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, 2025

Census division/ government type and size	All State and local governments
United States	40.0%
Census division:	
New England	41.1%
Middle Atlantic	47.4%
East North Central	30.5%
West North Central	42.6%
South Atlantic	49.8%
East South Central	53.1%
West South Central	40.0%
Mountain	34.3%
Pacific	22.8%
Government type and size:	
State governments	73.4%
Local governments:	
Less than 250 employees	35.5%
250-999 employees	48.8%
1,000-4,999 employees	55.5%
5,000-9,999 employees	68.8%
10,000 or more employees	67.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	All State and local governments
United States	2.36%
Census division:	
New England	5.45%
Middle Atlantic	5.65%
East North Central	5.62%
West North Central	6.82%
South Atlantic	5.90%
East South Central	10.06%
West South Central	6.57%
Mountain	6.47%
Pacific	4.22%
Government type and size:	
State governments	2.15%
Local governments:	
Less than 250 employees	3.11%
250-999 employees	2.66%
1,000-4,999 employees	4.56%
5,000-9,999 employees	3.57%
10,000 or more employees	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	45.6%	17.1%	89.5%	33.5%	70.7%	57.6%
Census division:						
New England	58.1%	21.9%	90.3%	39.5%	69.5%	53.8%
Middle Atlantic	40.0%	25.1%	81.1%	30.3%	63.3%	48.4%
East North Central	43.6%	11.9% *	92.5%	35.3%	69.5%	57.6%
West North Central	47.0%	22.5%	86.0%	34.6%	56.4%	53.2%
South Atlantic	39.0%	14.9%	90.0%	20.2%	80.2%	63.9%
East South Central	51.1%	13.9%	91.0%	29.6% *	83.9%	67.2%
West South Central	37.0%	12.2%	95.3%	33.7%	76.3%	55.9%
Mountain	46.2%	25.4% *	82.5%	20.8%	69.2%	66.5%
Pacific	67.3%	9.2%	97.6%	60.9%	78.7%	63.2%
Government type and size:						
State governments	81.3%	4.9%	98.1%	30.8%	96.2%	44.8%
Local governments:						
Less than 250 employees	38.0%	16.1%	88.7%	32.5%	68.5%	56.4%
250-999 employees	61.7%	22.3%	89.9%	31.1%	75.8%	57.5%
1,000-4,999 employees	73.7%	19.5%	93.9%	45.1%	75.4%	70.4%
5,000-9,999 employees	78.9%	4.6%	99.4%	44.6%	87.5%	61.0%
10,000 or more employees	85.7%	8.0%	96.7%	51.3%	91.3%	54.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Census division/ government type and size	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	With waiting period
United States	2.46%	1.72%	1.59%	2.36%	2.30%	2.34%
Census division:						
New England	5.42%	3.71%	2.75%	5.28%	4.74%	5.40%
Middle Atlantic	5.70%	5.03%	4.81%	6.00%	6.09%	5.70%
East North Central	6.75%	3.74% *	3.46%	6.68%	6.75%	6.84%
West North Central	6.70%	6.05%	5.81%	6.78%	7.08%	6.75%
South Atlantic	5.31%	3.48%	3.21%	3.29%	3.96%	5.80%
East South Central	10.40%	4.12%	3.01%	13.94% *	4.50%	7.68%
West South Central	6.49%	3.40%	2.33%	5.31%	5.06%	6.42%
Mountain	7.67%	9.70% *	10.25%	5.13%	9.45%	6.58%
Pacific	6.26%	2.20%	1.24%	5.81%	5.50%	5.57%
Government type and size:						
State governments	1.80%	0.56%	0.32%	1.48%	0.64%	2.27%
Local governments:						
Less than 250 employees	2.93%	2.21%	2.09%	3.04%	2.99%	3.11%
250-999 employees	6.09%	3.14%	2.23%	2.94%	3.25%	2.62%
1,000-4,999 employees	4.75%	3.24%	1.54%	5.99%	4.44%	3.40%
5,000-9,999 employees	2.97%	0.40%	0.19%	3.94%	2.52%	4.21%
10,000 or more employees	1.95%	0.58%	0.46%	1.08%	0.79%	2.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Census division/ government type and size	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	33.4%	27.3%
