,261	31,246	31,041	32,615	32,126
Middle Atlantic	29,797	27,676	31,640	29,975	30,032	29,014	30,609
East North Central	26,002	26,404	26,840	25,311	24,872	24,382	29,912
West North Central	25,349	25,951	25,297	24,490	24,312	28,834	--
South Atlantic	24,204	23,159	22,949	22,176	23,292	24,388	26,995
East South Central	21,068	19,138	20,267	20,316	22,636	22,026	26,028
West South Central	22,682	22,947	24,545	23,762	19,824	23,857	23,206
Mountain	24,041	22,784	23,949	24,453	27,553	23,956	22,726
Pacific	25,909	27,689	25,162	25,440	25,294	29,577	23,594

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	203.03	247.06	551.92	445.58	657.51	462.94	464.29
Census division:							
New England	325.58	0.00	916.62	693.07	979.94	1,616.34	0.00
Middle Atlantic	724.85	2,049.28	1,205.18	1,146.41	1,836.42	1,373.88	146.33
East North Central	409.92	246.24	1,178.01	914.78	1,101.41	0.00	0.00
West North Central	477.96	327.99	1,283.69	1,179.93	915.47	733.58	--
South Atlantic	278.31	157.42	2,246.00	1,026.78	896.63	998.23	328.62
East South Central	532.11	878.56	1,077.06	783.95	1,533.42	1,159.25	676.23
West South Central	557.06	355.83	2,237.02	1,307.56	1,300.41	183.66	378.62
Mountain	501.73	327.96	955.83	1,120.78	2,366.71	494.70	654.67
Pacific	549.95	126.94	1,045.60	1,203.83	1,916.04	1,018.05	313.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	25,424	25,976	25,860	25,374	24,718	27,225	25,109
Census division:							
New England	30,191	--	31,675	31,366	28,583	--	--
Middle Atlantic	30,338	22,784	33,979	29,193	34,866	40,171	35,053
East North Central	24,436	26,374	25,062	22,906	21,828	--	29,118
West North Central	24,367	19,860	23,711	24,810	24,890	28,850	--
South Atlantic	24,136	26,640	23,784	20,456	22,278	22,595	27,441
East South Central	19,178	14,140	19,226	21,866	16,763	22,567	--
West South Central	23,668	25,524	23,245	21,666	26,943	25,770	22,046
Mountain	24,345	20,795	24,352	23,901	31,289	--	20,211
Pacific	25,001	27,665	25,911	24,800	23,467	30,347	23,530

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	277.77	413.39	589.54	586.63	808.90	1,085.47	252.08
Census division:							
New England	790.97	--	774.35	819.46	1,504.26	--	--
Middle Atlantic	1,179.31	2,012.27	1,937.99	1,183.39	2,985.28	97.40	1,579.14
East North Central	606.63	50.37	1,181.56	1,062.91	1,674.14	--	0.00
West North Central	870.62	108.81	1,007.54	1,720.65	1,586.64	0.00	--
South Atlantic	653.59	13.99	1,728.83	1,324.85	1,329.25	2,310.86	915.09
East South Central	925.42	682.46	959.29	1,362.59	1,984.32	203.56	--
West South Central	976.21	1,164.44	1,485.94	1,293.36	2,883.50	568.66	191.57
Mountain	1,375.12	486.68	1,073.03	654.67	4,878.04	--	0.04
Pacific	417.70	3.33	1,168.25	1,757.12	948.63	1,243.11	352.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	26,321	25,600	27,880	26,687	26,077	25,458	27,652
Census division:							
New England	29,846	28,114	30,766	31,004	33,437	32,615	32,126
Middle Atlantic	29,631	28,742	30,083	30,498	28,892	28,771	30,238
East North Central	26,975	26,417	29,782	27,065	26,014	24,374	30,349
West North Central	25,877	26,346	28,244	24,033	24,084	28,832	--
South Atlantic	24,221	22,804	22,415	22,844	23,761	24,790	26,885
East South Central	21,726	19,281	25,676	19,562	25,197	21,970	26,028
West South Central	22,434	22,895	26,014	25,402	18,452	23,532	23,211
Mountain	23,916	23,191	22,901	24,986	25,664	23,959	23,438
Pacific	27,383	27,706	22,019	26,275	28,427	27,821	24,293

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	257.93	218.06	1,041.95	646.20	877.73	501.57	545.38
Census division:							
New England	312.74	0.00	1,777.70	1,261.98	926.98	1,616.34	0.00
Middle Atlantic	720.73	1,860.10	1,449.09	1,744.55	2,014.70	1,430.10	250.76
East North Central	487.44	359.58	1,960.02	1,255.48	895.75	0.00	0.00
West North Central	547.67	328.68	2,828.37	1,475.83	1,125.03	854.30	--
South Atlantic	298.88	186.77	3,415.10	1,252.86	1,013.02	1,132.17	350.71
East South Central	591.60	903.56	3,368.66	951.26	1,116.76	1,267.77	676.21
West South Central	640.24	344.90	4,615.44	1,733.13	1,161.32	226.86	379.93
Mountain	415.56	349.17	1,913.43	2,068.52	1,591.68	500.47	854.32
Pacific	1,022.66	217.81	2,017.99	1,498.57	3,080.54	0.00	96.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	4,763	4,407	5,292	5,189	5,332	5,459	3,453
Census division:							
New England	7,396	6,329	7,322	7,939	8,690	5,831	7,975
Middle Atlantic	4,104	5,230	4,459	5,967	4,904	2,483	422 *
East North Central	4,408	4,357	4,195	4,029	4,846	4,246	6,379
West North Central	4,909	3,565	6,633	5,427	5,554	2,808 *	--
South Atlantic	5,559	4,133	4,662	5,562	6,358	6,977	6,196
East South Central	5,192	4,598	4,089	5,402	6,422	4,004	5,513
West South Central	8,335	7,268	9,342	8,604	8,374	11,471	6,950
Mountain	4,587	3,518	5,320	3,969	6,056	4,511	5,974
Pacific	2,948	3,226	4,710	3,570	2,962	2,886	1,323

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	125.92	121.90	310.50	279.14	307.32	317.56	410.46
Census division:							
New England	267.83	0.00	970.02	604.14	772.33	770.42	0.00
Middle Atlantic	479.76	965.55	498.73	911.41	669.94	168.37	170.82 *
East North Central	208.28	185.54	560.12	383.13	821.66	0.00	0.00
West North Central	425.71	81.81	1,237.18	998.26	875.54	1,393.03 *	--
South Atlantic	138.93	91.29	884.31	600.17	462.43	336.46	134.47
East South Central	229.92	326.43	535.96	401.47	596.57	227.24	496.58
West South Central	374.53	258.61	1,072.16	1,238.07	1,118.31	122.39	244.22
Mountain	265.65	178.80	729.93	684.82	1,342.60	490.48	93.66
Pacific	169.53	17.84	1,208.86	421.55	423.09	253.52	154.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	4,583	4,084	5,190	4,787	5,202	4,674	2,947
Census division:							
New England	7,899	--	6,145	7,823	8,476	--	--
Middle Atlantic	5,019	--	5,327	5,252	6,834	--	2,651
East North Central	4,077	4,174	3,696	3,411	--	--	9,584
West North Central	5,142	--	5,225	5,167	6,318	4,441	--
South Atlantic	6,099	5,788	4,606	4,338	6,666	5,879	6,874
East South Central	5,437	4,559	3,718	6,351	7,014	5,333	--
West South Central	10,130	7,146	10,588	7,353	13,256	12,212	8,316
Mountain	4,531	3,692	4,743	3,455 *	--	--	9,370
Pacific	3,022	4,022	5,298	3,550	3,144	2,589	1,132

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	174.76	200.45	404.42	329.92	517.14	270.50	326.87
Census division:							
New England	551.78	--	732.74	743.42	969.87	--	--
Middle Atlantic	519.21	--	925.55	813.67	675.39	--	616.98
East North Central	369.95	161.98	761.99	700.49	--	--	0.00
West North Central	516.09	--	658.93	991.25	1,037.14	0.00	--
South Atlantic	364.79	81.59	758.16	619.34	975.52	738.03	296.68
East South Central	581.52	767.70	548.79	681.73	1,229.51	24.66	--
West South Central	1,083.86	376.62	1,173.97	1,737.93	2,694.96	866.09	612.68
Mountain	588.59	211.44	837.20	1,229.71 *	--	--	3.17
Pacific	254.87	0.68	1,466.17	535.76	612.88	425.89	136.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	4,859	4,486	5,440	5,534	5,412	5,633	3,699
Census division:							
New England	7,167	6,329	8,728	8,173	8,900	5,831	7,975
Middle Atlantic	3,824	5,563	3,881	6,445	4,449	2,415	236 *
East North Central	4,613	4,439	5,022	4,480	4,999	4,241	4,610
West North Central	4,784	3,732	9,247 *	5,799 *	5,253	--	--
South Atlantic	5,422	3,964	4,698	6,038	6,215	7,223	6,029
East South Central	5,107	4,599	6,017	4,940	6,164	3,866	5,513
West South Central	7,884	7,270	7,934	9,583	7,433	11,345	6,945
Mountain	4,610	3,483	6,819	4,464	7,008	4,482	5,012
Pacific	2,829	2,657	2,237	3,596	2,651	3,564	3,409

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	166.77	107.39	485.80	430.86	381.38	383.38	621.11
Census division:							
New England	304.98	0.00	1,928.43	1,002.34	1,191.15	770.42	0.00
Middle Atlantic	560.13	812.89	532.55	1,413.67	762.32	184.10	83.15 *
East North Central	237.66	258.79	714.12	382.87	969.50	0.00	0.00
West North Central	592.14	93.75	3,244.28 *	1,951.60 *	1,145.21	--	--
South Atlantic	144.68	86.63	1,372.90	766.66	525.01	273.12	129.65
East South Central	229.35	339.05	1,478.55	447.24	591.02	221.80	496.59
West South Central	364.28	260.72	1,697.07	1,572.47	1,030.81	113.88	244.87
Mountain	281.97	211.52	1,390.21	383.13	1,555.93	496.28	78.20
Pacific	166.12	28.59	436.58	654.73	558.24	0.00	140.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	18.3%	17.2%	19.8%	19.9%	20.9%	21.2%	12.9%
Census division:							
New England	24.7%	22.5%	23.4%	25.4%	28.0%	17.9%	24.8%
Middle Atlantic	13.8%	18.9%	14.1%	19.9%	16.3%	8.6%	1.4% *
East North Central	17.0%	16.5%	15.6%	15.9%	19.5%	17.4%	21.3%
West North Central	19.4%	13.7%	26.2%	22.2%	22.8%	9.7% *	--
South Atlantic	23.0%	17.8%	20.3%	25.1%	27.3%	28.6%	23.0%
East South Central	24.6%	24.0%	20.2%	26.6%	28.4%	18.2%	21.2%
West South Central	36.7%	31.7%	38.1%	36.2%	42.2%	48.1%	29.9%
Mountain	19.1%	15.4%	22.2%	16.2%	22.0%	18.8%	26.3%
Pacific	11.4%	11.7%	18.7%	14.0%	11.7%	9.8%	5.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.34%	1.16%	1.01%	1.31%	1.45%	1.73%
Census division:							
New England	0.85%	0.00%	2.82%	2.02%	2.27%	3.25%	0.00%
Middle Atlantic	1.54%	2.09%	1.57%	2.82%	1.55%	0.24%	0.56% *
East North Central	0.74%	0.66%	1.84%	1.49%	2.87%	0.00%	0.00%
West North Central	1.65%	0.41%	4.11%	3.62%	3.57%	5.08% *	--
South Atlantic	0.57%	0.52%	2.60%	2.92%	2.09%	2.04%	0.48%
East South Central	1.26%	1.85%	2.60%	2.12%	4.00%	0.53%	1.38%
West South Central	1.68%	1.28%	6.29%	5.42%	3.96%	0.86%	1.38%
Mountain	1.22%	0.82%	3.03%	2.64%	5.85%	2.24%	0.59%
Pacific	0.63%	0.03%	4.82%	1.67%	1.61%	0.58%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	18.0%	15.7%	20.1%	18.9%	21.0%	17.2%	11.7%
Census division:							
New England	26.2%	--	19.4%	24.9%	29.7%	--	--
Middle Atlantic	16.5%	--	15.7%	18.0%	19.6%	--	7.6%
East North Central	16.7%	15.8%	14.7%	14.9%	--	--	32.9%
West North Central	21.1%	--	22.0%	20.8%	25.4%	15.4%	--
South Atlantic	25.3%	21.7%	19.4%	21.2%	29.9%	26.0%	25.1%
East South Central	28.3%	32.2%	19.3%	29.0%	41.8%	23.6%	--
West South Central	42.8%	28.0%	45.5%	33.9%	49.2%	47.4%	37.7%
Mountain	18.6%	17.8%	19.5%	14.5% *	--	--	46.4%
Pacific	12.1%	14.5%	20.4%	14.3%	13.4%	8.5%	4.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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**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, 2024**

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	0.65%	0.53%	1.53%	1.22%	1.94%	1.48%	1.31%
Census division:							
New England	1.79%	--	2.32%	2.50%	2.90%	--	--
Middle Atlantic	1.43%	--	2.89%	2.70%	0.75%	--	2.01%
East North Central	1.35%	0.60%	2.70%	2.93%	--	--	0.00%
West North Central	1.77%	--	2.67%	3.20%	3.87%	0.00%	--
South Atlantic	1.41%	0.29%	2.80%	2.36%	3.85%	5.88%	1.32%
East South Central	3.87%	5.14%	3.10%	3.18%	10.98%	0.32%	--
West South Central	3.71%	2.22%	3.72%	7.53%	8.13%	4.40%	2.89%
Mountain	3.06%	1.17%	3.53%	4.95% *	--	--	0.02%
Pacific	1.01%	0.00%	5.71%	2.37%	2.53%	1.06%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	18.5%	17.5%	19.5%	20.7%	20.8%	22.1%	13.4%
Census division:							
New England	24.0%	22.5%	28.4%	26.4%	26.6%	17.9%	24.8%
Middle Atlantic	12.9%	19.4%	12.9%	21.1%	15.4%	8.4%	0.8% *
East North Central	17.1%	16.8%	16.9%	16.6%	19.2%	17.4%	15.2%
West North Central	18.5%	14.2%	32.7%	24.1% *	21.8%	--	--
South Atlantic	22.4%	17.4%	21.0%	26.4%	26.2%	29.1%	22.4%
East South Central	23.5%	23.9%	23.4%	25.3%	24.5%	17.6%	21.2%
West South Central	35.1%	31.8%	30.5% *	37.7%	40.3%	48.2%	29.9%
Mountain	19.3%	15.0%	29.8%	17.9%	27.3%	18.7%	21.4%
Pacific	10.3%	9.6%	--	13.7%	9.3%	12.8%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.33%	1.79%	1.54%	1.73%	1.75%	2.50%
Census division:							
New England	0.94%	0.00%	5.39%	3.24%	3.38%	3.25%	0.00%
Middle Atlantic	1.86%	1.58%	1.66%	4.25%	1.93%	0.33%	0.28% *
East North Central	0.85%	0.88%	2.29%	1.55%	3.38%	0.00%	0.00%
West North Central	2.30%	0.45%	9.24%	7.53% *	4.74%	--	--
South Atlantic	0.61%	0.52%	3.95%	3.87%	2.56%	1.89%	0.44%
East South Central	1.05%	1.90%	3.49%	2.61%	2.72%	0.57%	1.38%
West South Central	1.82%	1.24%	10.80% *	7.17%	4.32%	0.95%	1.39%
Mountain	1.12%	0.95%	4.75%	1.59%	5.33%	2.26%	0.56%
Pacific	0.44%	0.07%	--	2.25%	1.11%	0.00%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	33.6%	33.3%	33.9%	37.4%	32.5%	26.5%	34.2%
Census division:							
New England	47.9%	48.4%	37.4%	47.4%	52.6%	46.9%	33.8%
Middle Atlantic	48.1%	42.4%	49.7%	47.9%	45.2%	51.6%	57.3%
East North Central	41.4%	38.8%	43.7%	47.7%	36.2%	41.2%	35.7%
West North Central	32.2%	35.8%	25.4%	37.9%	28.5%	32.3%	--
South Atlantic	25.5%	28.6%	21.3%	22.1%	26.0%	22.1%	25.5%
East South Central	27.6%	26.5%	26.1%	29.3%	27.2%	29.3%	29.6%
West South Central	17.6%	14.7%	22.0%	20.9%	15.5%	16.4%	20.9%
Mountain	28.7%	31.4%	27.1%	31.2%	23.6%	26.1%	30.3%
Pacific	39.1%	36.9%	44.3%	34.3%	44.6%	32.0%	39.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.59%	0.76%	1.21%	1.22%	1.97%	0.96%	1.66%
Census division:							
New England	0.76%	0.00%	2.14%	2.01%	2.42%	0.98%	0.00%
Middle Atlantic	1.32%	1.86%	3.16%	2.11%	4.57%	1.97%	0.38%
East North Central	1.38%	0.88%	3.52%	2.77%	4.95%	0.00%	0.00%
West North Central	1.93%	1.70%	2.45%	3.44%	6.50%	6.35%	--
South Atlantic	0.58%	0.38%	2.97%	2.27%	1.99%	1.63%	0.81%
East South Central	1.10%	1.81%	3.41%	1.82%	2.99%	0.42%	1.76%
West South Central	0.92%	1.24%	3.10%	2.75%	2.07%	0.23%	0.82%
Mountain	1.09%	1.16%	2.23%	4.03%	3.60%	2.62%	0.36%
Pacific	2.01%	0.07%	3.97%	4.51%	7.13%	0.90%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	65.3%	80.3%	40.9%	53.9%	62.0%	81.9%	67.3%
Census division:							
New England	68.7%	100.0%	45.6%	33.2%	50.6%	100.0%	100.0%
Middle Atlantic	76.6%	82.1%	60.0%	59.9%	80.9%	97.9%	92.3%
East North Central	61.7%	69.0%	37.7%	57.8%	72.7%	99.1%	64.4%
West North Central	65.1%	93.9%	35.0%	41.2%	71.7%	86.0%	--
South Atlantic	79.7%	90.8%	61.0%	72.0%	68.4%	81.7%	80.3%
East South Central	74.2%	97.2%	16.2% *	67.3%	69.6%	90.6%	100.0%
West South Central	79.9%	98.0%	46.9%	56.1%	83.8%	85.5%	99.6%
Mountain	70.8%	83.0%	27.8%	50.9%	66.4%	98.8%	77.9%
Pacific	38.1%	58.3%	19.2% *	43.4%	36.8% *	30.5%	8.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.39%	0.53%	3.29%	3.24%	4.47%	3.87%	4.60%
Census division:							
New England	2.92%	0.00%	8.18%	6.78%	8.50%	0.00%	0.00%
Middle Atlantic	3.23%	2.81%	6.92%	7.05%	7.63%	0.96%	3.83%
East North Central	3.63%	2.25%	8.28%	7.86%	13.12%	0.00%	0.00%
West North Central	4.49%	0.55%	7.62%	9.97%	12.65%	6.94%	--
South Atlantic	2.02%	0.28%	9.39%	8.90%	6.75%	8.58%	2.87%
East South Central	3.65%	0.69%	5.39% *	6.58%	10.41%	1.85%	0.00%
West South Central	2.95%	0.79%	11.71%	10.78%	6.62%	1.26%	0.14%
Mountain	3.41%	1.80%	7.29%	11.35%	13.39%	0.41%	0.86%
Pacific	4.76%	0.29%	6.05% *	9.39%	15.95% *	7.44%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	34.2%	37.8%	32.4%	36.4%	32.4%	22.2%	36.2%
Census division:							
New England	48.1%	--	33.3%	47.7%	55.6%	--	--
Middle Atlantic	46.7%	62.1%	45.4%	45.5%	35.2%	--	60.6%
East North Central	46.4%	47.8%	42.8%	50.0%	--	--	35.0%
West North Central	26.4%	34.0%	23.7%	34.1%	18.5% *	21.8%	--
South Atlantic	23.9%	32.2%	17.6%	30.1%	24.3%	18.3%	23.8%
East South Central	27.1%	22.2%	26.0%	28.4%	28.6%	20.5%	--
West South Central	16.4%	10.3%	20.8%	19.9%	10.7% *	11.5%	--
Mountain	28.1%	30.7%	28.8%	30.6%	25.8%	--	22.4%
Pacific	37.0%	34.3%	45.2%	28.5%	39.4%	31.6%	41.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.87%	0.90%	1.50%	2.01%	2.58%	1.09%	1.35%
Census division:							
New England	1.87%	--	2.95%	2.67%	2.94%	--	--
Middle Atlantic	2.67%	2.69%	4.30%	3.59%	6.92%	--	1.89%
East North Central	2.48%	0.66%	4.49%	4.98%	--	--	0.00%
West North Central	2.68%	0.69%	2.46%	4.03%	6.92% *	0.00%	--
South Atlantic	1.35%	0.01%	3.42%	6.90%	3.09%	1.59%	1.93%
East South Central	2.86%	5.79%	3.98%	3.33%	8.17%	0.35%	--
West South Central	1.97%	0.34%	2.97%	4.65%	3.32% *	0.94%	--
Mountain	2.34%	2.00%	2.88%	6.08%	7.65%	--	0.02%
Pacific	1.70%	0.01%	4.54%	4.98%	4.79%	1.19%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	33.2%	32.3%	36.4%	38.3%	32.6%	27.7%	33.3%
Census division:							
New England	47.8%	48.4%	43.7%	46.9%	50.0%	46.9%	33.8%
Middle Atlantic	48.5%	39.7%	53.0%	49.7%	48.4%	51.9%	57.0%
East North Central	38.9%	35.8%	45.2%	46.1%	32.8%	41.3%	36.2%
West North Central	36.4%	35.9%	29.4%	45.1%	36.3%	35.1%	--
South Atlantic	26.0%	28.3%	24.5%	20.0%	26.9%	23.2%	26.0%
East South Central	27.7%	26.7%	26.4%	29.8%	26.6%	30.7%	29.6%
West South Central	18.0%	14.8%	23.5%	21.8%	17.0%	17.7%	20.9%
Mountain	29.0%	31.6%	23.5%	31.9%	22.6%	26.4%	33.7%
Pacific	43.1%	39.1%	40.6%	46.7%	57.4% *	32.8%	29.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.77%	0.80%	2.09%	1.45%	2.75%	1.11%	2.42%
Census division:							
New England	0.69%	0.00%	2.50%	2.76%	3.33%	0.98%	0.00%
Middle Atlantic	1.47%	1.27%	4.51%	2.48%	5.20%	1.79%	0.50%
East North Central	1.57%	1.11%	5.60%	3.11%	4.84%	0.00%	0.00%
West North Central	2.44%	1.82%	5.63%	6.00%	8.48%	6.96%	--
South Atlantic	0.62%	0.42%	4.49%	1.99%	2.55%	1.91%	0.80%
East South Central	1.11%	1.90%	4.41%	2.33%	2.57%	0.26%	1.76%
West South Central	1.04%	1.32%	5.79%	3.01%	2.35%	0.16%	0.83%
Mountain	1.18%	1.17%	3.33%	5.17%	3.85%	2.70%	0.41%
Pacific	4.48%	0.11%	7.08%	6.01%	17.87% *	0.00%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	17,939	17,352	18,337	18,890	17,771	17,051	18,490
Census division:							
New England	24,306	23,854	23,095	24,374	26,716	25,149	24,111
Middle Atlantic	22,282	19,103	22,356	22,768	24,727	19,226	16,844
East North Central	19,183	18,187	19,493	19,539	19,505	18,526	20,694
West North Central	15,648	14,657	15,505	17,869	15,018	16,648	--
South Atlantic	17,468	17,176	18,978	16,904	16,847	15,682	18,771
East South Central	14,689	13,091	15,907	13,812	15,599	16,493	16,506
West South Central	14,600	14,585	15,213	15,172	13,588	13,791	15,973
Mountain	16,821	15,235	17,475	18,445	19,310	16,873	16,197
Pacific	19,694	20,386	18,906	19,551	18,366	22,514	19,514