Census division:		
New England	49.5%	54.4%
Middle Atlantic	37.5%	41.0%
East North Central	17.0%	9.6%
West North Central	35.4%	17.7% *
South Atlantic	43.7%	33.8%
East South Central	48.3%	34.0% *
West South Central	30.1%	32.0%
Mountain	18.7%	9.4%
Pacific	40.6%	32.3%
Government type and size:		
State governments	57.1%	47.1%
Local governments:		
Less than 250 employees	27.3%	23.7%
250-999 employees	45.8%	32.9%
1,000-4,999 employees	56.8%	43.4%
5,000-9,999 employees	60.0%	40.1%
10,000 or more employees	72.1%	56.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Census division/ government type and size	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	2.22%	2.40%
Census division:		
New England	5.39%	5.41%
Middle Atlantic	5.19%	5.94%
East North Central	3.60%	2.75%
West North Central	6.65%	6.57% *
South Atlantic	5.54%	5.73%
East South Central	10.88%	13.31% *
West South Central	6.44%	8.90%
Mountain	4.74%	2.75%
Pacific	5.72%	5.52%
Government type and size:		
State governments	2.01%	2.16%
Local governments:		
Less than 250 employees	2.78%	2.83%
250-999 employees	4.86%	6.40%
1,000-4,999 employees	6.04%	6.00%
5,000-9,999 employees	3.36%	3.38%
10,000 or more employees	2.23%	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	23.6%	7.8%	24.5%	21.4%	23.6%	8.9%	13.2%
Census division:							
New England	20.1%	0.0%	20.5%	18.3%	22.9% *	--	0.0%
Middle Atlantic	19.1%	0.0%	20.2%	17.1% *	15.7% *	0.0%	5.5% *
East North Central	22.3%	8.0% *	21.9%	27.7%	17.5% *	5.4%	0.0%
West North Central	33.7%	8.4%	35.6%	22.9%	--	0.0%	--
South Atlantic	22.3%	0.0%	21.5% *	32.7%	21.7%	5.1% *	12.7%
East South Central	11.1% *	9.5% *	7.7% *	14.1% *	37.2% *	--	0.0%
West South Central	28.2%	14.9%	34.6%	9.4% *	25.0%	13.7%	33.7%
Mountain	26.0%	0.0%	26.5%	28.1% *	23.8%	0.0%	3.5%
Pacific	25.2%	--	21.1% *	36.3% *	40.1% *	--	6.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table III.A.2.i Standard errors for percent of State and local governments that offer health insurance that use a private exchange by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.92%	1.31%	2.46%	2.95%	4.62%	2.02%	0.59%
Census division:							
New England	4.00%	0.00%	5.62%	4.89%	7.27% *	--	0.00%
Middle Atlantic	4.56%	0.00%	5.97%	5.82% *	7.29% *	0.00%	3.48% *
East North Central	5.23%	2.56% *	6.45%	6.31%	13.84% *	0.00%	0.00%
West North Central	6.44%	0.00%	7.32%	6.85%	--	0.00%	--
South Atlantic	4.49%	0.00%	6.79% *	8.72%	4.38%	2.45% *	1.01%
East South Central	3.53% *	4.05% *	3.74% *	5.46% *	14.94% *	--	0.00%
West South Central	5.99%	4.39%	7.80%	5.80% *	6.13%	3.48%	0.00%
Mountain	5.73%	0.00%	7.24%	8.68% *	6.30%	0.00%	0.00%
Pacific	5.79%	--	6.39% *	11.13% *	20.84% *	--	2.02% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	53.2%	35.2%	28.2%
Census division:			
New England	70.1%	33.9%	35.2%
Middle Atlantic	58.5%	31.6%	17.1%
East North Central	50.7%	28.0%	19.6%
West North Central	45.3%	32.8%	28.8%
South Atlantic	59.7%	42.0%	44.4%
East South Central	60.2%	46.1%	33.6%
West South Central	51.8%	34.7%	31.3%
Mountain	44.0%	34.4%	26.2%
Pacific	52.3%	53.6%	41.2%
Government type and size:			
State governments	97.0%	95.2%	62.0%
Local governments:			
Less than 250 employees	46.3%	26.3%	20.2%
250-999 employees	75.8%	65.6%	60.0%
1,000-4,999 employees	87.8%	77.8%	61.5%
5,000-9,999 employees	91.5%	80.7%	59.6%
10,000 or more employees	91.4%	86.8%	60.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	2.47%	2.02%	1.60%
Census division:			
New England	5.54%	4.61%	4.88%
Middle Atlantic	6.11%	4.62%	3.17%
East North Central	6.18%	4.28%	3.20%
West North Central	5.72%	4.67%	4.45%
South Atlantic	6.47%	5.76%	5.90%
East South Central	8.40%	10.09%	6.92%
West South Central	8.65%	6.47%	4.41%
Mountain	6.49%	5.54%	4.81%
Pacific	6.54%	6.60%	5.97%
Government type and size:			
State governments	0.55%	0.96%	2.18%
Local governments:			
Less than 250 employees	2.78%	2.16%	1.71%
250-999 employees	9.62%	8.53%	4.03%
1,000-4,999 employees	4.83%	4.85%	4.18%
5,000-9,999 employees	2.54%	2.53%	3.89%
10,000 or more employees	0.95%	2.04%	2.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	59.3%	53.4%	59.7%	66.5%	41.3% *
Census division:					
New England	52.2%	--	--	83.7%	--
Middle Atlantic	49.9%	--	--	--	0.0%
East North Central	84.9%	--	--	90.6%	--
West North Central	57.4%	--	--	--	--
South Atlantic	59.8%	--	--	--	--
East South Central	50.2%	--	--	--	--
West South Central	59.4%	--	--	--	--
Mountain	46.8%	--	--	--	--
Pacific	57.1%	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
-- Data suppressed due to high standard errors or few reported values in cell.

Table III.A.2.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, 2025

Division	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	3.77%	7.88%	6.55%	5.83%	12.55% *
Census division:					
New England	9.88%	--	--	9.44%	--
Middle Atlantic	9.95%	--	--	--	0.00%
East North Central	7.45%	--	--	6.68%	--
West North Central	10.79%	--	--	--	--
South Atlantic	10.53%	--	--	--	--
East South Central	10.25%	--	--	--	--
West South Central	10.79%	--	--	--	--
Mountain	12.21%	--	--	--	--
Pacific	9.07%	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and 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.A.2.l Percent of State and local governments that offer paid sick leave by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	81.3%	100.0%	77.1%	97.9%	97.8%	96.7%	97.7%
Census division:							
New England	89.2%	100.0%	85.9%	98.0%	96.6%	--	100.0%
Middle Atlantic	80.6%	100.0%	75.6%	100.0%	98.9%	100.0%	100.0%
East North Central	76.8%	100.0%	73.3%	100.0%	94.3%	100.0%	100.0%
West North Central	65.2%	100.0%	62.4%	100.0%	95.3%	100.0%	--
South Atlantic	91.6%	100.0%	88.0%	100.0%	99.4%	97.6%	98.7%
East South Central	97.5%	100.0%	98.4%	92.4%	100.0%	100.0%	100.0%
West South Central	86.6%	100.0%	83.1%	95.4%	94.7%	90.4%	96.0%
Mountain	86.4%	100.0%	84.2%	95.1%	100.0%	100.0%	92.0%
Pacific	83.8%	100.0%	78.7%	100.0%	100.0%	100.0%	96.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table III.A.2.l Standard errors for percent of State and local governments that offer paid sick leave by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2.10%	0.00%	2.55%	0.76%	0.88%	0.29%	0.37%
Census division:							
New England	4.33%	0.00%	5.92%	1.52%	3.35%	--	0.00%
Middle Atlantic	5.37%	0.00%	6.57%	0.00%	1.14%	0.00%	0.00%
East North Central	5.68%	0.00%	6.52%	0.00%	4.13%	0.00%	0.00%
West North Central	6.10%	0.00%	6.51%	0.00%	4.68%	0.00%	--