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	139.76	194.98	405.37	363.93	433.52	595.20	170.73
Census division:							
New England	283.02	0.00	767.14	805.49	1,108.24	148.50	0.00
Middle Atlantic	563.19	149.44	1,017.63	789.99	1,477.42	138.09	89.71
East North Central	340.62	460.98	1,203.19	771.15	987.63	0.00	0.00
West North Central	335.91	287.40	829.48	1,213.29	451.72	557.36	--
South Atlantic	230.54	72.61	1,558.43	1,063.78	724.61	298.65	327.50
East South Central	358.21	423.70	1,175.97	600.87	965.66	428.27	204.91
West South Central	311.13	626.35	806.66	1,121.66	658.00	453.79	260.37
Mountain	303.72	296.87	809.51	785.32	1,226.20	684.37	353.44
Pacific	277.72	39.61	771.52	905.86	603.66	1,623.06	270.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	18,490	19,155	18,186	18,514	18,090	18,689	18,701
Census division:							
New England	23,305	--	23,421	23,424	--	--	--
Middle Atlantic	23,282	19,812	24,109	22,556	23,768	--	--
East North Central	18,305	18,340	19,088	17,798	19,625	--	16,595
West North Central	15,642	19,093	15,166	16,225	15,474	13,368	--
South Atlantic	17,289	18,118	17,280	17,763	16,528	14,890	18,568
East South Central	14,023	10,000	15,707	14,443	11,537	13,525	--
West South Central	15,018	13,570	15,242	13,038	17,500	13,539	15,907
Mountain	17,415	16,357	17,247	18,496	19,987	--	15,774
Pacific	19,766	20,672	19,189	19,190	18,830	23,285	19,407

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	228.75	112.23	490.89	511.92	567.06	1,963.33	362.42
Census division:							
New England	734.97	--	863.21	948.75	--	--	--
Middle Atlantic	726.14	0.00	1,377.68	895.94	1,916.93	--	--
East North Central	624.25	409.71	1,651.36	834.03	1,636.29	--	0.00
West North Central	495.75	192.23	976.39	1,283.95	162.49	0.00	--
South Atlantic	441.00	1.90	1,255.90	1,970.81	964.84	1,152.91	1,031.13
East South Central	938.11	852.75	1,367.55	778.59	1,619.54	103.45	--
West South Central	791.88	104.64	1,062.12	1,209.10	1,652.45	113.18	130.55
Mountain	516.28	192.10	866.87	582.63	3,289.61	--	7.62
Pacific	371.55	3.30	1,051.71	1,128.51	698.91	1,626.70	328.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	17,641	16,948	18,613	19,244	17,579	16,527	18,374
Census division:							
New England	24,601	23,854	22,564	25,759	27,721	25,149	24,111
Middle Atlantic	21,756	19,102	19,763	22,989	25,112	18,981	16,785
East North Central	19,570	18,158	20,356	20,725	19,484	18,526	23,605
West North Central	15,654	14,315	16,778	21,221	14,465	17,373	--
South Atlantic	17,524	16,988	20,429	16,785	17,023	15,889	18,828
East South Central	14,915	13,202	16,916	13,501	17,041	17,121	16,507
West South Central	14,495	14,618	15,180	17,323	12,491	13,848	15,973
Mountain	16,590	14,961	17,967	18,393	19,131	16,885	16,423
Pacific	19,546	20,140	18,288	20,404	16,839	19,404	20,188

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	175.10	218.28	725.23	512.38	594.40	235.53	176.90
Census division:							
New England	270.64	0.00	1,472.37	1,315.15	445.14	148.50	0.00
Middle Atlantic	775.76	149.20	1,287.28	1,320.19	1,861.12	0.00	90.69
East North Central	389.62	493.34	1,327.55	1,040.31	1,125.52	0.00	0.00
West North Central	454.69	285.48	1,479.62	1,265.64	944.10	398.97	--
South Atlantic	264.16	101.77	2,602.60	1,155.05	928.82	369.27	312.79
East South Central	365.29	447.20	2,077.35	813.22	829.42	664.89	205.07
West South Central	329.89	646.26	1,222.18	1,562.28	476.03	560.97	261.64
Mountain	377.82	324.82	1,722.57	1,474.65	1,276.58	692.82	538.96
Pacific	287.18	72.71	940.70	1,207.03	571.87	0.00	129.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	3,426	2,973	3,727	3,573	3,961	3,458	3,166
Census division:							
New England	4,414	3,936	4,747	5,041	3,972	--	6,024
Middle Atlantic	3,294	3,453	2,919	3,547	3,500	1,431	758
East North Central	3,617	3,387	4,057	3,504	4,283	3,024	2,983
West North Central	3,343	1,901	4,236	4,659	4,364	--	--
South Atlantic	4,094	3,603	3,791	3,991	4,635	4,229	4,147
East South Central	3,074	2,391	2,569	2,960	4,078	3,591	3,294
West South Central	4,215	3,218	5,449	4,994	4,194	4,886	4,335
Mountain	3,106	1,849	4,322	3,612	4,801	2,833	3,662
Pacific	2,213	2,882	1,442	2,072	2,751	2,215	765

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	66.08	48.32	250.16	207.24	201.76	200.36	110.06
Census division:							
New England	161.66	0.00	771.22	385.09	660.55	--	0.00
Middle Atlantic	269.02	83.67	484.10	663.73	498.45	64.44	4.90
East North Central	235.25	166.65	1,128.36	455.63	656.23	0.00	0.00
West North Central	259.12	133.25	482.42	643.97	558.00	--	--
South Atlantic	140.66	103.87	515.56	591.58	548.12	342.39	73.75
East South Central	166.85	63.57	315.31	274.20	502.45	370.09	92.37
West South Central	187.47	243.32	548.09	641.84	358.48	54.94	241.58
Mountain	202.32	121.04	452.60	504.10	883.17	595.69	41.91
Pacific	112.32	21.13	254.37	305.21	396.21	120.84	90.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	3,442	3,489	3,663	3,534	4,096	3,084	2,145
Census division:							
New England	4,414	--	3,924	5,053	--	--	--
Middle Atlantic	4,259	5,946	3,665	4,447	4,616	--	--
East North Central	3,897	4,646	4,502 *	2,986	--	--	2,442
West North Central	4,144	870	3,681	5,020	4,809	2,763	--
South Atlantic	4,249	4,004	3,078	4,025	4,686	3,488	4,778
East South Central	2,896	2,701	2,299	3,684	3,421	1,908	--
West South Central	5,467	2,254	5,811	4,712	6,224	6,587	--
Mountain	3,596	1,377	4,006	3,935	--	--	5,521
Pacific	2,232	3,781	1,468	1,705	2,934	2,147	624

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	134.06	50.02	347.70	341.58	329.92	203.27	222.69
Census division:							
New England	411.95	--	448.06	487.93	--	--	--
Middle Atlantic	655.47	0.00	775.21	1,243.96	221.08	--	--
East North Central	597.00	80.46	1,596.73 *	705.57	--	--	0.00
West North Central	349.55	148.03	503.97	832.66	518.84	0.00	--
South Atlantic	268.40	39.15	324.84	1,049.46	804.22	449.80	175.25
East South Central	330.41	58.68	308.71	569.85	982.49	19.55	--
West South Central	437.29	342.15	666.44	737.32	872.88	131.41	--
Mountain	319.01	82.36	472.44	964.99	--	--	18.33
Pacific	150.81	0.81	314.57	320.96	456.47	174.11	83.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	3,418	2,857	3,845	3,610	3,880	3,578	3,729
Census division:							
New England	4,414	3,936	6,090 *	5,023	4,238	--	6,024
Middle Atlantic	2,785	3,450	1,816	2,606	3,052	1,317	746
East North Central	3,494	3,150	3,111	3,856	4,090	3,024	3,367
West North Central	2,734	1,980	6,325	--	--	--	--
South Atlantic	4,046	3,522	4,400	3,986	4,607	4,423	3,972
East South Central	3,134	2,380	3,935	2,602	4,311	3,947	3,295
West South Central	3,904	3,250	5,039	5,279	3,624	4,497	4,337
Mountain	2,916	1,964	5,006	3,287	4,793	2,813	2,667
Pacific	2,172	2,112	1,385 *	2,939	2,146	2,491	1,656

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	67.00	55.34	312.57	241.31	222.36	246.32	70.35
Census division:							
New England	169.80	0.00	1,899.66 *	622.59	652.34	--	0.00
Middle Atlantic	203.60	82.28	383.41	384.04	605.84	0.00	5.02
East North Central	214.51	212.66	679.32	603.82	713.41	0.00	0.00
West North Central	291.13	151.44	1,053.12	--	--	--	--
South Atlantic	140.38	110.79	920.74	656.08	549.42	376.67	84.11
East South Central	191.39	65.05	746.50	254.55	562.55	531.89	92.36
West South Central	172.64	237.18	820.82	1,045.38	217.73	56.50	243.12
Mountain	249.46	141.52	1,006.75	250.46	1,032.87	600.32	43.48
Pacific	114.51	39.66	430.17 *	567.59	495.88	0.00	96.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	19.1%	17.1%	20.3%	18.9%	22.3%	20.3%	17.1%
Census division:							
New England	18.2%	16.5%	20.6%	20.7%	14.9%	--	25.0%
Middle Atlantic	14.8%	18.1%	13.1%	15.6%	14.2%	7.4%	4.5%
East North Central	18.9%	18.6%	20.8%	17.9%	22.0%	16.3%	14.4%
West North Central	21.4%	13.0%	27.3%	26.1%	29.1%	--	--
South Atlantic	23.4%	21.0%	20.0%	23.6%	27.5%	27.0%	22.1%
East South Central	20.9%	18.3%	16.2%	21.4%	26.1%	21.8%	20.0%
West South Central	28.9%	22.1%	35.8%	32.9%	30.9%	35.4%	27.1%
Mountain	18.5%	12.1%	24.7%	19.6%	24.9%	16.8%	22.6%
Pacific	11.2%	14.1%	7.6%	10.6%	15.0%	9.8%	3.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.37%	0.26%	1.23%	1.13%	1.20%	1.60%	0.66%
Census division:							
New England	0.66%	0.00%	3.13%	1.63%	2.16%	--	0.00%
Middle Atlantic	1.14%	0.30%	1.96%	2.83%	1.81%	0.28%	0.01%
East North Central	1.10%	0.84%	4.83%	2.51%	2.74%	0.00%	0.00%
West North Central	1.70%	0.73%	3.31%	4.08%	3.27%	--	--
South Atlantic	0.86%	0.69%	1.94%	4.06%	3.49%	2.26%	0.37%
East South Central	1.10%	0.67%	2.63%	2.24%	2.87%	1.68%	0.80%
West South Central	1.13%	1.04%	3.31%	4.56%	2.40%	1.55%	1.37%
Mountain	1.24%	0.96%	2.27%	2.70%	4.95%	3.94%	0.44%
Pacific	0.57%	0.08%	1.36%	1.51%	2.01%	0.52%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	18.2%	20.1%	19.1%	22.6%	16.5%	11.5%
Census division:							
New England	18.9%	--	16.8%	21.6%	--	--	--
Middle Atlantic	18.3%	30.0%	15.2%	19.7%	19.4%	--	--
East North Central	21.3%	25.3%	23.6%	16.8%	--	--	14.7%
West North Central	26.5%	4.6%	24.3%	30.9%	31.1%	20.7%	--
South Atlantic	24.6%	22.1%	17.8%	22.7%	28.4%	23.4%	25.7%
East South Central	20.7%	27.0%	14.6%	25.5%	29.7%	14.1%	--
West South Central	36.4%	16.6%	38.1%	36.1%	35.6%	48.7%	--
Mountain	20.6%	8.4%	23.2%	21.3%	--	--	35.0%
Pacific	11.3%	18.3%	7.6%	8.9%	15.6%	9.2%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.74%	0.26%	1.73%	1.82%	1.84%	2.69%	1.34%
Census division:							
New England	1.58%	--	1.96%	2.11%	--	--	--
Middle Atlantic	2.73%	0.00%	2.96%	5.39%	1.00%	--	--
East North Central	2.73%	0.99%	6.67%	3.70%	--	--	0.00%
West North Central	2.26%	0.81%	3.55%	4.90%	3.15%	0.00%	--
South Atlantic	1.50%	0.21%	2.05%	4.94%	4.53%	4.75%	1.24%
East South Central	2.88%	2.00%	2.77%	4.36%	7.21%	0.09%	--
West South Central	2.86%	2.43%	5.19%	5.42%	5.62%	1.19%	--
Mountain	2.07%	0.54%	2.55%	4.90%	--	--	0.10%
Pacific	0.77%	0.00%	1.64%	1.67%	2.23%	0.44%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	16.9%	20.7%	18.8%	22.1%	21.6%	20.3%
Census division:							
New England	17.9%	16.5%	27.0%	19.5%	15.3%	--	25.0%
Middle Atlantic	12.8%	18.1%	9.2%	11.3%	12.2%	6.9%	4.4%
East North Central	17.9%	17.3%	15.3%	18.6%	21.0%	16.3%	14.3%
West North Central	17.5%	13.8%	37.7%	--	26.5%	--	--
South Atlantic	23.1%	20.7%	21.5%	23.7%	27.1%	27.8%	21.1%
East South Central	21.0%	18.0%	23.3%	19.3%	25.3%	23.1%	20.0%
West South Central	26.9%	22.2%	33.2%	30.5%	29.0%	32.5%	27.1%
Mountain	17.6%	13.1%	27.9%	17.9%	25.1%	16.7%	16.2%
Pacific	11.1%	10.5%	7.6% *	14.4%	12.7%	12.8%	8.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.32%	1.51%	1.40%	1.40%	1.60%	0.31%
Census division:							
New England	0.72%	0.00%	7.64%	2.55%	2.29%	--	0.00%
Middle Atlantic	0.79%	0.29%	1.55%	1.40%	2.03%	0.00%	0.01%
East North Central	1.02%	0.98%	3.06%	3.38%	2.91%	0.00%	0.00%
West North Central	1.91%	0.89%	6.79%	--	5.25%	--	--
South Atlantic	0.86%	0.78%	3.01%	4.61%	3.72%	2.06%	0.29%
East South Central	1.11%	0.68%	3.58%	2.28%	3.09%	2.21%	0.80%
West South Central	1.05%	0.95%	3.70%	6.66%	2.16%	1.72%	1.38%
Mountain	1.49%	1.14%	4.60%	1.89%	5.36%	3.97%	0.37%
Pacific	0.59%	0.17%	2.39% *	2.78%	3.03%	0.00%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	17.2%	17.3%	16.7%	16.1%	16.9%	19.6%	18.3%
Census division:							
New England	10.6%	11.6%	14.6%	10.7%	5.7% *	12.0%	32.2%
Middle Atlantic	12.1%	9.0%	16.7%	17.2%	17.9%	16.1%	1.6% *
East North Central	15.8%	17.5%	14.7%	11.9%	16.0%	17.3%	27.0%
West North Central	14.6%	17.4%	14.4%	10.6%	13.6% *	19.7%	--
South Atlantic	18.2%	15.0%	19.9%	19.1%	17.4%	18.9%	21.6%
East South Central	18.7%	19.2%	19.8%	15.1%	19.4%	20.4%	21.3%
West South Central	20.1%	22.4%	15.8%	21.8%	19.9%	16.6%	20.7%
Mountain	21.2%	25.9%	20.7%	17.4%	17.9%	22.1%	19.1%
Pacific	19.2%	18.8%	17.9%	20.4%	16.9%	27.2%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.49%	0.74%	0.68%	0.85%	0.81%	1.25%
Census division:							
New England	0.65%	0.00%	1.81%	1.43%	1.96% *	2.31%	0.00%
Middle Atlantic	1.39%	2.02%	2.22%	1.94%	3.19%	2.41%	0.63% *
East North Central	0.76%	0.83%	1.85%	1.77%	2.28%	0.00%	0.00%
West North Central	1.13%	0.87%	1.45%	1.73%	4.21% *	0.36%	--
South Atlantic	0.42%	0.54%	2.43%	1.82%	1.50%	0.61%	0.51%
East South Central	1.04%	2.10%	4.12%	1.57%	2.14%	0.46%	2.32%
West South Central	0.64%	0.86%	1.68%	1.81%	1.60%	0.21%	0.66%
Mountain	0.64%	0.40%	1.46%	1.20%	2.01%	3.13%	0.13%
Pacific	0.77%	0.04%	2.02%	1.72%	2.55%	4.28%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	64.9%	81.7%	35.4%	51.6%	62.4%	75.7%	64.5%
Census division:							
New England	77.3%	100.0%	38.0%	40.7%	81.2%	100.0%	100.0%
Middle Atlantic	65.5%	99.9%	40.3%	48.9%	71.4%	97.6%	99.4%
East North Central	69.4%	84.2%	32.0%	59.5%	85.3%	100.0%	58.5%
West North Central	56.8%	92.8%	21.0%	32.9% *	45.2% *	81.9%	--
South Atlantic	76.2%	83.3%	53.9%	87.9%	64.4%	79.2%	78.2%
East South Central	74.7%	96.5%	16.5% *	67.0%	73.8%	82.5%	100.0%
West South Central	80.1%	96.8%	46.8%	49.8%	78.1%	81.4%	99.6%
Mountain	72.0%	80.3%	31.6%	49.9%	79.0%	98.4%	65.1%
Pacific	32.7%	53.9%	31.4%	29.7%	23.3% *	19.9% *	13.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.88%	3.22%	3.54%	3.76%	5.63%	2.47%
Census division:							
New England	2.83%	0.00%	9.64%	8.21%	11.60%	0.00%	0.00%
Middle Atlantic	4.90%	0.10%	9.35%	8.69%	12.69%	1.33%	0.00%
East North Central	3.26%	1.87%	8.07%	9.98%	7.54%	0.00%	0.00%
West North Central	5.87%	0.93%	6.28%	11.67% *	20.59% *	5.76%	--
South Atlantic	2.18%	1.05%	10.01%	4.33%	6.84%	8.15%	3.47%
East South Central	3.94%	1.66%	6.15% *	7.47%	8.65%	3.40%	0.03%
West South Central	2.90%	1.60%	9.41%	9.12%	7.27%	1.02%	0.10%
Mountain	2.79%	2.00%	8.11%	9.70%	8.64%	0.72%	0.91%
Pacific	2.48%	0.17%	7.81%	8.61%	8.22% *	8.30% *	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	17.8%	18.2%	17.4%	16.5%	16.7%	21.9%	21.0%
Census division:							
New England	7.8%	--	14.9%	9.5%	2.3% *	--	--
Middle Atlantic	17.4%	0.1% *	22.8%	20.8%	21.0%	--	0.1%
East North Central	14.1%	11.1%	15.7%	12.0%	--	--	30.9%
West North Central	14.8%	19.5%	16.3%	10.9%	17.1% *	17.2%	--
South Atlantic	20.0%	30.5%	19.4%	11.3% *	18.2%	17.7%	22.3%
East South Central	18.0%	20.2%	19.7%	14.7%	17.7%	26.6%	--
West South Central	18.6%	24.9%	14.9%	23.6%	18.7%	14.8%	--
Mountain	19.9%	29.4%	20.8%	17.4%	12.2%	--	22.3%
Pacific	19.8%	19.3%	15.6%	21.0%	18.1%	31.0%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.51%	0.97%	0.98%	1.28%	2.81%	0.25%
Census division:							
New England	1.08%	--	1.99%	1.60%	1.39% *	--	--
Middle Atlantic	1.92%	0.09% *	3.65%	2.89%	4.65%	--	0.03%
East North Central	1.29%	1.17%	2.57%	2.68%	--	--	0.00%
West North Central	2.09%	0.44%	1.65%	1.74%	7.84% *	0.00%	--
South Atlantic	0.92%	0.29%	3.26%	3.41% *	2.28%	0.58%	0.37%
East South Central	2.21%	1.21%	4.88%	2.40%	2.66%	0.38%	--
West South Central	1.42%	1.74%	1.92%	2.83%	3.24%	0.23%	--
Mountain	0.95%	0.50%	1.65%	1.74%	1.99%	--	0.01%
Pacific	0.80%	0.00%	2.14%	2.17%	2.15%	4.69%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	16.9%	17.1%	15.5%	15.7%	17.0%	18.9%	17.1%
Census division:							
New England	11.9%	11.6%	14.3%	12.9%	8.8% *	12.0%	32.2%
Middle Atlantic	10.5%	10.2%	12.0%	14.6%	16.9%	--	1.7% *
East North Central	16.7%	19.7%	12.9%	11.8%	17.0%	17.6%	24.8%
West North Central	14.4%	17.3%	10.0%	10.1% *	10.9% *	20.4%	--
South Atlantic	17.7%	13.6%	20.3%	21.1%	16.9%	19.2%	21.4%
East South Central	19.0%	19.2%	20.5%	15.2%	20.2%	19.4%	21.3%
West South Central	20.5%	22.4%	16.8%	20.2%	20.3%	17.0%	20.7%
Mountain	21.8%	25.2%	20.4%	17.4%	20.4%	22.2%	17.8%
Pacific	18.2%	18.3%	26.8%	19.0%	13.8% *	18.2%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.51%	1.12%	0.92%	1.09%	0.62%	1.70%
Census division:							
New England	0.78%	0.00%	3.45%	2.80%	3.35% *	2.31%	0.00%
Middle Atlantic	1.52%	2.07%	2.50%	2.43%	3.81%	--	0.73% *
East North Central	0.89%	0.88%	2.26%	2.28%	2.50%	0.00%	0.00%
West North Central	1.18%	0.94%	2.64%	3.76% *	3.76% *	0.21%	--
South Atlantic	0.46%	0.64%	3.54%	1.94%	1.73%	0.67%	0.64%
East South Central	1.18%	2.17%	2.57%	2.05%	2.83%	0.63%	2.33%
West South Central	0.71%	0.85%	2.81%	2.20%	1.89%	0.28%	0.66%
Mountain	0.78%	0.42%	2.95%	1.65%	2.47%	3.18%	0.17%
Pacific	1.51%	0.07%	3.17%	2.78%	6.04% *	0.00%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	74.1%	70.8%	82.6%	76.5%	79.0%	87.3%	57.7%
Census division:							
New England	86.5%	97.6%	77.9%	82.3%	76.3%	64.9%	99.2%
Middle Atlantic	33.2%	33.7%	56.6%	35.4%	46.1%	58.9%	0.5% *
East North Central	87.6%	87.2%	90.3%	86.0%	96.7%	86.3%	63.9%
West North Central	94.6%	98.4%	93.8%	95.2%	93.0%	87.2%	--
South Atlantic	82.9%	81.2%	90.4%	83.5%	94.0%	90.7%	70.1%
East South Central	91.1%	93.0%	86.8%	92.4%	94.1%	87.4%	79.8%
West South Central	78.4%	59.9%	86.0%	87.5%	76.7%	95.0%	90.4%
Mountain	96.9%	95.7%	94.4%	96.9%	100.0%	100.0%	94.3%
Pacific	53.9%	45.0%	67.3%	68.7%	58.4%	61.9%	46.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	2.12%	1.75%	2.14%	2.49%	1.63%	4.05%
Census division:							
New England	1.81%	0.00%	4.68%	3.59%	6.23%	10.95%	0.00%
Middle Atlantic	4.41%	9.92%	6.38%	6.13%	10.23%	8.23%	0.21% *
East North Central	2.11%	4.79%	4.21%	4.98%	2.26%	0.00%	0.00%
West North Central	1.37%	0.28%	2.61%	2.63%	4.73%	3.83%	--
South Atlantic	1.15%	0.80%	4.47%	5.13%	2.01%	3.53%	2.78%
East South Central	1.61%	1.99%	3.97%	3.06%	3.79%	1.36%	7.87%
West South Central	5.23%	15.88%	4.21%	4.11%	6.80%	2.14%	2.60%
Mountain	0.48%	0.48%	2.45%	2.17%	0.00%	0.00%	0.64%
Pacific	2.62%	0.28%	6.42%	7.19%	8.50%	10.06%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1,457	1,016	1,897	1,710	1,519	1,740	1,358
Census division:							
New England	1,085	962	1,194	1,082	1,356	--	279
Middle Atlantic	1,121	611	1,740	1,383	1,054	1,092	--
East North Central	1,474	1,121	1,629	1,673	1,650	1,248	1,260
West North Central	1,858	1,172	2,103	2,363	1,792	1,987	--
South Atlantic	1,445	1,259	1,957	1,839	1,478	1,638	1,207
East South Central	1,401	1,148	1,841	1,452	1,423	1,266	1,683
West South Central	1,605	841	2,155	1,924	1,552	2,078	1,583
Mountain	1,632	970	2,316	1,903	1,990	1,916	1,261
Pacific	1,034	555	1,238	1,202	1,067	1,561	1,545

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	25.11	21.80	73.38	66.93	73.03	70.90	21.59
Census division:							
New England	38.86	0.00	153.21	118.94	133.08	--	0.00
Middle Atlantic	142.73	19.97	398.80	322.04	180.44	0.23	--
East North Central	65.34	60.67	176.71	152.89	180.96	0.00	0.00
West North Central	83.24	26.35	141.04	249.84	176.73	192.54	--
South Atlantic	38.41	22.84	217.03	185.55	122.12	92.74	45.77
East South Central	53.81	107.91	194.05	112.88	103.90	77.92	32.21
West South Central	77.66	57.36	168.09	159.40	201.18	3.86	52.65
Mountain	105.39	37.35	251.00	210.53	314.69	414.33	22.75
Pacific	84.12	5.74	265.42	193.66	285.47	366.42	32.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	2,678	1,881	3,342	3,295	2,666	3,046	2,724
Census division:							
New England	2,178	1,840	3,044	2,108	2,777	--	556
Middle Atlantic	2,119	1,445	2,850	2,364	1,906	3,147	953
East North Central	2,961	2,075	3,344	3,687	3,082	2,364	1,775
West North Central	3,131	1,571	3,554	4,688	3,135	2,997	--
South Atlantic	2,731	2,087	3,644	3,140	3,287	2,911	2,539
East South Central	2,598	2,316	3,376	2,689	2,373	2,304	3,170
West South Central	3,680	2,176	4,303	4,851	3,616	4,216	3,366
Mountain	2,708	1,940	3,927	3,107	3,346	2,994	2,319
Pacific	2,056	1,415	2,199	2,330	1,680 *	3,656	3,189

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	72.87	43.32	160.35	196.95	228.76	153.00	73.79
Census division:							
New England	92.34	0.00	422.42	227.93	285.70	--	0.00
Middle Atlantic	225.06	32.40	553.10	476.02	475.59	0.03	46.27
East North Central	158.65	145.06	338.85	434.02	295.43	0.00	0.00
West North Central	302.56	80.71	308.87	820.55	839.70	583.34	--
South Atlantic	85.36	108.27	573.84	346.16	234.12	247.29	203.60
East South Central	131.44	240.15	470.80	287.04	229.88	162.94	54.55
West South Central	189.36	93.79	409.43	667.41	432.16	43.83	175.06
Mountain	112.19	64.85	381.08	392.46	426.21	352.94	53.72
Pacific	256.55	20.34	412.51	392.84	590.88 *	809.84	90.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	74.0%	82.7%	65.3%	67.6%	68.9%	72.6%	78.8%
Census division:							
New England	72.8%	80.8%	66.2%	64.6%	65.3%	88.1%	100.0%
Middle Atlantic	87.6%	96.5%	70.8%	86.5%	75.6%	90.9%	98.5%
East North Central	67.3%	79.4%	63.6%	56.0%	57.9%	86.8%	86.1%
West North Central	60.9%	68.6%	57.2%	47.3%	66.0%	69.6%	--
South Atlantic	77.3%	80.9%	74.4%	72.0%	75.6%	72.4%	79.7%
East South Central	69.9%	75.3%	68.8%	59.5%	77.8%	59.5%	59.8%
West South Central	77.1%	92.8%	71.5%	69.5%	70.1%	74.4%	75.2%
Mountain	63.1%	82.7%	50.2%	58.8%	55.4%	43.4%	58.7%
Pacific	74.3%	80.4%	58.9%	79.3%	66.9%	91.8%	70.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.90%	1.11%	2.15%	2.21%	2.77%	2.62%	1.72%
Census division:							
New England	2.05%	0.00%	6.26%	5.25%	6.02%	4.90%	0.00%
Middle Atlantic	2.35%	1.33%	5.94%	4.26%	9.14%	1.28%	0.12%
East North Central	2.73%	2.20%	6.23%	6.44%	9.27%	0.00%	0.00%
West North Central	3.13%	3.37%	5.12%	8.18%	8.15%	9.11%	--
South Atlantic	1.80%	4.31%	5.53%	5.91%	4.12%	4.52%	3.11%
East South Central	2.34%	3.81%	5.91%	5.64%	5.27%	0.46%	3.28%
West South Central	2.37%	1.40%	5.24%	5.22%	6.41%	0.55%	1.75%
Mountain	2.77%	1.62%	6.41%	7.57%	9.73%	5.69%	1.52%
Pacific	2.55%	0.22%	7.02%	5.15%	8.89%	2.15%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	22.63	21.67	24.56	24.03	23.47	25.50	19.71
Census division:							
New England	18.18	15.92	22.09	21.13	18.02	26.09	16.76
Middle Atlantic	18.34	19.79	17.67	18.25	18.95	29.86	15.43
East North Central	23.92	22.34	24.05	27.30	24.04	26.68	18.60
West North Central	26.28	26.31	26.92	30.87	24.97	19.41	--
South Atlantic	22.64	21.80	24.90	26.06	24.34	25.05	19.65
East South Central	27.32	25.29	29.80	29.45	27.29	28.87	26.07
West South Central	27.90	26.34	28.88	28.11	27.23	31.85	29.11
Mountain	26.18	26.14	28.54	24.93	29.38	27.51	20.96
Pacific	18.59	17.20	20.31	20.76	19.56	18.32	17.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.21	0.22	0.51	0.58	0.53	0.54	0.57
Census division:							
New England	0.29	0.00	0.89	0.57	0.73	2.89	0.00
Middle Atlantic	0.54	0.30	1.10	1.18	1.45	0.82	0.69
East North Central	0.43	0.44	1.34	1.09	1.12	0.00	0.00
West North Central	0.78	0.66	1.22	1.98	0.91	2.75	--
South Atlantic	0.35	0.02	1.57	1.58	1.30	0.56	0.52
East South Central	0.53	1.04	1.68	0.91	1.09	1.55	1.52
West South Central	0.47	0.71	0.93	1.29	1.29	0.34	1.02
Mountain	0.63	0.64	1.46	2.03	2.43	2.17	0.03
Pacific	0.33	0.05	1.36	1.22	1.06	0.53	0.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	19.7%	20.2%	18.8%	19.3%	20.9%	18.6%
Census division:							
New England	19.8%	21.3%	19.5%	19.0%	14.5%	--	--
Middle Atlantic	15.6%	19.7%	--	14.3%	15.9%	--	--
East North Central	17.3%	21.1%	19.4%	12.5%	15.6%	35.1%	20.0%
West North Central	19.9%	20.1%	21.2%	19.5%	20.1%	17.2%	--
South Atlantic	20.1%	20.1%	23.0%	21.9%	20.6%	20.8%	17.9%
East South Central	19.7%	19.9%	21.6%	22.4%	19.5%	18.0%	15.0%
West South Central	23.8%	18.5%	23.4%	25.3%	24.7%	25.1%	23.5%
Mountain	19.5%	18.2%	21.8%	20.8%	20.2%	17.0%	19.8%
Pacific	18.2%	18.4%	17.5%	17.8%	19.1%	17.2%	16.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.22%	0.14%	0.70%	0.63%	0.59%	0.50%	0.51%
Census division:							
New England	0.63%	0.00%	0.86%	0.63%	1.67%	--	--
Middle Atlantic	1.37%	0.12%	--	1.98%	2.19%	--	--
East North Central	0.87%	0.81%	2.10%	1.21%	1.95%	0.00%	0.00%
West North Central	0.65%	0.74%	1.46%	1.51%	1.71%	0.00%	--
South Atlantic	0.29%	0.03%	2.13%	0.81%	0.87%	0.75%	1.04%
East South Central	0.54%	0.26%	0.88%	1.15%	1.23%	2.00%	0.05%
West South Central	0.57%	0.59%	1.20%	1.44%	1.51%	0.02%	0.32%
Mountain	0.57%	0.58%	0.91%	1.06%	1.96%	1.40%	0.00%
Pacific	0.46%	0.09%	1.59%	1.68%	0.85%	0.00%	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	22.3%	18.6%	21.0%	23.9%	28.3%	26.1%	18.1%
Census division:							
New England	15.6%	19.1%	15.1%	10.8% *	14.3%	28.2%	0.0%
Middle Atlantic	7.3%	2.5% *	6.4% *	8.0% *	22.5% *	0.0% *	0.0% *
East North Central	24.4%	18.2%	21.8%	25.6%	38.4%	24.4%	12.5%
West North Central	29.4%	29.0%	26.0%	28.7%	33.3%	30.4%	--
South Atlantic	25.8%	28.7%	17.5%	26.8%	29.5%	26.0%	21.1%
East South Central	30.5%	24.8%	21.1%	35.6%	27.2%	39.5%	60.4%
West South Central	16.9%	6.7%	17.4%	23.9%	19.8%	17.6%	23.0%
Mountain	33.7%	17.4%	25.5%	52.7%	38.4%	55.5%	30.1%
Pacific	22.8%	19.7%	42.6%	21.0%	30.4% *	8.0%	16.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	1.11%	1.72%	2.02%	2.85%	2.55%	1.79%
Census division:							
New England	1.31%	0.00%	4.08%	3.28% *	4.05%	4.20%	0.00%
Middle Atlantic	1.97%	1.22% *	2.69% *	3.31% *	8.62% *	0.03% *	0.01% *
East North Central	2.58%	1.64%	5.02%	5.78%	9.33%	0.00%	0.00%
West North Central	2.99%	3.46%	4.72%	6.51%	9.30%	9.11%	--
South Atlantic	1.90%	3.84%	4.29%	5.92%	5.28%	4.15%	3.14%
East South Central	2.81%	3.81%	4.87%	5.44%	6.80%	0.51%	10.93%
West South Central	1.85%	1.28%	4.06%	5.12%	5.01%	0.39%	1.66%
Mountain	2.71%	1.62%	5.40%	7.21%	9.13%	5.99%	0.98%
Pacific	2.67%	0.22%	6.81%	5.99%	9.34% *	2.10%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	95.7%	99.3%	87.0%	92.0%	94.5%	99.6%	98.5%
Census division:							
New England	89.0%	89.3%	85.2%	78.4%	97.5%	96.4%	100.0%
Middle Atlantic	89.7%	99.2%	62.4%	82.8%	87.7%	83.0%	98.2%
East North Central	98.1%	100.0%	97.5%	96.4%	97.0%	100.0%	100.0%
West North Central	92.4%	99.6%	85.5%	92.0%	90.3%	100.0%	--
South Atlantic	98.5%	100.0%	94.5%	98.0%	98.4%	100.0%	97.0%
East South Central	95.4%	99.7%	80.7%	91.2%	99.5%	100.0%	100.0%
West South Central	97.5%	100.0%	91.1%	95.7%	96.6%	100.0%	100.0%
Mountain	96.4%	99.6%	84.7%	90.4%	98.2%	100.0%	100.0%
Pacific	94.8%	100.0%	86.6%	92.9%	85.8%	99.7%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.03%	1.66%	1.32%	1.60%	0.03%	0.05%
Census division:							
New England	1.54%	0.00%	4.66%	5.70%	1.54%	1.39%	0.00%
Middle Atlantic	2.09%	0.14%	8.20%	5.14%	6.71%	2.64%	0.25%
East North Central	0.88%	0.00%	1.25%	2.34%	3.02%	0.00%	0.00%
West North Central	2.51%	0.19%	4.45%	5.01%	7.92%	0.00%	--
South Atlantic	0.26%	0.00%	2.61%	1.32%	0.88%	0.02%	0.18%
East South Central	1.15%	0.09%	5.65%	3.63%	0.37%	0.00%	0.00%
West South Central	0.78%	0.00%	2.67%	2.96%	2.16%	0.00%	0.00%
Mountain	1.26%	0.04%	6.29%	5.74%	1.74%	0.00%	0.00%
Pacific	1.94%	0.00%	5.78%	3.66%	7.68%	0.06%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	89.3%	97.1%	79.1%	78.7%	84.7%	96.9%	98.6%
Census division:							
New England	64.5%	76.8%	75.8%	52.5%	49.9%	--	100.0%
Middle Atlantic	79.6%	100.0%	59.2%	60.1%	68.2%	72.6%	99.1%
East North Central	91.1%	94.2%	89.1%	88.0%	89.1%	100.0%	100.0%
West North Central	89.6%	99.7%	80.9%	78.7%	92.7%	100.0%	--
South Atlantic	96.9%	100.0%	94.1%	92.3%	91.8%	99.4%	97.9%
East South Central	89.8%	99.8%	69.8%	79.7%	93.0%	92.8%	100.0%
West South Central	95.4%	100.0%	84.3%	94.7%	94.2%	100.0%	100.0%
Mountain	98.4%	100.0%	90.7%	100.0%	95.3%	100.0%	100.0%
Pacific	93.5%	100.0%	80.6%	83.9%	90.0%	99.8%	97.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.83%	0.11%	2.64%	2.53%	2.76%	0.77%	0.15%
Census division:							
New England	2.88%	0.00%	6.13%	6.92%	8.58%	--	0.00%
Middle Atlantic	3.48%	0.00%	6.84%	7.15%	10.65%	4.86%	0.28%
East North Central	2.13%	0.47%	5.51%	4.63%	7.74%	0.00%	0.00%
West North Central	2.72%	0.14%	5.93%	8.21%	4.74%	0.00%	--
South Atlantic	0.88%	0.00%	2.42%	4.39%	3.67%	0.11%	0.17%
East South Central	2.52%	0.08%	11.79%	6.16%	4.28%	4.44%	0.00%
West South Central	1.24%	0.00%	6.37%	3.33%	2.43%	0.00%	0.00%
Mountain	0.59%	0.00%	3.70%	0.00%	2.72%	0.00%	0.00%
Pacific	1.75%	0.00%	8.29%	4.81%	5.60%	0.05%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	4,092	4,211	4,105	4,174	3,995	4,176	3,848
Census division:							
New England	3,985	4,224	3,966	3,916	3,660	3,914	4,660
Middle Atlantic	4,548	5,551	3,455	4,095	3,840	5,014	4,185
East North Central	3,216	3,038	3,257	3,426	3,493	2,554	2,554
West North Central	4,156	3,247	4,079	4,687	4,818	3,668	--
South Atlantic	3,996	4,217	4,250	4,338	3,853	3,875	3,736
East South Central	4,603	4,555	4,730	5,056	4,745	3,869	3,305
West South Central	5,565	6,448	5,209	5,243	4,939	5,738	5,592
Mountain	4,553	4,500	3,992	4,336	4,685	4,943	4,699
Pacific	2,507	2,441	3,125	3,290	2,084	2,364	2,320