South Atlantic	4.28%	0.00%	6.12%	0.00%	0.62%	0.48%	0.00%
East South Central	1.48%	0.00%	1.59%	4.66%	0.00%	0.00%	0.00%
West South Central	5.19%	0.00%	6.87%	3.38%	3.15%	0.95%	0.00%
Mountain	4.83%	0.00%	5.83%	4.00%	0.00%	0.00%	4.02%
Pacific	6.59%	0.00%	8.29%	0.00%	0.00%	0.00%	1.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table III.A.2.m Percent of State and local governments that offer paid vacation leave by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	82.4%	100.0%	78.3%	98.4%	99.6%	100.0%	99.7%
Census division:							
New England	96.2%	100.0%	94.7%	100.0%	100.0%	--	100.0%
Middle Atlantic	79.3%	100.0%	73.8%	100.0%	100.0%	100.0%	100.0%
East North Central	77.0%	100.0%	73.3%	100.0%	100.0%	100.0%	100.0%
West North Central	69.7%	100.0%	67.5%	96.2%	100.0%	100.0%	--
South Atlantic	91.9%	100.0%	88.6%	98.2%	100.0%	100.0%	100.0%
East South Central	98.3%	100.0%	98.4%	97.0%	100.0%	100.0%	100.0%
West South Central	87.8%	100.0%	84.2%	95.9%	96.9%	100.0%	100.0%
Mountain	86.1%	100.0%	83.2%	100.0%	100.0%	100.0%	100.0%
Pacific	83.8%	100.0%	78.7%	100.0%	100.0%	100.0%	97.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table III.A.2.m Standard errors for percent of State and local governments that offer paid vacation leave by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2.07%	0.00%	2.52%	0.63%	0.39%	0.00%	0.00%
Census division:							
New England	2.15%	0.00%	2.99%	0.00%	0.00%	--	0.00%
Middle Atlantic	5.40%	0.00%	6.59%	0.00%	0.00%	0.00%	0.00%
East North Central	5.69%	0.00%	6.52%	0.00%	0.00%	0.00%	0.00%
West North Central	5.94%	0.00%	6.37%	3.74%	0.00%	0.00%	--
South Atlantic	4.28%	0.00%	6.11%	1.80%	0.00%	0.00%	0.00%
East South Central	1.22%	0.00%	1.59%	1.75%	0.00%	0.00%	0.00%
West South Central	4.94%	0.00%	6.55%	3.13%	3.28%	0.00%	0.00%
Mountain	4.99%	0.00%	6.02%	0.00%	0.00%	0.00%	0.00%
Pacific	6.59%	0.00%	8.29%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20,314,772	5,656,597	2,468,928	3,204,013	4,930,364	1,326,737	2,728,134
Census division:							
New England	927,279	303,436	103,373	257,548	243,702	--	12,166
Middle Atlantic	2,541,500	--	329,524	568,125	644,598	--	375,145 *
East North Central	2,838,138	764,879	655,992	693,402	485,275	80,097	158,493
West North Central	1,562,754	448,711	369,327	308,548	--	--	--
South Atlantic	3,787,924	1,024,844	223,324	299,442	881,243	448,084	910,988
East South Central	1,211,192	374,413	121,893	234,342	288,603	--	--
West South Central	2,541,114	631,711 *	355,696	348,072	586,356	240,822	378,457
Mountain	1,512,820	497,962	135,705	220,574	383,567	--	167,769
Pacific	3,392,050	1,000,756	174,095	273,960	1,073,555	--	606,504

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	524,807	299,978	157,317	175,079	387,009	144,432	164,292
Census division:							
New England	49,009	19,976	14,307	35,482	42,913	--	0
Middle Atlantic	217,032	--	33,285	77,784	134,676	--	138,649 *
East North Central	166,972	80,099	122,301	90,932	111,437	0	17,381
West North Central	116,798	58,399	42,387	61,775	--	--	--
South Atlantic	151,402	74,126	52,405	50,264	107,594	74,021	64,329
East South Central	112,808	86,506	13,166	28,306	54,031	--	--
West South Central	261,019	224,735 *	52,938	58,114	131,693	56,826	13,308
Mountain	111,453	57,227	21,077	35,694	95,236	--	9,138