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	64.45	167.90	107.59	109.28	135.28	103.54	71.57
Census division:							
New England	92.82	0.00	305.47	229.53	253.36	591.19	0.00
Middle Atlantic	341.19	745.95	420.56	349.93	501.89	173.78	40.78
East North Central	120.14	62.53	237.82	254.53	466.08	0.00	0.00
West North Central	162.41	58.90	209.71	326.80	464.72	259.47	--
South Atlantic	57.77	28.40	359.07	241.29	165.56	166.02	106.50
East South Central	171.70	359.70	387.92	320.44	312.30	79.79	497.10
West South Central	185.96	381.85	246.17	317.99	338.90	83.47	159.51
Mountain	96.97	137.06	199.25	223.88	253.67	349.31	22.89
Pacific	101.81	6.29	251.84	423.45	202.77	249.59	43.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	7,397	7,701	7,651	7,534	6,928	7,518	7,064
Census division:							
New England	7,621	7,880	7,250	7,578	6,866	9,003	9,322
Middle Atlantic	8,530	10,851	7,163	7,334	5,731	10,168	8,691
East North Central	6,460	5,756	6,370	6,793	8,196	5,353	4,522
West North Central	6,363	4,792	7,546	7,570	6,755	5,930	--
South Atlantic	7,363	7,338	7,069	7,578	7,925	7,487	6,891
East South Central	10,197	11,478	11,053	10,783	9,465	8,056	6,693
West South Central	11,128	12,669	11,418	10,530	10,117	11,549	10,593
Mountain	8,695	9,056	7,699	7,752	9,218	9,206	8,612
Pacific	5,251	5,592	7,144	6,503	4,511	4,772	4,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	160.21	380.72	337.17	282.07	361.10	249.03	238.63
Census division:							
New England	183.66	0.00	684.29	503.34	717.30	915.70	0.00
Middle Atlantic	696.42	1,794.30	921.12	797.19	718.75	597.95	75.27
East North Central	290.04	169.14	539.51	616.21	1,120.90	0.00	0.00
West North Central	322.16	231.87	524.87	750.85	1,060.82	1,065.20	--
South Atlantic	145.77	240.16	700.04	581.91	383.08	347.76	266.71
East South Central	513.42	834.37	992.77	982.50	1,210.42	243.72	1,085.18
West South Central	385.55	815.51	1,394.72	777.97	778.33	147.35	431.94
Mountain	192.96	239.23	432.42	385.18	913.55	278.83	143.98
Pacific	193.63	13.71	592.91	693.81	545.22	678.43	92.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	27.9%	14.7%	42.3%	36.2%	33.1%	41.9%	19.3%
Census division:							
New England	32.5%	26.0%	29.4%	32.2%	46.4%	29.9%	0.0%
Middle Atlantic	8.2%	1.2% *	29.8%	10.0% *	14.4% *	22.8%	0.0% *
East North Central	37.1%	28.5%	35.2%	43.0%	52.5%	12.7%	19.7%
West North Central	44.2%	23.0%	51.8%	53.0%	50.3%	38.2%	--
South Atlantic	26.8%	16.8%	49.9%	41.8%	32.8%	38.7%	15.2%
East South Central	38.1%	36.4%	43.4%	40.8%	41.8%	20.4%	--
West South Central	31.4%	8.2%	46.6%	49.6%	25.1%	57.4%	41.7%
Mountain	41.3%	15.7%	54.9%	60.3%	49.8%	68.3%	21.5%
Pacific	12.2%	2.7%	22.8%	11.0%	15.8% *	24.6% *	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	1.22%	2.44%	2.35%	2.91%	2.42%	1.49%
Census division:							
New England	2.06%	0.00%	6.16%	4.68%	6.37%	4.38%	0.00%
Middle Atlantic	2.04%	0.40% *	7.85%	3.20% *	8.86% *	3.55%	0.03% *
East North Central	3.35%	2.89%	6.64%	6.79%	12.19%	0.00%	0.00%
West North Central	3.67%	1.04%	5.50%	8.38%	10.74%	6.11%	--
South Atlantic	1.88%	3.39%	8.34%	7.31%	5.89%	3.72%	2.27%
East South Central	3.79%	8.84%	6.97%	6.30%	8.25%	3.60%	--
West South Central	2.82%	1.64%	6.12%	6.44%	6.01%	1.14%	3.50%
Mountain	3.26%	1.45%	6.64%	7.24%	9.51%	7.24%	0.59%
Pacific	1.72%	0.15%	5.65%	2.59%	6.60% *	13.07% *	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	42.8%	44.0%	34.3%	47.6%	46.2%	43.0%	34.8%
Census division:							
New England	41.7%	3.0%	75.6%	53.3%	56.1%	--	--
Middle Atlantic	30.7% *	--	49.1% *	--	--	0.2% *	--
East North Central	56.3%	63.0%	39.2%	50.8%	61.5%	100.0%	81.0%
West North Central	47.4%	81.2%	32.6%	67.6%	38.8% *	2.9%	--
South Atlantic	37.8%	23.7%	23.0% *	31.6%	50.5%	48.6%	34.9%
East South Central	24.9%	14.2% *	34.0%	32.6%	16.5% *	--	49.8%
West South Central	32.8%	87.5%	27.2%	27.6% *	22.0% *	30.5%	39.0%
Mountain	65.5%	79.9%	40.9%	68.2%	66.4%	--	75.7%
Pacific	43.0%	66.1%	38.4% *	69.4%	78.7%	--	0.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.88%	3.69%	3.35%	4.01%	5.13%	4.61%	2.10%
Census division:							
New England	4.79%	0.00%	8.95%	8.65%	10.36%	--	--
Middle Atlantic	9.66% *	--	16.06% *	--	--	0.11% *	--
East North Central	5.80%	2.83%	10.55%	10.67%	14.82%	0.00%	0.00%
West North Central	5.43%	3.10%	6.91%	9.40%	12.95% *	0.00%	--
South Atlantic	3.85%	4.49%	8.15% *	9.38%	9.53%	7.48%	6.02%
East South Central	4.13%	5.47% *	9.51%	9.00%	6.01% *	--	0.85%
West South Central	3.17%	2.51%	7.32%	8.37% *	9.02% *	0.08%	2.38%
Mountain	5.55%	2.91%	9.57%	11.00%	12.21%	--	0.00%
Pacific	8.91%	2.73%	13.34% *	13.37%	16.52%	--	0.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	29.0%	15.3%	14.2%	19.3%	18.8%	38.4%
Census division:							
New England	33.4%	50.2%	18.4%	13.2% *	26.3%	56.5%	67.7%
Middle Atlantic	24.8%	32.1%	12.3% *	14.9% *	19.8% *	0.0% *	35.7%
East North Central	20.8%	36.4%	12.4% *	6.2% *	16.5% *	31.3%	41.0%
West North Central	15.6%	28.5%	14.5% *	7.9% *	8.4% *	26.2%	--
South Atlantic	18.6%	16.4%	17.9% *	11.2% *	6.7% *	9.3% *	39.8%
East South Central	8.7%	8.4%	16.6% *	5.6% *	6.7% *	15.5%	--
West South Central	19.3%	17.9%	12.9% *	22.1%	22.7%	18.9%	19.0%
Mountain	15.5%	19.9%	7.1% *	--	10.3% *	24.5%	29.1%
Pacific	48.9%	51.8%	33.3%	35.3%	47.9%	44.9%	63.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.75%	1.26%	1.80%	1.85%	2.40%	1.65%	1.17%
Census division:							
New England	2.10%	0.00%	4.94%	4.08% *	7.77%	0.79%	0.00%
Middle Atlantic	2.14%	4.08%	4.47% *	4.95% *	7.58% *	0.01% *	0.82%
East North Central	2.44%	3.63%	4.50% *	3.63% *	8.47% *	0.00%	0.00%
West North Central	2.07%	2.88%	4.46% *	4.36% *	4.84% *	5.99%	--
South Atlantic	1.05%	0.54%	5.49% *	5.00% *	2.20% *	3.01% *	2.31%
East South Central	1.48%	2.51%	5.33% *	2.70% *	3.39% *	3.43%	--
West South Central	2.38%	4.45%	5.04% *	5.08%	6.44%	1.66%	1.17%
Mountain	1.71%	3.49%	3.34% *	--	4.69% *	5.71%	0.89%
Pacific	2.81%	0.22%	6.35%	9.74%	8.84%	7.90%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	6.8%	7.2% *	9.5%	11.3%	7.5%	0.3%	0.9%
Census division:							
New England	7.4%	0.0%	26.5%	19.6%	1.8% *	0.0%	0.0%
Middle Atlantic	2.0% *	0.0%	2.9% *	3.0% *	5.9% *	2.3% *	0.2% *
East North Central	5.0% *	0.0%	6.7% *	12.6% *	--	0.0%	0.0%
West North Central	3.9% *	0.0%	2.5% *	6.4% *	7.0% *	2.3%	--
South Atlantic	4.5%	3.0%	18.3% *	9.5% *	6.0% *	0.0% *	2.2%
East South Central	4.8%	0.0%	11.8% *	8.2% *	6.4% *	0.0%	0.0%
West South Central	16.7% *	39.0% *	12.7%	--	16.4% *	0.0%	0.0%
Mountain	4.2% *	1.0% *	7.2% *	19.9% *	0.0%	0.0%	0.0%
Pacific	7.4%	5.3%	8.2% *	21.9%	6.7% *	1.5%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	1.05%	3.16% *	1.52%	1.59%	1.68%	0.04%	0.11%
Census division:							
New England	1.25%	0.00%	6.06%	4.17%	1.28% *	0.00%	0.00%
Middle Atlantic	1.04% *	0.00%	1.98% *	1.67% *	5.49% *	1.64% *	0.08% *
East North Central	1.54% *	0.00%	4.17% *	4.75% *	--	0.00%	0.00%
West North Central	1.55% *	0.00%	1.79% *	4.88% *	4.07% *	0.37%	--
South Atlantic	0.78%	0.10%	7.69% *	4.16% *	2.37% *	0.03% *	0.25%
East South Central	1.19%	0.00%	4.19% *	3.07% *	3.32% *	0.00%	0.00%
West South Central	5.53% *	16.37% *	3.55%	--	6.05% *	0.00%	0.00%
Mountain	1.42% *	0.51% *	2.92% *	7.61% *	0.00%	0.00%	0.00%
Pacific	1.53%	0.02%	3.51% *	5.35%	5.03% *	0.27%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	38.7%	48.3%	25.4%	32.5%	35.8%	37.5%	41.4%
Census division:							
New England	23.7%	23.8%	15.8%	30.9%	21.7%	--	32.3%
Middle Atlantic	61.0%	66.7%	39.8%	69.1%	48.8%	74.8%	64.1%
East North Central	33.3%	35.0%	36.9%	28.9%	27.7% *	56.0%	39.3%
West North Central	32.2%	48.4%	20.9%	28.5%	31.0% *	33.3%	--
South Atlantic	48.4%	63.8%	11.4% *	27.0%	52.3%	49.8%	42.8%
East South Central	45.7%	55.1%	27.3%	38.9%	40.4%	64.1%	66.5%
West South Central	28.5%	34.9% *	20.6%	15.5% *	28.6%	21.3%	39.3%
Mountain	37.4%	63.5%	30.0%	16.2%	33.6%	7.2%	49.4%
Pacific	28.5%	35.9%	25.9%	29.4%	26.9% *	29.0%	14.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	2.42%	2.11%	2.36%	2.98%	2.15%	1.98%
Census division:							
New England	2.00%	0.00%	4.18%	5.57%	5.79%	--	0.00%
Middle Atlantic	2.87%	4.45%	7.96%	6.12%	9.39%	4.98%	0.81%
East North Central	3.02%	3.23%	7.03%	6.16%	10.50% *	0.00%	0.00%
West North Central	3.40%	3.53%	4.38%	6.98%	10.38% *	0.49%	--
South Atlantic	1.84%	2.75%	3.54% *	6.47%	6.38%	3.89%	2.62%
East South Central	3.65%	8.46%	6.00%	6.20%	7.71%	5.83%	9.55%
West South Central	4.03%	13.30% *	4.87%	4.86% *	7.39%	0.52%	4.55%
Mountain	2.65%	2.70%	5.65%	4.84%	8.30%	1.93%	1.37%
Pacific	2.29%	0.12%	5.37%	7.57%	8.24% *	5.39%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	3.1%	0.8%	7.6%	5.8%	4.4%	1.4% *	0.0%
Census division:							
New England	3.0%	0.0%	10.0% *	4.1% *	3.7% *	--	0.0%
Middle Atlantic	4.0% *	0.0%	15.2% *	3.1% *	11.1% *	0.0%	0.0%
East North Central	3.8% *	0.0%	8.9% *	9.3% *	0.0%	0.0%	0.0%
West North Central	4.1%	0.0%	10.3%	4.2% *	--	0.0%	--
South Atlantic	1.8%	0.0%	2.5% *	10.6% *	2.2% *	2.1% *	0.0%
East South Central	2.7%	0.0%	0.9% *	6.6% *	4.7% *	0.0%	0.0%
West South Central	4.0% *	0.0%	7.1% *	8.2% *	7.2% *	2.3%	0.0%
Mountain	1.5% *	0.0%	0.8% *	0.0%	6.3% *	0.0%	0.0%
Pacific	3.0%	4.2%	9.7% *	2.4% *	2.7% *	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.36%	0.03%	1.16%	1.12%	1.27%	0.43% *	0.00%
Census division:							
New England	0.67%	0.00%	4.27% *	1.45% *	1.53% *	--	0.00%
Middle Atlantic	1.56% *	0.00%	4.70% *	2.08% *	8.10% *	0.00%	0.00%
East North Central	1.18% *	0.00%	3.73% *	3.81% *	0.00%	0.00%	0.00%
West North Central	1.12%	0.00%	3.01%	2.39% *	--	0.00%	--
South Atlantic	0.52%	0.00%	1.78% *	4.50% *	1.30% *	1.01% *	0.00%
East South Central	0.78%	0.00%	0.81% *	2.55% *	2.18% *	0.00%	0.00%
West South Central	1.49% *	0.00%	2.84% *	4.01% *	4.74% *	0.04%	0.00%
Mountain	0.93% *	0.00%	0.60% *	0.00%	4.09% *	0.00%	0.00%
Pacific	0.47%	0.02%	4.60% *	1.84% *	1.16% *	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	6.5%	14.5%	17.2%	15.3%	18.0%	6.7%
Census division:							
New England	13.6%	0.8%	22.3%	17.2%	26.1%	29.9%	0.0%
Middle Atlantic	2.5% *	0.0%	14.6% *	3.0% *	2.4% *	0.0% *	0.0% *
East North Central	20.9%	18.0%	13.8%	21.8%	32.2% *	12.7%	15.9%
West North Central	21.0%	18.7%	16.9%	35.8%	19.5% *	1.1%	--
South Atlantic	10.1%	4.0%	11.5% *	13.2% *	16.6%	18.8%	5.3%
East South Central	9.5%	5.2%	14.7%	13.3%	6.9%	14.5%	--
West South Central	10.3%	7.2%	12.7% *	13.7% *	5.5% *	17.5%	16.2%
Mountain	27.1%	12.5%	22.4%	41.1%	33.1%	45.4%	16.2%
Pacific	5.2% *	1.8%	8.8% *	7.6% *	12.4% *	2.0%	0.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.34%	1.53%	1.80%	2.11%	2.37%	0.55%
Census division:							
New England	1.99%	0.00%	5.86%	3.60%	5.86%	4.38%	0.00%
Middle Atlantic	0.84% *	0.00%	5.90% *	1.75% *	2.06% *	0.03% *	0.02% *
East North Central	2.99%	2.26%	3.91%	5.73%	11.49% *	0.00%	0.00%
West North Central	2.53%	0.78%	3.86%	7.83%	5.93% *	0.17%	--
South Atlantic	1.22%	0.04%	4.11% *	4.53% *	4.43%	3.83%	0.61%
East South Central	1.20%	0.94%	4.25%	3.81%	1.83%	3.61%	--
West South Central	1.12%	1.37%	3.80% *	4.43% *	2.07% *	0.33%	2.01%
Mountain	3.09%	1.43%	5.68%	8.92%	8.82%	13.03%	0.45%
Pacific	1.59% *	0.13%	3.24% *	2.68% *	6.28% *	0.34%	0.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	16.0%	8.2%	27.8%	19.0%	17.8%	23.9%	12.6%
Census division:							
New England	18.9%	25.2%	7.2% *	15.1%	20.4%	0.0%	0.0%
Middle Atlantic	5.7% *	1.2% *	15.2% *	7.0% *	12.0% *	22.8%	0.0% *
East North Central	16.2%	10.6%	21.4%	21.2%	20.2% *	0.0%	3.7%
West North Central	23.2%	4.3%	34.9%	17.2% *	30.8% *	37.1%	--
South Atlantic	16.6%	12.9%	38.4%	28.6%	16.3%	19.9%	9.9%
East South Central	28.6%	31.3% *	28.6%	27.5%	34.9%	5.9% *	--
West South Central	21.1%	1.0% *	33.9%	35.9%	19.6% *	39.9%	25.4%
Mountain	14.2%	3.2%	32.4%	19.2% *	16.8% *	22.9% *	5.2%
Pacific	7.0%	0.9%	14.1% *	3.4% *	--	22.6% *	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.79%	1.17%	2.30%	1.94%	2.36%	2.14%	1.16%
Census division:							
New England	1.65%	0.00%	2.72% *	3.67%	5.67%	0.00%	0.00%
Middle Atlantic	1.82% *	0.40% *	6.48% *	2.74% *	8.63% *	3.53%	0.01% *
East North Central	2.48%	1.06%	6.19%	5.68%	8.53% *	0.00%	0.00%
West North Central	3.48%	0.83%	5.38%	5.48% *	11.17% *	5.93%	--
South Atlantic	1.60%	3.35%	8.30%	6.38%	4.17%	2.98%	2.25%
East South Central	4.04%	9.48% *	6.86%	6.16%	8.84%	3.67% *	--
West South Central	2.40%	0.34% *	5.60%	6.40%	6.02% *	0.81%	1.92%
Mountain	2.58%	0.41%	6.84%	6.64% *	6.84% *	11.76% *	0.14%
Pacific	1.04%	0.08%	5.19% *	1.41% *	--	13.40% *	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	24.8%	14.2%	33.9%	32.4%	30.2%	34.3%	18.0%
Census division:							
New England	30.6%	24.8%	35.5%	28.9%	41.5%	22.2%	0.0%
Middle Atlantic	8.8%	1.0% *	19.5%	11.4% *	16.6% *	37.2%	0.0% *
East North Central	36.2%	23.0%	41.2%	44.4%	51.3%	13.3%	8.8%
West North Central	31.6%	14.5%	37.9%	49.2%	30.6% *	23.7% *	--
South Atlantic	32.2%	24.8%	41.5%	45.0%	43.3%	34.7%	25.5%
East South Central	29.4%	26.8%	46.1%	33.5%	24.7%	21.1% *	--
West South Central	37.8%	10.5%	49.2%	60.1%	36.9%	55.0%	36.1%
Mountain	36.7%	16.3%	48.3%	50.8%	49.1%	57.7%	32.9%
Pacific	12.0%	2.2%	12.9% *	10.5% *	13.9% *	30.2% *	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.09%	1.13%	2.75%	2.73%	3.54%	3.20%	2.36%
Census division:							
New England	2.37%	0.00%	7.59%	4.85%	7.08%	4.09%	0.00%
Middle Atlantic	1.87%	0.37% *	5.17%	3.48% *	7.56% *	6.59%	0.01% *
East North Central	3.27%	2.77%	7.05%	7.53%	11.30%	0.00%	0.00%
West North Central	3.94%	0.89%	6.04%	9.11%	12.36% *	11.77% *	--
South Atlantic	2.43%	5.01%	9.26%	8.51%	6.70%	5.07%	4.13%
East South Central	2.91%	4.64%	10.63%	6.18%	5.26%	6.63% *	--
West South Central	3.57%	1.88%	9.45%	9.34%	8.88%	0.95%	4.28%
Mountain	2.86%	1.41%	7.57%	9.82%	11.78%	3.69%	1.42%
Pacific	2.17%	0.31%	4.05% *	3.81% *	7.04% *	16.67% *	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	44.8%	40.1%	51.1%	50.7%	49.0%	33.3%	28.2%
Census division:							
New England	42.3%	2.9%	70.6%	57.3%	60.5%	--	--
Middle Atlantic	39.2%	--	57.1%	49.3% *	--	0.1% *	--
East North Central	59.1%	75.9%	62.5%	48.4%	58.9%	72.0%	93.6%
West North Central	57.4%	75.4%	48.0%	67.9%	49.0% *	2.8%	--
South Atlantic	29.4%	15.4%	41.8%	26.6% *	38.4%	38.8%	26.0%
East South Central	39.5%	19.0%	46.3% *	53.9%	38.1%	--	42.0%
West South Central	30.8%	92.6%	28.7% *	16.0% *	30.7% *	18.7%	40.5%
Mountain	70.4%	64.0%	57.0%	84.3%	68.1%	--	83.2%
Pacific	32.5%	61.0%	--	51.2% *	61.8% *	--	0.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	2.12%	3.01%	4.70%	4.79%	5.40%	4.83%	2.76%
Census division:							
New England	5.28%	0.00%	10.27%	8.91%	11.25%	--	--
Middle Atlantic	9.37%	--	14.37%	15.70% *	--	0.08% *	--
East North Central	5.59%	3.03%	10.10%	10.07%	14.89%	0.00%	0.00%
West North Central	7.00%	2.46%	8.48%	12.54%	21.22% *	0.00%	--
South Atlantic	3.86%	1.67%	11.78%	12.27% *	10.32%	6.27%	5.81%
East South Central	5.04%	3.59%	17.86% *	10.65%	9.77%	--	0.18%
West South Central	4.62%	1.54%	10.82% *	6.98% *	14.32% *	0.01%	4.82%
Mountain	4.73%	2.45%	10.83%	6.89%	12.75%	--	0.00%
Pacific	6.64%	7.88%	--	19.15% *	20.26% *	--	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	35.5%	15.5%	11.6%	21.7%	24.3%	40.2%
Census division:							
New England	29.0%	47.7%	12.1% *	10.1% *	14.5% *	65.6%	67.6%
Middle Atlantic	19.1%	19.2%	15.3% *	17.1% *	21.3% *	0.0%	23.1%
East North Central	21.6%	38.8%	15.6% *	--	22.8% *	25.6%	48.8%
West North Central	21.4%	52.0%	11.9% *	3.3% *	2.4% *	39.7% *	--
South Atlantic	25.1%	30.0%	20.3% *	6.3% *	8.4% *	15.7% *	43.6%
East South Central	7.1%	7.6% *	--	5.1% *	8.0% *	11.4%	--
West South Central	19.6%	19.9%	13.4% *	17.7% *	22.7% *	11.8%	25.9%
Mountain	16.6%	14.7%	5.1% *	3.1% *	21.6% *	34.0%	27.7%
Pacific	46.0%	53.8%	28.3%	29.1%	37.9%	41.6%	64.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.93%	1.36%	2.33%	1.87%	3.26%	3.36%	2.46%
Census division:							
New England	1.72%	0.00%	3.87% *	3.11% *	5.08% *	0.66%	0.00%
Middle Atlantic	2.33%	4.29%	5.09% *	5.40% *	9.21% *	0.00%	0.63%
East North Central	2.52%	3.12%	6.11% *	--	11.91% *	0.00%	0.00%
West North Central	3.12%	4.89%	3.93% *	2.14% *	2.19% *	16.99% *	--
South Atlantic	1.63%	1.88%	7.95% *	3.17% *	3.38% *	5.99% *	3.62%
East South Central	1.80%	2.39% *	--	2.81% *	6.18% *	1.72%	--
West South Central	2.81%	3.72%	7.47% *	7.27% *	8.86% *	1.39%	2.22%
Mountain	2.47%	2.73%	2.43% *	2.29% *	12.10% *	4.11%	1.53%
Pacific	2.47%	0.37%	7.31%	7.81%	7.08%	10.25%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	5.1%	3.7%	7.9%	10.2%	5.6%	0.5%	0.5%
Census division:							
New England	5.9%	0.0%	18.2%	17.5%	--	0.0%	0.0%
Middle Atlantic	2.2% *	0.0%	--	4.7% *	--	0.7% *	0.1% *
East North Central	4.2% *	0.0%	--	10.0% *	2.3% *	0.0%	0.0%
West North Central	3.6% *	0.0%	7.6% *	5.1% *	--	2.3% *	--
South Atlantic	4.6%	4.9%	17.5% *	13.1% *	4.0% *	0.0% *	2.0%
East South Central	7.7% *	0.0%	15.7% *	5.6% *	19.0% *	0.0% *	0.0%
West South Central	11.9% *	25.5% *	11.2%	2.0% *	18.6% *	0.0%	0.0%
Mountain	4.3% *	0.8% *	6.5% *	19.5% *	0.0%	0.0%	0.0%
Pacific	6.5%	6.9%	8.5% *	19.5% *	--	1.4%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.56%	0.76%	1.42%	1.73%	1.62%	0.05%	0.14%
Census division:							
New England	1.31%	0.00%	5.44%	4.31%	--	0.00%	0.00%
Middle Atlantic	0.86% *	0.00%	--	2.15% *	--	0.51% *	0.06% *
East North Central	1.52% *	0.00%	--	4.25% *	2.26% *	0.00%	0.00%
West North Central	1.40% *	0.00%	3.59% *	4.03% *	--	1.15% *	--
South Atlantic	0.80%	0.31%	6.72% *	6.50% *	2.33% *	0.03% *	0.49%
East South Central	2.92% *	0.00%	6.16% *	2.67% *	10.51% *	0.01% *	0.00%
West South Central	3.63% *	13.00% *	3.27%	1.30% *	7.87% *	0.00%	0.00%
Mountain	1.56% *	0.42% *	2.97% *	7.77% *	0.00%	0.00%	0.00%
Pacific	1.53%	0.05%	3.41% *	6.83% *	--	0.35%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	39.6%	44.0%	31.8%	38.7%	37.3%	39.8%	41.2%
Census division:							
New England	32.1%	27.5%	24.5%	40.0%	37.3%	4.2% *	32.4%
Middle Atlantic	64.3%	79.7%	43.0%	62.5%	45.4%	62.1%	76.8%
East North Central	32.2%	38.3%	30.9%	26.8%	23.6% *	61.1%	42.4%
West North Central	39.4%	33.5%	29.4%	35.9%	62.4%	34.3%	--
South Atlantic	37.1%	40.2%	19.0% *	32.0%	41.8%	48.3%	28.9%
East South Central	53.5%	65.6%	33.2%	52.9%	41.5%	67.5%	69.1%
West South Central	26.7%	44.1%	16.8% *	18.2% *	14.2% *	28.9%	38.0%
Mountain	40.8%	68.2%	38.6%	23.4% *	23.3% *	8.2%	39.4%
Pacific	28.2%	25.1%	34.2%	34.2%	38.1%	26.7%	11.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	1.35%	2.03%	2.94%	2.93%	3.54%	3.49%	4.37%
Census division:							
New England	2.58%	0.00%	6.28%	6.99%	7.34%	1.64% *	0.00%
Middle Atlantic	3.34%	4.65%	6.99%	6.28%	10.87%	7.05%	0.64%
East North Central	2.92%	3.89%	7.22%	6.34%	8.12% *	0.00%	0.00%
West North Central	4.73%	4.38%	6.99%	8.61%	13.90%	4.07%	--
South Atlantic	2.29%	2.82%	6.42% *	8.03%	7.57%	8.12%	2.30%
East South Central	3.61%	5.23%	8.62%	6.80%	8.42%	8.33%	10.20%
West South Central	3.58%	12.12%	6.72% *	6.68% *	4.39% *	0.81%	5.97%
Mountain	3.10%	2.72%	7.35%	10.69% *	8.47% *	1.75%	2.75%
Pacific	3.04%	0.23%	8.87%	8.51%	8.24%	7.02%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	4.5%	2.7%	10.9%	7.0%	5.3% *	1.1%	0.0%
Census division:							
New England	2.4%	0.0%	9.6% *	3.4% *	2.9% *	--	0.0%
Middle Atlantic	5.6% *	0.0%	18.4%	--	13.3% *	0.0%	0.0%
East North Central	5.9% *	0.0%	8.2% *	14.2% *	0.0%	0.0%	0.0%
West North Central	4.0% *	0.0%	13.3% *	6.5% *	0.4% *	0.0%	--
South Atlantic	1.0% *	0.0%	1.6% *	3.6% *	2.5% *	1.3% *	0.0%
East South Central	2.2% *	0.0%	0.0%	2.8% *	6.8% *	0.0%	0.0%
West South Central	4.0% *	0.0%	9.5% *	2.0% *	7.6% *	4.3%	0.0%
Mountain	1.6% *	0.0%	1.4% *	--	5.9% *	0.0%	0.0%
Pacific	7.3%	11.9%	16.1% *	6.8% *	5.8% *	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.60%	0.10%	1.95%	2.01%	1.85% *	0.22%	0.00%
Census division:							
New England	0.65%	0.00%	4.11% *	2.37% *	1.14% *	--	0.00%
Middle Atlantic	1.85% *	0.00%	5.41%	--	8.46% *	0.00%	0.00%
East North Central	2.22% *	0.00%	3.42% *	6.43% *	0.00%	0.00%	0.00%
West North Central	1.42% *	0.00%	5.61% *	3.53% *	0.33% *	0.00%	--
South Atlantic	0.33% *	0.00%	1.26% *	1.80% *	1.43% *	0.67% *	0.00%
East South Central	0.86% *	0.00%	0.00%	1.69% *	3.25% *	0.00%	0.00%
West South Central	1.56% *	0.00%	5.87% *	1.48% *	4.93% *	0.07%	0.00%
Mountain	0.80% *	0.00%	1.30% *	--	3.83% *	0.00%	0.00%
Pacific	1.60%	0.08%	7.65% *	5.16% *	4.64% *	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	11.1%	5.7%	17.3%	16.4%	14.8%	11.4%	5.1%
Census division:							
New England	12.9%	0.7%	25.0%	16.6%	25.1%	22.2%	0.0%
Middle Atlantic	3.4% *	0.0%	11.1% *	5.6% *	--	0.1% *	0.0% *
East North Central	21.4%	17.5%	25.7%	21.5%	30.2% *	9.6%	8.2%
West North Central	18.1%	11.0%	18.2%	33.4%	15.0% *	0.7% *	--
South Atlantic	9.5%	3.8%	17.3% *	12.0% *	16.6% *	13.4%	6.6%
East South Central	11.6%	5.1%	21.4% *	18.1%	9.4% *	11.5%	--
West South Central	11.7%	9.7%	14.1% *	9.6% *	11.3% *	10.3%	14.6%
Mountain	25.9%	10.4%	27.6%	42.8%	33.5% *	33.8% *	27.4%
Pacific	3.9%	1.4%	4.4% *	5.4% *	8.6% *	1.1%	0.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	0.43%	2.26%	2.12%	2.28%	1.68%	0.69%
Census division:							
New England	2.23%	0.00%	7.11%	3.60%	6.79%	4.09%	0.00%
Middle Atlantic	1.04% *	0.00%	4.13% *	2.78% *	--	0.04% *	0.00% *
East North Central	2.78%	2.60%	6.74%	5.98%	9.83% *	0.00%	0.00%
West North Central	3.17%	0.92%	4.16%	8.47%	8.84% *	0.33% *	--
South Atlantic	1.33%	0.36%	6.75% *	6.26% *	5.37% *	3.06%	0.97%
East South Central	1.69%	0.87%	7.21% *	5.01%	3.17% *	2.38%	--
West South Central	2.05%	1.72%	6.59% *	4.04% *	6.25% *	0.17%	3.00%
Mountain	2.92%	1.10%	6.84%	9.85%	11.78% *	11.14% *	1.18%
Pacific	1.05%	0.24%	2.00% *	2.84% *	3.74% *	0.26%	0.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	8.5%	16.6%	16.0%	15.4%	22.9%	13.0%
Census division:							
New England	17.7%	24.0%	10.4% *	12.4%	16.4% *	0.0%	0.0%
Middle Atlantic	5.4%	1.0% *	8.4% *	5.8% *	12.2% *	37.1%	0.0% *
East North Central	14.8%	5.5%	15.4%	22.9%	21.1% *	3.7%	0.6%
West North Central	13.5%	3.6%	19.7%	15.8% *	15.6% *	23.1% *	--
South Atlantic	22.7%	21.0%	24.2%	33.0%	26.7%	21.2%	18.9%
East South Central	17.8%	21.7%	24.7% *	15.4%	15.3%	9.5% *	--
West South Central	26.2%	0.8%	35.1%	50.5%	25.5%	44.7%	21.5%
Mountain	10.9%	5.9%	20.8%	8.0% *	15.7% *	23.9% *	5.5%
Pacific	8.1%	0.9%	8.4% *	5.1% *	5.3% *	29.2% *	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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%	0.97%	1.94%	2.02%	2.52%	3.08%	1.92%
Census division:							
New England	1.63%	0.00%	3.83% *	3.46%	5.07% *	0.00%	0.00%
Middle Atlantic	1.48%	0.37% *	3.52% *	2.16% *	7.06% *	6.56%	0.00% *
East North Central	2.44%	0.57%	4.37%	5.71%	9.17% *	0.00%	0.00%
West North Central	2.77%	0.30%	4.66%	6.98% *	9.09% *	11.44% *	--
South Atlantic	2.27%	4.65%	6.62%	7.72%	5.77%	3.62%	4.29%
East South Central	2.52%	4.37%	12.11% *	4.45%	4.01%	7.06% *	--
West South Central	3.05%	0.23%	7.38%	9.88%	7.58%	0.77%	2.27%
Mountain	1.77%	0.53%	6.12%	3.40% *	6.08% *	9.66% *	0.24%
Pacific	1.69%	0.22%	3.51% *	2.70% *	4.82% *	16.92% *	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	72.6%	80.2%	65.9%	66.1%	67.3%	70.7%	79.0%
Census division:							
New England	75.7%	84.2%	72.7%	68.4%	67.4%	71.8%	100.0%
Middle Atlantic	88.5%	97.5%	73.8%	85.1%	81.6%	65.4%	98.5%
East North Central	63.8%	78.8%	63.9%	51.0%	49.2%	75.5%	86.1%
West North Central	60.2%	68.6%	58.9%	44.5%	64.3%	68.9%	--
South Atlantic	76.6%	81.2%	72.3%	71.4%	70.5%	73.4%	80.9%
East South Central	62.3%	64.8%	67.4%	51.6%	67.9%	54.4%	59.8%
West South Central	79.0%	91.0%	73.8%	75.3%	75.8%	73.1%	75.2%
Mountain	66.1%	82.7%	51.5%	64.4%	62.4%	44.5%	62.1%
Pacific	69.1%	71.2%	54.2%	76.8%	62.2%	91.7%	68.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	0.92%	1.22%	2.13%	2.29%	2.85%	2.50%	1.55%
Census division:							
New England	2.05%	0.00%	6.14%	4.93%	6.29%	4.20%	0.00%
Middle Atlantic	2.09%	1.22%	5.64%	4.44%	7.61%	4.83%	0.12%
East North Central	2.80%	2.21%	6.19%	6.46%	9.68%	0.00%	0.00%
West North Central	3.22%	3.37%	5.12%	8.15%	8.68%	9.31%	--
South Atlantic	1.82%	4.33%	5.64%	6.35%	5.23%	3.67%	2.28%
East South Central	3.27%	7.25%	6.01%	5.93%	7.74%	4.37%	3.28%
West South Central	2.11%	1.83%	5.06%	4.75%	5.61%	0.60%	1.75%
Mountain	2.78%	1.62%	6.45%	7.22%	9.69%	5.99%	0.81%
Pacific	2.57%	0.19%	6.77%	5.83%	8.74%	2.18%	1.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

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	36.34	33.57	40.51	38.00	38.98	40.20	32.74
Census division:							
New England	33.33	33.83	37.53	32.98	31.18	31.04	33.34
Middle Atlantic	27.01	30.90	25.12	25.35	26.24	29.80	24.86
East North Central	35.38	30.94	38.74	41.00	38.75	33.74	28.02
West North Central	43.46	35.70	45.35	54.08	48.26	31.89	--
South Atlantic	39.02	35.67	42.75	44.90	44.88	41.07	35.14
East South Central	43.82	39.87	49.16	47.18	45.88	37.76	38.72
West South Central	49.94	45.21	54.47	53.70	48.03	56.92	52.60
Mountain	43.26	39.73	42.65	45.93	48.68	47.04	41.21
Pacific	24.18	21.81	27.16	27.73	25.64	26.01	22.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.43	1.24	1.14	1.19	0.99	0.91
Census division:							
New England	0.60	0.00	2.60	1.56	1.97	5.68	0.00
Middle Atlantic	0.98	1.94	2.10	2.00	1.96	1.14	0.22
East North Central	0.92	0.79	2.84	2.62	2.09	0.00	0.00
West North Central	1.76	1.22	2.43	4.92	4.00	2.54	--
South Atlantic	0.66	0.08	4.13	3.20	2.63	0.56	1.00
East South Central	1.01	1.46	2.88	3.64	1.79	2.03	2.01
West South Central	1.11	1.67	2.98	2.81	2.36	1.10	1.46
Mountain	1.21	0.63	2.04	5.10	4.21	2.85	0.05
Pacific	0.81	0.10	3.89	2.49	2.56	1.79	1.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	20.6	19.7	21.8	20.5	21.4	21.2	19.2
Census division:							
New England	20.0	16.1	19.8	21.5	16.8	--	--
Middle Atlantic	22.6	19.7	15.5	--	19.4	--	--
East North Central	18.4	20.8	22.5	12.8	17.3	35.1	20.9
West North Central	20.5	21.7	22.7	19.8	19.5	17.2	--
South Atlantic	21.1	20.2	21.8	23.6	23.6	21.1	17.6
East South Central	20.2	20.0	23.8	22.1	20.8	17.1	15.0
West South Central	25.4	18.9	26.6	26.5	27.0	26.0	25.3
Mountain	19.6	18.2	21.9	21.3	20.2	17.0	19.8
Pacific	19.4	18.3	18.4	19.3	21.0	17.1	19.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.29	0.20	0.94	0.94	0.74	0.48	0.41
Census division:							
New England	1.37	0.00	0.80	3.78	2.11	--	--
Middle Atlantic	3.41	0.12	2.73	--	0.55	--	--
East North Central	0.90	0.75	2.76	1.30	1.75	0.00	0.00
West North Central	0.87	1.53	2.25	1.48	2.06	0.00	--
South Atlantic	0.53	0.05	2.85	1.84	1.65	0.68	0.84
East South Central	0.47	0.18	2.77	0.99	0.90	1.14	0.05
West South Central	0.83	0.46	2.88	2.41	2.03	0.02	0.32
Mountain	0.57	0.59	0.89	1.21	1.96	1.40	0.01
Pacific	0.65	0.08	1.61	1.60	1.73	0.00	1.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	23.1%	19.4%	21.0%	24.7%	29.1%	26.1%	19.3%
Census division:							
New England	8.7%	5.1%	17.0%	13.3%	6.7% *	28.2%	0.0%
Middle Atlantic	6.1%	2.5% *	8.7% *	8.8% *	12.3% *	9.0%	0.0% *
East North Central	23.4%	19.3%	18.9%	23.5%	37.1%	24.4%	13.6%
West North Central	26.3%	29.0%	19.5%	22.9%	31.5%	30.4%	--
South Atlantic	27.1%	28.9%	21.8%	28.9%	36.0%	23.7%	19.9%
East South Central	36.7%	35.2%	20.2%	42.0%	33.6%	44.6%	60.4%
West South Central	17.5%	8.5%	21.5%	22.2%	18.6%	18.8%	23.0%
Mountain	34.0%	17.3%	26.3%	48.0%	38.4%	55.5%	37.9%
Pacific	27.6%	23.1%	43.6%	29.7%	35.9%	8.7%	21.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.91%	1.21%	1.73%	2.08%	2.93%	2.45%	1.69%
Census division:							
New England	1.19%	0.00%	5.04%	3.59%	2.92% *	4.20%	0.00%
Middle Atlantic	1.56%	1.22% *	3.32% *	3.39% *	6.26% *	1.26%	0.01% *
East North Central	2.56%	2.14%	4.70%	5.75%	9.18%	0.00%	0.00%
West North Central	2.92%	3.46%	4.28%	6.13%	9.24%	9.11%	--
South Atlantic	1.89%	3.83%	5.09%	6.34%	5.76%	3.32%	2.33%
East South Central	3.48%	7.25%	4.71%	5.89%	7.83%	4.53%	10.93%
West South Central	1.90%	1.71%	4.77%	4.96%	5.10%	0.41%	1.66%
Mountain	2.74%	1.62%	5.53%	7.87%	9.13%	5.99%	0.81%
Pacific	2.76%	0.21%	6.61%	7.01%	9.43%	2.29%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	5.6%	4.3% *	7.3%	11.9%	5.8%	3.0%	0.5% *
Census division:							
New England	2.2%	0.0%	5.1% *	7.2% *	0.9% *	0.0%	0.0%
Middle Atlantic	7.5%	0.0%	9.8% *	21.9%	--	1.5% *	1.6% *
East North Central	1.4% *	0.3%	1.4% *	1.6% *	--	0.0%	0.0%
West North Central	3.2% *	0.0%	2.1% *	7.4% *	--	0.0%	--
South Atlantic	2.8%	0.0%	8.1% *	5.1% *	6.6% *	4.3% *	0.0%
East South Central	5.2%	0.0%	16.0% *	8.9% *	5.4% *	0.0%	0.0%
West South Central	9.9% *	21.2% *	7.7% *	7.2% *	6.7% *	6.9%	2.1% *
Mountain	0.5% *	0.0%	0.2% *	--	0.0%	0.0%	0.0%
Pacific	11.3%	9.4%	20.1%	31.2%	9.7% *	2.1%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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%	1.41% *	1.17%	2.00%	1.43%	0.68%	0.23% *
Census division:							
New England	0.63%	0.00%	2.09% *	2.67% *	0.84% *	0.00%	0.00%
Middle Atlantic	1.77%	0.00%	3.72% *	5.61%	--	1.04% *	0.87% *
East North Central	0.74% *	0.02%	0.94% *	1.42% *	--	0.00%	0.00%
West North Central	1.53% *	0.00%	1.27% *	4.63% *	--	0.00%	--
South Atlantic	0.73%	0.00%	3.74% *	3.01% *	2.95% *	1.75% *	0.00%
East South Central	1.41%	0.00%	6.71% *	3.51% *	2.99% *	0.00%	0.00%
West South Central	3.37% *	12.51% *	3.62% *	3.49% *	3.38% *	0.14%	1.75% *
Mountain	0.51% *	0.00%	0.16% *	--	0.00%	0.00%	0.00%
Pacific	1.95%	0.05%	4.95%	7.88%	4.90% *	0.56%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	42.3%	57.6%	23.4%	26.2%	31.8%	34.3%	63.9%
Census division:							
New England	51.8%	57.8%	42.2%	53.3%	38.5%	71.8%	100.0%
Middle Atlantic	60.0%	53.1%	45.7%	53.3%	50.1%	--	97.9%
East North Central	30.7%	51.3%	16.6%	13.9% *	25.6% *	14.6%	74.2%
West North Central	28.8%	65.9%	17.8%	9.6% *	13.9% *	34.2%	--
South Atlantic	49.8%	66.9%	25.2%	21.9%	27.2%	43.6%	67.3%
East South Central	28.5%	40.1%	26.9%	23.9%	19.7% *	46.9%	--
West South Central	29.3%	61.3%	17.0%	13.8% *	22.9%	20.2%	13.5%
Mountain	26.6%	48.0%	11.1% *	7.8% *	18.2% *	11.9% *	34.3%
Pacific	52.9%	59.7%	17.6% *	31.8%	50.1%	48.4%	74.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.15%	2.00%	1.88%	2.03%	3.02%	2.49%	2.79%
Census division:							
New England	2.14%	0.00%	6.40%	5.89%	6.27%	4.20%	0.00%
Middle Atlantic	4.55%	7.63%	6.17%	6.18%	9.95%	--	1.06%
East North Central	2.63%	3.71%	4.45%	4.33% *	9.91% *	0.00%	0.00%
West North Central	2.43%	1.43%	4.03%	4.42% *	5.95% *	10.24%	--
South Atlantic	1.76%	3.18%	6.73%	5.86%	5.71%	4.47%	3.22%
East South Central	2.98%	7.29%	6.14%	5.25%	6.97% *	3.54%	--
West South Central	4.93%	13.27%	4.30%	4.57% *	6.75%	1.77%	2.84%
Mountain	1.97%	2.26%	3.67% *	4.25% *	7.96% *	4.83% *	1.27%
Pacific	2.59%	0.31%	5.60% *	6.20%	8.86%	12.72%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	206.64	202.35	212.42	211.77	196.16	274.92	--
Census division:							
New England	217.09	--	--	236.70	--	--	--
Middle Atlantic	151.25	--	160.69	161.93	--	--	50.00
East North Central	--	--	--	--	--	--	--
West North Central	--	--	--	241.03	--	--	--
South Atlantic	276.33	--	--	--	297.27	378.40	--
East South Central	130.72	--	125.95	135.70	--	--	--
West South Central	222.26	200.00	256.47	--	--	150.00	100.00
Mountain	98.63	--	--	--	--	--	--
Pacific	220.98	200.00	270.50	268.05	--	200.00	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	9.99	0.78	17.66	19.04	28.32	24.35	--
Census division:							
New England	18.61	--	--	19.12	--	--	--
Middle Atlantic	24.01	--	25.81	31.42	--	--	0.00
East North Central	--	--	--	--	--	--	--
West North Central	--	--	--	21.29	--	--	--
South Atlantic	25.47	--	--	--	33.29	0.42	--
East South Central	16.59	--	23.52	18.87	--	--	--
West South Central	19.92	0.00	34.38	--	--	0.00	0.00
Mountain	1.87	--	--	--	--	--	--
Pacific	17.29	0.00	25.92	32.39	--	0.00	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	272.90	233.07	354.28	353.82	316.26	282.81	249.08
Census division:							
New England	213.49	124.50	407.78	329.46	257.76	127.28	100.00
Middle Atlantic	213.74	150.20	259.66	205.33	208.29	--	248.95
East North Central	232.32	201.98	357.56	319.11 *	--	115.37	141.35
West North Central	259.72	151.25	442.56	--	--	105.52	--
South Atlantic	283.22	232.72	359.73	212.03	442.33	398.88	249.54
East South Central	235.16	180.37	322.70 *	308.35	281.28	135.42	240.98
West South Central	507.63	552.90	432.47	310.99	554.10	214.00	507.98
Mountain	524.37	380.67	--	--	--	--	953.22
Pacific	207.30	137.56	396.49	569.55	222.62	192.12	159.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	10.86	23.46	25.40	33.70	27.18	40.78	6.29
Census division:							
New England	12.09	0.00	77.25	35.93	38.82	9.66	0.00
Middle Atlantic	7.02	1.61	29.01	17.75	21.58	--	1.49
East North Central	22.12	11.22	104.20	102.94 *	--	0.00	0.00
West North Central	42.98	10.35	94.66	--	--	0.00	--
South Atlantic	15.01	0.23	61.36	34.59	81.15	71.03	10.34
East South Central	18.00	13.00	101.82 *	35.21	61.38	1.92	5.52
West South Central	52.78	75.12	69.85	40.57	81.88	12.62	22.92
Mountain	46.41	47.16	--	--	--	--	25.81
Pacific	14.01	0.00	59.96	112.23	27.22	1.89	6.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	20.0	20.3	20.2	19.0	20.1	20.0	20.6
Census division:							
New England	18.0	16.4	20.9	20.6	18.1	--	--
Middle Atlantic	17.9	20.0	20.6	15.1	15.3	20.8	16.1
East North Central	17.1	18.1	16.9	15.1	17.8	19.3	20.0
West North Central	19.0	18.5	20.1	19.7	19.3	14.1	--
South Atlantic	21.1	23.8	21.9	21.5	20.1	19.7	19.0
East South Central	19.9	18.7	21.5	23.0	19.7	16.6	17.9
West South Central	22.5	19.8	22.6	22.7	23.1	24.7	24.0
Mountain	20.0	19.4	21.1	20.4	20.9	18.2	19.7
Pacific	20.5	21.4	19.9	18.0	21.2	19.7	20.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.14	0.10	0.40	0.40	0.40	0.45	0.25
Census division:							
New England	0.56	0.00	1.22	1.35	1.54	--	--
Middle Atlantic	0.79	0.02	1.99	1.33	1.60	0.00	0.07
East North Central	0.40	0.41	0.88	0.80	1.27	0.00	0.00
West North Central	0.60	0.81	0.73	1.39	1.15	1.88	--
South Atlantic	0.24	0.31	1.26	0.98	0.58	0.70	0.51
East South Central	0.37	0.33	0.64	0.99	0.80	1.55	0.84
West South Central	0.35	0.10	0.81	0.65	1.02	0.04	0.35
Mountain	0.34	0.23	0.58	0.70	1.24	0.70	0.16
Pacific	0.43	0.08	1.33	1.03	1.02	0.19	1.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	58.7%	50.7%	69.1%	60.1%	68.2%	72.7%	44.2%
Census division:							
New England	40.5%	42.1%	54.6%	22.1%	52.3%	28.2%	0.0%
Middle Atlantic	26.4%	33.7%	37.3%	18.9%	43.7%	49.8%	0.5% *
East North Central	67.6%	50.4%	81.3%	77.0%	69.3%	85.4%	51.2%
West North Central	74.3%	59.6%	72.5%	83.2%	86.7%	65.8%	--
South Atlantic	62.9%	59.4%	68.5%	74.3%	74.7%	71.7%	47.5%
East South Central	72.1%	68.5%	58.9%	66.0%	84.5%	55.5%	96.4%
West South Central	82.0%	78.1%	82.7%	84.4%	77.8%	89.1%	90.4%
Mountain	73.7%	52.5%	84.8%	85.5%	84.2%	89.7%	73.6%
Pacific	41.2%	31.0%	70.4%	45.7%	53.1%	49.5%	28.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	1.09%	1.78%	2.06%	2.42%	2.85%	2.27%	3.27%
Census division:							
New England	2.16%	0.00%	6.28%	4.62%	6.53%	4.20%	0.00%
Middle Atlantic	4.23%	9.92%	6.11%	4.63%	10.09%	6.96%	0.21% *
East North Central	2.80%	3.69%	4.50%	5.62%	9.97%	0.00%	0.00%
West North Central	2.47%	5.00%	4.56%	5.70%	5.95%	10.24%	--
South Atlantic	1.74%	1.88%	7.24%	6.07%	5.92%	4.90%	3.23%
East South Central	2.92%	6.52%	7.05%	5.90%	5.61%	4.11%	2.26%
West South Central	2.30%	5.42%	4.71%	4.77%	6.43%	1.95%	2.60%
Mountain	2.05%	2.24%	4.11%	5.66%	7.92%	5.03%	0.98%
Pacific	2.56%	0.35%	6.26%	6.91%	8.31%	13.27%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	16.2%	28.3%	9.6%	9.5%	14.3%	12.1%	9.4%
Census division:							
New England	31.3%	49.4%	17.0%	13.2%	25.3%	0.0%	32.5%
Middle Atlantic	1.9% *	0.0%	6.3% *	2.0% *	--	0.0%	0.0%
East North Central	7.7%	14.8%	--	10.6% *	0.1% *	0.0%	0.0%
West North Central	20.2%	51.4%	5.4% *	--	15.4% *	15.7%	--
South Atlantic	10.6%	4.6%	11.4% *	6.0% *	13.4% *	13.7% *	14.8%
East South Central	15.0%	12.4%	22.2%	17.3%	15.0% *	16.1%	--
West South Central	34.9%	63.3%	16.2%	24.6%	34.1%	18.5%	21.1%
Mountain	7.2%	10.9%	7.9% *	8.3% *	2.4% *	5.3% *	5.1%
Pacific	23.8%	52.6%	7.8% *	8.5% *	12.5% *	13.6% *	4.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	0.90%	2.08%	1.15%	1.37%	2.23%	2.20%	0.93%
Census division:							
New England	1.82%	0.00%	4.69%	3.56%	5.78%	0.00%	0.00%
Middle Atlantic	0.79% *	0.00%	3.08% *	0.93% *	--	0.00%	0.00%
East North Central	1.53%	2.39%	--	4.43% *	0.13% *	0.00%	0.00%
West North Central	2.68%	5.39%	2.04% *	--	7.40% *	4.70%	--
South Atlantic	1.40%	0.23%	3.57% *	2.84% *	5.21% *	5.44% *	1.55%
East South Central	2.21%	3.38%	5.21%	4.62%	6.11% *	3.57%	--
West South Central	4.59%	8.94%	3.57%	5.75%	8.21%	0.37%	2.87%
Mountain	1.33%	2.98%	2.85% *	4.51% *	1.97% *	2.85% *	0.17%
Pacific	1.65%	0.22%	2.78% *	3.78% *	5.59% *	5.60% *	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	750	925	772	676	483	542	504
Census division:							
New England	268	100	1,053 *	599 *	480 *	--	100
Middle Atlantic	983 *	--	--	--	--	--	--
East North Central	1,075	1,355	--	--	--	--	--
West North Central	1,381	1,557	1,135	--	--	1,180	--
South Atlantic	423	577	--	--	200 *	593 *	471
East South Central	233	186	365 *	278 *	--	76	--
West South Central	414	--	718	754 *	534 *	155	158
Mountain	970	1,195	--	1,033	100	100	--
Pacific	1,211	1,353	--	--	636 *	1,011	1,646

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

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	44.72	80.83	130.37	115.28	104.31	84.71	58.84
Census division:							
New England	58.77	0.00	358.43 *	249.70 *	240.73 *	--	0.00
Middle Atlantic	480.62 *	--	--	--	--	--	--
East North Central	154.37	117.87	--	--	--	--	--
West North Central	130.79	133.17	213.22	--	--	0.00	--
South Atlantic	53.62	0.00	--	--	62.15 *	214.16 *	90.03
East South Central	45.59	19.25	160.22 *	123.55 *	--	0.64	--
West South Central	87.02	--	207.35	282.19 *	214.59 *	0.00	8.50
Mountain	154.87	237.78	--	84.46	0.00	0.00	--
Pacific	70.51	3.28	--	--	300.72 *	6.79	112.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	77.7%	74.0%	71.7%	60.6%
Census division:				
New England	89.4%	89.8%	89.6%	78.8%
Middle Atlantic	71.8%	73.7%	73.2%	62.7%
East North Central	79.2%	75.2%	75.5%	58.0%
West North Central	65.1%	65.1%	63.3%	47.0%
South Atlantic	79.8%	72.4%	66.9%	65.8%
East South Central	73.1%	61.7%	66.5%	37.5%
West South Central	72.8%	73.4%	72.2%	64.0%
Mountain	73.3%	64.7%	61.7%	44.4%
Pacific	87.5%	83.3%	77.9%	67.9%
Government type and size:				
State governments	82.6%	78.2%	74.7%	72.7%
Local governments:				
Less than 250 employees	70.9%	69.0%	66.3%	49.7%
250-999 employees	75.1%	73.5%	71.0%	52.3%
1,000-4,999 employees	79.8%	77.9%	76.5%	59.5%
5,000-9,999 employees	74.4%	71.4%	68.5%	58.0%
10,000 or more employees	74.2%	65.2%	64.8%	56.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	1.09%	1.09%	1.10%	1.13%
Census division:				
New England	1.34%	1.29%	1.31%	1.78%
Middle Atlantic	5.80%	5.94%	5.92%	5.48%
East North Central	2.17%	2.33%	2.33%	2.99%
West North Central	3.04%	3.03%	3.04%	3.78%
South Atlantic	1.61%	1.57%	1.75%	1.81%
East South Central	2.47%	3.12%	2.83%	3.48%
West South Central	2.81%	2.77%	2.88%	3.35%
Mountain	2.64%	2.87%	2.93%	3.33%
Pacific	2.61%	2.67%	2.67%	2.24%
Government type and size:				
State governments	1.02%	1.18%	1.23%	1.39%
Local governments:				
Less than 250 employees	2.20%	2.22%	2.21%	2.32%
250-999 employees	2.02%	2.10%	2.15%	2.61%
1,000-4,999 employees	2.59%	2.63%	2.69%	2.89%
5,000-9,999 employees	2.63%	2.68%	2.73%	2.93%
10,000 or more employees	4.95%	4.44%	4.48%	3.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	10.53	31.73	55.29	83.75
Census division:				
New England	9.57	26.12	48.77	54.58
Middle Atlantic	6.99	23.68	42.42	40.76
East North Central	10.59	30.80	56.15	80.68
West North Central	12.61	34.50	61.83	88.29
South Atlantic	11.64	35.44	61.96	130.60
East South Central	11.32	35.96	65.85	88.54
West South Central	12.64	36.60	64.61	103.09
Mountain	11.80	41.48	72.03	105.93
Pacific	9.11	27.24	41.92	50.18
Government type and size:				
State governments	10.07	32.86	56.98	84.77
Local governments:				
Less than 250 employees	10.51	30.87	52.99	84.08
250-999 employees	10.54	29.61	50.41	73.71
1,000-4,999 employees	10.75	31.71	53.57	75.22
5,000-9,999 employees	10.93	35.37	67.95	103.90
10,000 or more employees	11.01	30.67	56.11	95.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.11	0.33	0.66	1.63
Census division:				
New England	0.19	0.34	0.94	1.46
Middle Atlantic	0.55	1.27	2.83	1.88
East North Central	0.26	0.68	1.29	4.26
West North Central	0.40	1.24	2.17	6.82
South Atlantic	0.20	0.58	1.30	3.89
East South Central	0.23	0.79	2.32	2.63
West South Central	0.38	0.62	1.07	6.87
Mountain	0.32	1.88	4.98	6.21
Pacific	0.32	0.90	0.87	2.57
Government type and size:				
State governments	0.12	0.37	0.83	1.76
Local governments:				
Less than 250 employees	0.25	0.74	1.38	4.75
250-999 employees	0.30	0.78	1.49	3.98
1,000-4,999 employees	0.38	1.08	1.71	4.82
5,000-9,999 employees	0.19	1.24	4.75	5.03
10,000 or more employees	0.20	0.31	0.71	5.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	14.1%	22.7%	24.4%	32.3%
Census division:				
New England	5.4%	5.4%	5.7%	11.2%
Middle Atlantic	16.5% *	16.8% *	17.6% *	20.1% *
East North Central	7.3%	19.7%	20.6%	33.6%
West North Central	22.8%	28.3%	28.6%	37.9%
South Atlantic	13.1%	22.2%	27.4%	28.4%
East South Central	23.0%	34.6%	33.7%	57.5%
West South Central	14.9%	27.7%	28.5%	33.3%
Mountain	18.1%	33.0%	36.5%	49.0%
Pacific	11.7%	19.4%	20.5%	31.3%
Government type and size:				
State governments	12.2%	23.1%	25.1%	29.3%
Local governments:				
Less than 250 employees	13.3%	19.7%	21.0%	29.2%
250-999 employees	12.1%	19.0%	20.5%	30.1%
1,000-4,999 employees	13.7%	18.0%	19.7%	31.7%
5,000-9,999 employees	18.1%	24.8%	29.2%	37.5%
10,000 or more employees	19.8%	34.2%	34.9%	41.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	1.05%	1.07%	1.08%	1.14%
Census division:				
New England	0.78%	0.78%	0.81%	1.26%
Middle Atlantic	6.31% *	6.35% *	6.31% *	6.22% *
East North Central	1.24%	1.95%	2.09%	2.88%
West North Central	2.42%	2.93%	2.92%	3.83%
South Atlantic	1.52%	1.54%	1.74%	1.82%
East South Central	2.33%	3.04%	2.85%	3.40%
West South Central	2.18%	2.83%	2.88%	3.18%
Mountain	2.05%	2.75%	2.59%	2.97%
Pacific	2.44%	2.60%	2.52%	2.59%
Government type and size:				
State governments	0.90%	1.23%	1.26%	1.44%
Local governments:				
Less than 250 employees	1.46%	1.95%	1.94%	2.11%
250-999 employees	1.40%	1.82%	1.90%	2.22%
1,000-4,999 employees	2.43%	2.66%	2.65%	2.96%
5,000-9,999 employees	1.47%	2.00%	2.24%	2.74%
10,000 or more employees	5.30%	4.41%	4.41%	4.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	19.5	26.0	36.7	29.1
Census division:				
New England	14.2	17.1	23.5	24.8
Middle Atlantic	19.5	38.2	48.6	43.8
East North Central	16.0	21.6	34.3	29.4
West North Central	20.0	24.9	37.0	29.1
South Atlantic	21.5	27.1	34.3	27.0
East South Central	18.9	23.4	31.5	27.4
West South Central	23.5	26.6	40.0	27.3
Mountain	19.6	23.2	34.6	26.9
Pacific	15.3	24.4	36.4	28.6
Government type and size:				
State governments	18.1	25.1	38.7	29.5
Local governments:				
Less than 250 employees	20.4	24.8	35.3	28.3
250-999 employees	19.8	25.3	36.2	27.0
1,000-4,999 employees	19.2	24.5	32.5	25.5
5,000-9,999 employees	20.1	23.9	32.4	27.1
10,000 or more employees	20.6	30.2	39.8	35.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.54	0.67	0.72	0.73
Census division:				
New England	0.80	0.61	1.33	1.01
Middle Atlantic	0.31	0.88	0.74	2.92
East North Central	1.04	0.78	1.72	1.36
West North Central	1.17	1.11	1.93	1.90
South Atlantic	1.26	0.81	0.96	0.71
East South Central	0.75	0.60	1.43	1.01
West South Central	1.46	0.81	1.40	0.94
Mountain	0.69	0.58	1.16	0.91
Pacific	1.99	1.18	1.42	1.01
Government type and size:				
State governments	0.22	0.27	0.76	0.55
Local governments:				
Less than 250 employees	2.25	1.63	2.05	1.38
250-999 employees	1.56	1.17	1.72	1.25
1,000-4,999 employees	2.00	1.14	1.76	1.12
5,000-9,999 employees	0.49	0.45	0.36	0.69
10,000 or more employees	0.36	1.91	2.05	2.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.34 Among State and local government employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by government type and size and census division: United States, 2024**

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	26.4%	14.4%	38.4%	34.0%	31.3%	39.5%	19.5%
Census division:							
New England	32.8%	28.3%	32.7%	30.6%	44.9%	28.2%	0.0%
Middle Atlantic	9.7%	1.4% *	24.0%	12.8%	15.7% *	34.6%	0.0% *
East North Central	36.1%	24.5%	37.7%	43.1%	54.1%	14.2%	14.9%
West North Central	39.0%	21.2%	46.9%	51.4%	42.1%	32.5%	--
South Atlantic	27.9%	19.6%	47.1%	39.7%	34.4%	36.6%	19.0%
East South Central	33.8%	31.4%	39.4%	37.8%	35.4%	19.5%	--
West South Central	32.1%	8.0%	47.9%	51.7%	28.1%	56.1%	37.4%
Mountain	38.2%	14.7%	51.1%	56.3%	47.8%	63.7%	27.1%
Pacific	12.0%	2.5%	18.0%	10.3%	13.1% *	32.2% *	23.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.34 Standard errors for among State and local government employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by government type and size and census division: United States, 2024**

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%	1.17%	2.13%	2.15%	2.54%	2.84%	1.74%
Census division:							
New England	2.01%	0.00%	6.45%	4.53%	6.02%	4.20%	0.00%
Middle Atlantic	1.91%	0.44% *	5.52%	3.67%	7.15% *	4.83%	0.01% *
East North Central	2.90%	2.63%	5.52%	6.57%	10.36%	0.00%	0.00%
West North Central	3.29%	0.75%	5.06%	7.89%	10.13%	9.75%	--
South Atlantic	1.92%	4.50%	7.64%	6.57%	5.13%	4.09%	3.18%
East South Central	3.11%	6.98%	6.74%	5.48%	6.93%	4.71%	--
West South Central	2.79%	1.60%	5.90%	6.47%	5.83%	1.18%	3.36%
Mountain	2.75%	1.24%	6.27%	7.31%	9.27%	5.67%	0.88%
Pacific	1.57%	0.20%	4.35%	2.45%	4.76% *	17.68% *	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.35 Percent of State and local government employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care government type and size and census division: United States, 2024**

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	74.0%	74.4%	77.5%	77.8%	71.8%	69.4%	71.6%
Census division:							
New England	68.6%	72.9%	74.3%	73.3%	52.9%	70.2%	100.0%
Middle Atlantic	79.4%	73.7%	80.8%	85.2%	88.7%	74.5%	71.0%
East North Central	77.5%	74.3%	82.2%	77.0%	79.6%	52.6%	92.2%
West North Central	77.8%	72.5%	76.9%	86.0%	79.3%	69.9%	--
South Atlantic	83.5%	93.5%	70.6%	83.7%	85.2%	85.2%	72.7%
East South Central	82.1%	75.3%	71.7%	87.3%	90.5%	73.6%	90.9%
West South Central	73.6%	93.6%	76.6%	66.5%	67.9%	61.1%	59.3%
Mountain	80.4%	85.7%	84.9%	89.2%	70.2%	63.5%	82.9%
Pacific	51.7%	43.2%	73.7%	59.6%	45.9%	40.6%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.35 Standard errors for percent of State and local government employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care government type and size and census division: United States, 2024**

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	0.84%	1.04%	1.92%	2.01%	2.91%	2.94%	0.97%
Census division:							
New England	2.59%	0.00%	4.91%	5.05%	7.78%	13.13%	0.00%
Middle Atlantic	1.97%	4.20%	5.41%	4.42%	5.95%	3.55%	0.75%
East North Central	2.52%	2.26%	4.98%	5.81%	9.27%	0.00%	0.00%
West North Central	2.84%	2.38%	4.59%	4.36%	9.30%	11.88%	--
South Atlantic	1.17%	0.32%	6.62%	4.98%	3.88%	4.26%	1.43%
East South Central	2.52%	6.47%	6.18%	4.31%	4.04%	3.87%	2.47%
West South Central	2.74%	2.43%	5.33%	6.61%	7.05%	0.80%	2.91%
Mountain	2.49%	3.42%	4.42%	4.16%	9.17%	8.61%	0.78%
Pacific	2.69%	0.29%	5.66%	6.87%	8.58%	10.62%	4.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.36 Among State and local government employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible government type and size and census division: United States, 2024**

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	89.2%	92.4%	87.9%	82.2%	91.7%	95.6%	86.0%
Census division:							
New England	92.3%	100.0%	85.0%	89.1%	81.4%	92.5%	99.2%
Middle Atlantic	70.9%	100.0%	54.3%	41.4%	58.3%	--	99.8%
East North Central	89.9%	83.2%	98.0%	91.4%	100.0%	100.0%	60.9%
West North Central	97.4%	98.0%	95.1%	97.6%	98.7%	97.3%	--
South Atlantic	92.2%	89.6%	93.0%	85.2%	97.0%	98.1%	90.1%
East South Central	97.3%	100.0%	91.2%	92.3%	100.0%	98.7%	100.0%
West South Central	98.5%	99.9%	96.7%	95.2%	98.6%	98.2%	100.0%
Mountain	99.4%	99.0%	97.0%	100.0%	100.0%	100.0%	100.0%
Pacific	76.8%	75.7%	82.1%	85.3%	88.6%	67.1%	59.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.36 Standard errors for among State and local government employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible government type and size and census division: United States, 2024**

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%	0.89%	1.61%	2.21%	1.91%	0.55%	2.16%
Census division:							
New England	1.67%	0.00%	4.79%	3.22%	7.10%	1.70%	0.00%
Middle Atlantic	3.98%	0.00%	7.02%	6.80%	10.88%	--	0.16%
East North Central	2.21%	6.17%	1.42%	4.47%	0.00%	0.00%	0.00%
West North Central	0.74%	0.37%	2.66%	1.70%	0.92%	0.35%	--
South Atlantic	0.78%	0.41%	4.38%	5.48%	1.55%	0.29%	1.89%
East South Central	0.91%	0.00%	3.72%	3.47%	0.00%	0.51%	0.00%
West South Central	0.57%	0.06%	2.15%	3.41%	1.25%	0.06%	0.00%
Mountain	0.26%	0.51%	1.92%	0.00%	0.00%	0.00%	0.00%
Pacific	2.55%	0.29%	6.02%	6.42%	5.16%	1.95%	4.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.37 Average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by government type and size and census division: United States, 2024**

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	3,019	1,957	4,602	3,806	3,428	3,415	2,290
Census division:							
New England	1,643	1,473	2,460	1,539	1,916	1,606	327
Middle Atlantic	1,495	1,089	4,164 *	1,979	2,019	--	395
East North Central	3,307	3,504	3,940	3,717	2,668	838	1,901
West North Central	4,096	2,283	4,821	6,069	3,052	4,287	--
South Atlantic	3,176	2,365	3,777	4,621	4,064	3,321	2,646
East South Central	2,660	2,086	5,900	2,595	2,288	2,507	2,072
West South Central	2,969	1,289	5,516	4,359	3,150	3,847	3,035
Mountain	3,938	2,689	6,916 *	4,739	3,673	4,712	3,116
Pacific	2,658 *	888	2,069	2,234	5,673 *	1,484	2,316

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.37 Standard errors for average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by government type and size and census division: United States, 2024**

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	130.39	79.75	357.67	205.85	480.38	155.03	141.65
Census division:							
New England	92.84	0.00	576.22	193.65	238.09	92.38	0.00
Middle Atlantic	245.24	14.13	2,056.41 *	448.92	473.32	--	79.69
East North Central	200.74	410.23	501.04	409.77	306.78	0.00	0.00
West North Central	270.83	42.17	441.95	750.23	472.83	183.01	--
South Atlantic	172.86	12.99	644.40	718.97	704.96	132.32	113.74
East South Central	200.12	44.03	1,671.93	214.55	143.55	161.86	387.39
West South Central	279.01	213.66	1,049.04	419.99	469.43	119.65	245.65
Mountain	284.84	88.38	2,134.34 *	544.91	444.28	938.20	56.88
Pacific	1,074.91 *	4.04	342.09	345.73	4,090.60 *	31.88	83.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.38 Average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by government type and size and census division: United States, 2024**

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	5,193	3,634	6,606	6,319	5,433	6,620	5,078
Census division:							
New England	4,008	4,906	3,431	3,194	--	3,889	767
Middle Atlantic	3,991	1,387	4,163	4,129	6,031 *	8,786	3,221
East North Central	5,467	4,604	7,015	6,389	5,559	1,931	3,805
West North Central	7,395	5,138	8,887	10,202	7,298	8,082	--
South Atlantic	5,778	3,999	6,567	6,906	5,908	6,633	5,939
East South Central	4,808	4,845	4,789	5,255	4,544	4,260	4,935
West South Central	5,512	2,738	8,268	10,269	5,693	8,488	5,176
Mountain	5,877	4,153	7,863	7,420	6,844	7,627	5,531
Pacific	2,746	1,655	3,643	3,689	2,233	2,494	3,574

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.38 Standard errors for average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by government type and size and census division: United States, 2024**

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	140.91	164.98	389.48	407.01	410.40	244.18	207.60
Census division:							
New England	176.82	0.00	595.50	457.28	--	64.18	0.00
Middle Atlantic	599.16	112.52	950.27	831.33	1,999.15 *	0.00	0.00
East North Central	291.24	216.34	850.04	759.10	821.43	0.00	0.00
West North Central	562.40	206.15	1,281.24	1,725.52	1,820.62	601.23	--
South Atlantic	293.14	300.62	1,530.00	1,415.55	1,010.35	418.46	369.00
East South Central	281.76	652.87	463.34	609.81	479.14	232.73	569.37
West South Central	533.66	523.54	822.22	1,523.83	766.71	59.50	377.62
Mountain	342.63	153.67	1,387.15	831.42	1,577.59	1,026.55	103.09
Pacific	218.44	9.76	584.42	694.34	607.85	124.61	103.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.39 Average out-of-network family deductible (in dollars) per employee enrolled with family coverage by government type and size and census division: United States, 2024**

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	5,162	3,893	7,084	6,852	5,492	5,555	3,478
Census division:							
New England	2,836	2,603	3,221	2,812	3,544	2,665	710
Middle Atlantic	2,808	2,158	8,568 *	3,618	3,612	--	945
East North Central	6,777	7,036	7,635	7,589	5,871	1,672	3,560
West North Central	7,383	3,505	7,986	10,937	5,911 *	7,938	--
South Atlantic	5,564	3,819	7,442	7,990	7,837	5,649	4,645
East South Central	4,680	4,460	5,117	5,700	3,968	5,488	3,916
West South Central	7,345	5,122	8,502	10,834	7,076	6,695	7,166
Mountain	5,830	4,811	7,720	6,287	6,585	8,253	4,749
Pacific	3,624	2,244	3,562	3,976	3,809 *	2,454	5,034

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.39 Standard errors for average out-of-network family deductible (in dollars) per employee enrolled with family coverage by government type and size and census division: United States, 2024**

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	198.81	186.10	556.23	509.96	538.54	208.36	446.86
Census division:							
New England	129.36	0.00	491.32	302.44	512.00	253.95	0.00
Middle Atlantic	444.61	50.05	3,408.14 *	506.78	829.21	--	180.09
East North Central	401.31	1,088.77	805.40	779.83	488.99	0.00	0.00
West North Central	1,084.16	310.53	1,075.01	2,493.15	2,324.84 *	870.27	--
South Atlantic	446.55	158.32	1,400.54	1,677.83	1,829.26	429.91	490.49
East South Central	287.10	227.12	822.01	916.38	382.05	435.59	694.96
West South Central	447.32	609.20	988.01	1,288.74	653.81	151.94	815.78
Mountain	268.68	252.55	959.85	785.27	1,157.58	964.12	124.40
Pacific	477.96	10.77	730.26	949.17	1,462.37 *	198.34	341.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.40 Average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan government type and size and census division: United States, 2024**

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	339	--	371	264	--	500	--
Census division:							
New England	384	--	--	--	--	--	--
Middle Atlantic	165	--	--	--	--	--	--
East North Central	--	--	--	--	--	--	--
West North Central	--	--	--	--	--	--	--
South Atlantic	--	--	--	--	--	--	--
East South Central	--	--	--	--	--	--	--
West South Central	499	--	--	--	--	500	--
Mountain	--	--	--	--	--	--	--
Pacific	503	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.40 Standard errors for average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan government type and size and census division: United States, 2024**

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	47.14	--	80.99	65.85	--	0.00	--
Census division:							
New England	31.97	--	--	--	--	--	--
Middle Atlantic	17.71	--	--	--	--	--	--
East North Central	--	--	--	--	--	--	--
West North Central	--	--	--	--	--	--	--
South Atlantic	--	--	--	--	--	--	--
East South Central	--	--	--	--	--	--	--
West South Central	77.64	--	--	--	--	0.00	--
Mountain	--	--	--	--	--	--	--
Pacific	82.02	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.41 Average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by government type and size and census division: United States, 2024**

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	345	290	538	573	502	263	272
Census division:							
New England	293	100	--	596	429 *	156	100
Middle Atlantic	434	--	370	--	350	--	500
East North Central	220	199	400	--	--	--	141
West North Central	254	174	431	--	--	130	--
South Atlantic	275	237	--	--	498	317	188
East South Central	392	200	--	1,042 *	--	139	--
West South Central	647	602	709	--	--	303	419
Mountain	407	314	--	--	--	--	480
Pacific	258	131	--	--	--	173	150

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.41 Standard errors for average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by government type and size and census division: United States, 2024**

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	19.91	35.06	84.83	87.18	78.80	3.98	30.64
Census division:							
New England	41.54	0.00	--	152.77	171.61 *	0.00	0.00
Middle Atlantic	25.89	--	75.59	--	42.86	--	0.00
East North Central	15.48	12.22	96.76	--	--	--	0.00
West North Central	51.73	12.03	80.15	--	--	0.00	--
South Atlantic	18.21	0.00	--	--	111.64	2.62	13.40
East South Central	81.35	14.44	--	402.12 *	--	2.20	--
West South Central	63.23	61.07	124.40	--	--	29.51	18.53
Mountain	51.52	56.78	--	--	--	--	19.98
Pacific	48.50	0.01	--	--	--	0.88	10.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.42 Average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by government type and size and census division: United States, 2024**

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	34	38	35	39	33	30
Census division:							
New England	36	42	39	30	31	27	--
Middle Atlantic	25	23	35	26	29	31	20
East North Central	32	31	35	32	33	27	23
West North Central	35	22	38	38	41	30	--
South Atlantic	36	39	38	40	36	34	32
East South Central	40	35	34	42	46	30	41
West South Central	42	40	47	46	41	40	42
Mountain	36	33	39	40	40	31	32
Pacific	39	36	39	38	50	36	29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.42 Standard errors for average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by government type and size and census division: United States, 2024**

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	0.48	0.45	1.27	1.02	1.47	0.93	1.03
Census division:							
New England	1.43	0.00	5.06	3.60	3.97	1.23	--
Middle Atlantic	1.17	1.62	3.90	2.12	4.42	3.03	0.35
East North Central	1.27	1.05	3.14	2.20	3.59	0.00	0.00
West North Central	1.88	1.06	2.10	2.97	5.48	2.08	--
South Atlantic	0.59	0.66	2.93	2.50	1.95	1.14	0.86
East South Central	1.42	1.30	3.48	1.59	4.34	5.52	1.79
West South Central	1.14	0.51	3.73	5.33	2.82	0.17	1.17
Mountain	0.94	1.08	1.85	1.80	2.34	5.45	0.36
Pacific	1.98	0.18	3.16	2.22	5.91	1.90	0.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.43 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by government type and size and census division: United States, 2024**

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	7,799	7,411	8,455	7,641	7,486	9,472	7,788
Census division:							
New England	6,356	6,841	5,173	4,651	5,226	--	19,652
Middle Atlantic	7,167	7,221	6,730	6,799	6,495	10,392	10,117
East North Central	6,914	6,149	8,193	7,100	7,161	5,506	6,347
West North Central	8,491	5,974	8,779	8,705	9,001	12,003	--
South Atlantic	8,138	9,114	8,478	8,930	7,145	8,922	6,661
East South Central	8,823	8,269	7,096	8,888	11,353	5,673	8,106
West South Central	9,900	6,691	11,522	9,712	9,008	13,228	11,492
Mountain	7,572	6,725	6,902	8,169	7,548	9,338	8,513
Pacific	5,090	5,248	6,665	5,029	3,545	5,868	6,167

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.43 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by government type and size and census division: United States, 2024**

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	124.64	76.45	394.66	364.92	434.40	322.31	177.91
Census division:							
New England	173.37	0.00	646.84	338.99	676.03	--	0.00
Middle Atlantic	415.19	478.74	1,486.42	993.85	1,273.70	915.39	755.67
East North Central	404.96	177.03	958.51	1,032.36	1,340.91	0.00	0.00
West North Central	547.33	226.64	973.99	1,103.49	1,854.96	722.64	--
South Atlantic	153.55	49.43	787.50	867.64	407.75	492.71	304.59
East South Central	834.44	351.39	951.11	837.35	3,251.02	389.28	807.25
West South Central	409.66	254.98	1,210.86	1,072.03	1,011.01	438.33	333.20
Mountain	293.32	150.73	734.09	907.98	909.87	1,349.70	77.00
Pacific	248.78	25.64	925.24	517.11	612.07	7.86	47.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.44 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by government type and size and census division: United States, 2024**

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	14,365	11,589	17,806	14,546	14,582	17,580	14,740
Census division:							
New England	12,001	5,941	8,402	8,869	--	--	40,183
Middle Atlantic	11,041	10,377	13,799	10,389	8,708	35,507	6,643
East North Central	14,370	15,130	17,188	14,437	13,118	11,356	10,944
West North Central	17,523	12,141	18,406	19,535	--	21,916	--
South Atlantic	13,573	10,881	15,035	18,195	14,676	15,511	12,438
East South Central	14,037	12,482	12,924	14,387	14,593	12,407	18,010
West South Central	22,714	11,728	32,482	23,552	23,972	23,558	21,795
Mountain	14,398	13,306	12,894	14,023	14,006	19,459	16,380
Pacific	9,800	7,474	14,359	9,703	7,682	11,458	12,496

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.44 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by government type and size and census division: United States, 2024**

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	324.03	198.45	1,525.59	962.93	1,034.52	698.71	335.22
Census division:							
New England	558.45	0.00	1,132.38	1,615.54	--	--	0.00
Middle Atlantic	718.73	166.77	2,256.00	1,554.81	1,392.55	401.54	63.81
East North Central	841.19	879.61	1,307.71	2,820.58	1,961.70	0.00	0.00
West North Central	1,606.51	527.08	2,378.21	2,334.56	--	2,079.22	--
South Atlantic	419.91	64.59	1,667.08	2,427.90	1,530.07	825.19	519.43
East South Central	422.94	263.35	1,178.92	1,462.76	862.88	1,378.24	1,335.90
West South Central	1,533.47	1,050.13	5,869.66	3,472.85	2,805.85	1,364.97	801.59
Mountain	695.30	400.56	1,445.42	1,691.90	1,859.24	2,867.90	232.80
Pacific	555.27	29.64	2,466.13	1,095.14	1,849.69	43.93	167.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.45 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage government type and size and census division: United States, 2024**

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	14,734	14,369	16,211	13,883	14,960	16,631	14,401
Census division:							
New England	10,573	9,278	8,418	9,731	8,489	--	40,029
Middle Atlantic	14,386	14,776	14,059	12,945	9,397	--	20,396
East North Central	14,797	14,141	15,949	13,125	20,396	10,439	9,972
West North Central	14,751	8,773	13,584	15,829	16,964 *	21,309	--
South Atlantic	15,079	17,407	14,757	14,546	14,917	15,350	11,771
East South Central	16,287	17,312	14,823	16,412	16,479	12,141	15,921
West South Central	22,530	14,530	28,998	21,669	23,430	24,055	21,859
Mountain	14,156	12,915	12,655	14,288	15,862	17,905	16,483
Pacific	11,909	13,632	14,551	11,308	8,430	14,548	12,502

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.45 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage government type and size and census division: United States, 2024**

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	368.15	267.79	1,378.84	773.53	1,478.41	643.15	442.77
Census division:							
New England	235.24	0.00	990.44	950.70	1,369.37	--	0.00
Middle Atlantic	764.97	984.93	2,539.42	1,968.83	965.87	--	1,711.28
East North Central	1,042.71	864.37	1,448.51	1,531.18	4,205.13	0.00	0.00
West North Central	2,188.04	743.12	1,200.92	2,799.83	6,822.29 *	3,057.99	--
South Atlantic	433.78	41.78	2,468.02	1,899.28	1,688.19	887.43	563.76
East South Central	617.00	635.67	2,168.42	2,268.22	1,135.14	1,389.81	1,762.37
West South Central	1,983.37	814.89	7,167.65	3,463.37	3,518.46	772.76	2,003.70
Mountain	505.25	391.81	1,360.36	1,519.42	1,887.44	2,719.45	108.67
Pacific	884.63	21.55	2,566.48	1,846.33	2,506.30	291.13	180.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

			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
<b>Single coverage:</b>							
Average (mean)	9,687	9,342	9,764	10,055	9,666	9,346	10,149
10th percentile	6,223	6,891	5,810	5,987	6,082	6,122	6,790
25th percentile	7,750	7,987	7,435	7,899	7,453	7,466	8,560
50th percentile (median)	9,505	9,336	9,516	10,030	9,016	8,819	9,801
75th percentile	11,231	10,937	11,767	11,730	11,161	10,453	11,641
90th percentile	13,510	11,751	14,389	14,267	14,855	13,222	13,208
<b>Employee-plus-one coverage:</b>							
Average (mean)	17,939	17,352	18,337	18,890	17,771	17,051	18,490
10th percentile	11,860	12,710	10,904	10,926	11,266	10,298	12,299
25th percentile	14,051	13,814	13,655	14,990	13,539	13,597	15,089
50th percentile (median)	17,482	16,998	17,656	18,669	17,070	16,797	18,440
75th percentile	21,408	20,600	22,115	22,952	21,067	19,991	21,170
90th percentile	24,836	23,127	26,313	26,149	25,287	24,702	24,772
<b>Family coverage:</b>							
Average (mean)	26,010	25,674	26,685	26,082	25,560	25,779	26,820
10th percentile	17,351	18,794	16,712	16,795	16,734	17,063	17,290
25th percentile	21,206	21,967	20,737	20,534	20,329	21,510	21,835
50th percentile (median)	25,976	26,643	25,905	25,613	25,519	25,750	27,584
75th percentile	30,094	29,362	32,305	31,089	29,057	30,482	31,815
90th percentile	34,339	33,326	39,707	36,683	37,059	33,347	32,838

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

			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
<b>Single coverage:</b>							
Average (mean)	78.56	148.22	164.93	194.23	213.92	144.07	110.36
10th percentile	107.30	471.39	372.26	253.17	231.28	183.96	74.75
25th percentile	102.00	231.74	108.19	264.20	206.19	118.05	131.21
50th percentile (median)	88.45	147.31	156.89	158.15	244.31	115.08	127.13
75th percentile	114.73	100.06	247.48	325.04	427.26	208.38	223.92
90th percentile	191.39	58.65	316.26	308.32	546.98	805.64	237.05
<b>Employee-plus-one coverage:</b>							
Average (mean)	139.76	194.98	405.37	363.93	433.52	595.20	170.73
10th percentile	130.24	131.82	499.48	525.16	566.94	435.23	185.71
25th percentile	240.68	321.15	402.30	539.76	465.27	397.56	327.51
50th percentile (median)	174.05	481.29	489.03	605.60	502.72	674.36	163.05
75th percentile	172.35	372.06	576.84	525.02	680.86	852.65	216.21
90th percentile	287.88	100.31	1,289.88	592.68	1,339.76	--	254.62
<b>Family coverage:</b>							
Average (mean)	203.03	247.06	551.92	445.58	657.51	462.94	464.29
10th percentile	186.80	198.22	606.03	459.10	684.32	741.57	369.69
25th percentile	320.53	489.50	689.86	631.82	547.78	618.70	871.17
50th percentile (median)	318.03	373.91	551.08	644.27	858.53	340.21	692.26
75th percentile	263.40	177.82	735.03	514.83	838.63	670.61	943.93
90th percentile	515.85	248.70	1,105.39	1,514.60	1,990.53	996.00	622.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

	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
<b>Single coverage:</b>							
Average (mean)	1,057	1,024	1,160	1,123	1,086	1,040	931
10th percentile	0	0	0	0	0	0	0
25th percentile	0	296	0	0	0	301	0
50th percentile (median)	650	624	467	767	677	773	600
75th percentile	1,540	1,527	1,545	1,561	1,555	1,608	1,429
90th percentile	2,507	2,421	2,832	2,507	2,875	2,279	2,268
<b>Employee-plus-one coverage:</b>							
Average (mean)	3,426	2,973	3,727	3,573	3,961	3,458	3,166
10th percentile	549	736	0	588 *	853 *	961 *	0
25th percentile	1,614	1,536	1,398	1,571	2,093	1,651	1,465
50th percentile (median)	2,963	2,870	2,820	2,680	3,443	2,826	3,096
75th percentile	4,389	3,743	4,851	4,299	5,028	4,524	4,356
90th percentile	6,782	4,887	8,398	7,609	7,814	7,070	5,738
<b>Family coverage:</b>							
Average (mean)	4,763	4,407	5,292	5,189	5,332	5,459	3,453
10th percentile	0	1,375	0	562 *	0	769 *	0
25th percentile	1,850	2,158	1,750	2,385	2,043	2,173	0
50th percentile (median)	4,089	4,328	3,893	3,927	4,798	4,323	2,827 *
75th percentile	6,410	5,954	6,383	6,855	7,002	7,913	6,036
90th percentile	9,170	7,728	12,420	9,967	10,051	10,174	8,638

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

	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
<b>Single coverage:</b>							
Average (mean)	27.39	40.00	105.20	65.12	74.72	40.63	62.69
10th percentile	65.63	74.14	103.56	106.20	85.24	58.85	101.45
25th percentile	65.63	75.68	103.56	106.20	85.24	52.78	101.45
50th percentile (median)	29.84	19.07	107.07	83.52	74.60	76.30	88.25
75th percentile	37.71	47.85	128.25	97.43	136.78	76.43	69.54
90th percentile	46.53	42.81	288.41	114.78	191.04	77.25	132.66
<b>Employee-plus-one coverage:</b>							
Average (mean)	66.08	48.32	250.16	207.24	201.76	200.36	110.06
10th percentile	85.49	66.70	164.56	183.42 *	259.85 *	320.55 *	331.03
25th percentile	68.35	65.71	183.05	147.75	237.27	162.99	227.99
50th percentile (median)	40.62	52.14	187.65	157.02	197.03	237.37	143.58
75th percentile	81.62	75.98	290.09	234.06	257.68	309.43	87.66
90th percentile	195.40	79.07	552.81	659.61	791.31	315.13	217.46
<b>Family coverage:</b>							
Average (mean)	125.92	121.90	310.50	279.14	307.32	317.56	410.46
10th percentile	250.40	116.88	280.36	278.36 *	304.65	454.83 *	947.93
25th percentile	176.10	180.03	249.19	315.67	402.50	377.28	947.93
50th percentile (median)	153.36	210.87	263.36	212.17	304.82	557.88	1,179.49 *
75th percentile	154.52	107.60	514.71	385.59	416.27	395.68	347.32
90th percentile	135.85	73.80	1,373.02	524.00	857.65	288.32	277.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	Local governments 10,000 or more employees
<b>Single coverage:</b>							
Average (mean)	8,631	8,317	8,603	8,932	8,580	8,306	9,218
10th percentile	5,399	5,537	4,075	4,988	5,147	4,861	5,723
25th percentile	6,951	7,398	6,511	7,131	6,438	6,574	7,363
50th percentile (median)	8,385	8,203	8,323	8,944	8,086	8,065	8,999
75th percentile	10,367	9,699	10,673	10,658	10,294	9,567	11,097
90th percentile	12,091	10,943	12,941	13,018	12,666	11,812	12,102
<b>Employee-plus-one coverage:</b>							
Average (mean)	14,513	14,379	14,610	15,317	13,810	13,593	15,324
10th percentile	8,087	10,301	6,800	6,182	6,592	6,623	8,848
25th percentile	10,685	11,283	9,598	11,149	10,313	9,446	11,693
50th percentile (median)	14,171	13,559	14,129	15,820	13,479	13,346	15,726
75th percentile	18,358	17,737	18,844	19,507	17,214	17,512	18,834
90th percentile	20,994	19,836	23,341	22,981	21,366	21,092	20,770
<b>Family coverage:</b>							
Average (mean)	21,246	21,267	21,393	20,892	20,227	20,320	23,367
10th percentile	12,131	14,923	9,421	10,366	10,045	7,446	14,302
25th percentile	16,768	17,633	15,200	15,994	15,505	15,546	19,055
50th percentile (median)	21,373	21,702	21,406	20,632	20,332	21,168	23,044
75th percentile	25,915	25,192	27,517	26,201	24,700	25,848	27,965
90th percentile	30,878	26,220	32,240	30,923	31,480	29,977	31,729

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table III.G.3 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, 2024**

	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	Local governments 10,000 or more employees
<b>Single coverage:</b>							
Average (mean)	76.90	124.49	186.21	198.97	208.23	147.92	156.79
10th percentile	140.03	247.88	535.77	308.42	203.08	171.58	50.44
25th percentile	92.23	133.34	208.45	235.41	273.00	135.80	210.37
50th percentile (median)	89.55	94.03	210.20	164.74	132.33	126.31	191.62
75th percentile	111.75	213.40	227.18	261.15	298.19	191.62	474.39
90th percentile	123.46	87.20	433.30	794.06	574.06	824.22	220.13
<b>Employee-plus-one coverage:</b>							
Average (mean)	144.66	179.99	369.58	404.98	456.89	700.52	229.37
10th percentile	219.57	209.71	456.99	921.24	680.65	384.66	322.95
25th percentile	195.24	330.95	414.72	721.56	468.44	514.15	310.07
50th percentile (median)	222.80	318.31	558.53	583.48	530.62	730.12	414.14
75th percentile	198.29	334.15	414.65	605.10	706.15	838.37	102.35
90th percentile	334.75	165.24	866.97	648.25	1,153.46	--	111.82
<b>Family coverage:</b>							
Average (mean)	244.20	155.02	579.80	440.85	723.60	673.75	846.89
10th percentile	498.54	150.98	685.62	931.42	1,130.51	205.62	814.86
25th percentile	235.54	396.14	554.07	564.42	669.27	815.47	797.21
50th percentile (median)	289.83	289.05	765.51	682.81	727.91	832.52	1,188.59
75th percentile	268.54	113.93	911.68	851.61	1,364.50	1,059.16	1,280.31
90th percentile	656.69	17.77	1,023.15	567.77	1,471.66	1,426.77	1,267.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024**

	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
<b>Single coverage:</b>							
Average (mean)	1,457	1,016	1,897	1,710	1,519	1,740	1,358
10th percentile	277	233	268	297	430	369	348
25th percentile	499	376	739	674	711	766	494
50th percentile (median)	1,237	721	1,496	1,481	1,305	1,477	1,231
75th percentile	1,969	1,484	2,500	2,444	1,917	2,442	1,687
90th percentile	2,992	1,959	3,886	3,068	2,752	3,162	2,491
<b>Family coverage:</b>							
Average (mean)	2,678	1,881	3,342	3,295	2,666	3,046	2,724
10th percentile	527	475	492	672	528	793	600
25th percentile	981	781	996	995	907	1,131	987
50th percentile (median)	1,974	1,114	2,901	2,917	1,980	2,767	2,633
75th percentile	3,909	2,914	4,735	4,841	3,921	3,948	3,730
90th percentile	5,969	3,960	6,305	6,526	5,275	5,880	4,870

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

	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
<b>Single coverage:</b>							
Average (mean)	25.11	21.80	73.38	66.93	73.03	70.90	21.59
10th percentile	6.70	5.72	69.25	22.34	53.86	50.44	12.66
25th percentile	27.87	17.38	75.76	117.97	64.82	64.74	7.38
50th percentile (median)	61.70	47.77	124.81	126.64	86.04	56.40	69.75
75th percentile	52.75	59.02	131.53	135.33	83.79	146.80	41.99
90th percentile	127.16	45.08	262.13	70.48	128.49	54.37	117.77
<b>Family coverage:</b>							
Average (mean)	72.87	43.32	160.35	196.95	228.76	153.00	73.79
10th percentile	16.80	16.49	52.63	80.15	96.91	91.86	42.94
25th percentile	49.87	15.64	78.84	66.41	215.88	86.56	33.82
50th percentile (median)	121.92	38.07	263.53	263.13	411.51	261.15	187.00
75th percentile	111.55	112.45	238.44	486.48	203.06	192.49	131.41
90th percentile	261.09	185.33	470.47	394.18	462.70	115.76	180.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

			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
<b>Single coverage:</b>							
Average (mean)	4,092	4,211	4,105	4,174	3,995	4,176	3,848
10th percentile	1,443	1,445	1,448	1,465	1,430	1,515	1,418
25th percentile	2,428	2,247	2,417	2,456	2,393	2,829	2,329
50th percentile (median)	3,909	3,707	3,875	3,949	3,706	3,899	3,735
75th percentile	5,481	5,817	5,912	5,869	5,386	5,107	4,907
90th percentile	7,240	7,433	6,894	6,873	6,899	6,894	6,475
<b>Family coverage:</b>							
Average (mean)	7,397	7,701	7,651	7,534	6,928	7,518	7,064
10th percentile	2,829	2,868	2,477	2,656	2,550	2,751	2,521
25th percentile	3,909	3,804	3,905	3,946	3,153	3,877	3,590
50th percentile (median)	6,412	6,901	6,306	6,476	5,941	6,898	6,676
75th percentile	9,993	9,968	10,000	9,956	9,015	9,905	9,069
90th percentile	13,559	14,914	13,481	13,133	13,442	13,554	12,221

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024**

			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
<b>Single coverage:</b>							
Average (mean)	64.45	167.90	107.59	109.28	135.28	103.54	71.57
10th percentile	52.36	47.86	113.23	122.35	124.90	140.84	86.19
25th percentile	111.90	120.11	135.82	214.71	220.11	110.44	126.06
50th percentile (median)	104.61	94.33	170.76	204.31	124.90	185.21	101.94
75th percentile	210.04	230.74	248.49	310.32	339.58	237.34	152.43
90th percentile	179.31	718.63	246.88	237.30	257.39	156.14	93.75
<b>Family coverage:</b>							
Average (mean)	160.21	380.72	337.17	282.07	361.10	249.03	238.63
10th percentile	105.83	97.65	204.80	276.38	387.02	217.33	224.61
25th percentile	154.99	144.77	286.41	276.80	293.60	277.16	291.64
50th percentile (median)	241.10	278.41	276.85	269.10	373.89	525.27	519.66
75th percentile	241.61	392.21	435.18	507.94	676.89	545.55	371.99
90th percentile	454.11	1,797.58	588.09	327.47	726.35	366.93	484.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.