Pacific	261,141	13,378	22,707	57,267	259,344	--	26,737

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments[1]	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees[1]
United States	20,314,772	27.8%	12.2%	15.8%	24.3%	6.5%	13.4%
Census division:							
New England	927,279	32.7%	11.1%	27.8%	26.3%	--	1.3%
Middle Atlantic	2,541,500	--	13.0%	22.4%	25.4%	0.6%	14.8% *
East North Central	2,838,138	27.0%	23.1%	24.4%	17.1%	2.8%	5.6%
West North Central	1,562,754	28.7%	23.6%	19.7%	--	--	--
South Atlantic	3,787,924	27.1%	5.9%	7.9%	23.3%	11.8%	24.0%
East South Central	1,211,192	30.9%	10.1%	19.3%	23.8%	--	--
West South Central	2,541,114	24.9%	14.0%	13.7%	23.1%	9.5%	14.9%
Mountain	1,512,820	32.9%	9.0%	14.6%	25.4%	--	11.1%
Pacific	3,392,050	29.5%	5.1%	8.1%	31.6%	--	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

[1] 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, 2025

Division	All State and local governments	State governments[1]	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees[1]
United States	524,807	1.22%	0.81%	0.91%	1.60%	0.69%	0.77%
Census division:							
New England	49,009	2.14%	1.72%	3.46%	3.89%	--	0.07%
Middle Atlantic	217,032	--	1.89%	3.37%	4.64%	0.15%	4.75% *
East North Central	166,972	2.49%	3.84%	3.23%	3.60%	0.17%	0.66%
West North Central	116,798	3.25%	3.23%	3.77%	--	--	--
South Atlantic	151,402	1.71%	1.38%	1.36%	2.52%	1.82%	1.56%
East South Central	112,808	5.27%	1.56%	2.90%	4.21%	--	--
West South Central	261,019	6.77%	2.52%	2.63%	4.74%	2.27%	1.59%
Mountain	111,453	3.28%	1.60%	2.51%	5.06%	--	0.98%
Pacific	261,141	2.29%	0.87%	1.80%	5.51%	--	1.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

[1] 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	99.0%	100.0%	93.5%	99.2%	99.6%	100.0%	100.0%
Census division:							
New England	99.6%	100.0%	96.7%	100.0%	100.0%	--	100.0%
Middle Atlantic	99.4%	100.0%	95.0%	100.0%	100.0%	100.0%	100.0%
East North Central	96.3%	100.0%	90.3%	96.7%	96.4%	100.0%	100.0%
West North Central	97.9%	100.0%	91.0%	100.0%	100.0%	100.0%	--
South Atlantic	99.5%	100.0%	91.4%	99.9%	100.0%	100.0%	100.0%
East South Central	99.3%	100.0%	95.6%	98.8%	100.0%	100.0%	100.0%
West South Central	99.5%	100.0%	96.9%	99.9%	100.0%	100.0%	100.0%
Mountain	99.6%	100.0%	95.5%	99.8%	100.0%	100.0%	100.0%
Pacific	99.9%	100.0%	98.4%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.91%	0.50%	0.35%	0.00%	0.00%
Census division:							
New England	0.16%	0.00%	1.43%	0.00%	0.00%	--	0.00%
Middle Atlantic	0.21%	0.00%	1.64%	0.00%	0.00%	0.00%	0.00%
East North Central	1.01%	0.00%	2.98%	2.25%	3.57%	0.00%	0.00%
West North Central	0.55%	0.00%	2.37%	0.00%	0.00%	0.00%	--
South Atlantic	0.18%	0.00%	3.47%	0.09%	0.00%	0.00%	0.00%
East South Central	0.30%	0.00%	1.92%	1.16%	0.05%	0.00%	0.00%
West South Central	0.17%	0.00%	1.27%	0.11%	0.02%	0.00%	0.00%
Mountain	0.13%	0.00%	1.57%	0.19%	0.01%	0.00%	0.00%
Pacific	0.04%	0.00%	0.75%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	67.9%	72.0%	61.9%	64.6%	64.6%	66.6%	74.7%
Census division:							
New England	67.0%	81.9%	58.5%	56.8%	62.1%	--	89.7%
Middle Atlantic	66.2%	57.6%	56.6%	66.6%	62.9%	80.2%	92.7%
East North Central	65.8%	65.4%	61.0%	61.5%	72.0%	68.7%	84.0%
West North Central	61.0%	60.1%	54.8%	64.6%	61.3%	75.5%	--
South Atlantic	72.4%	82.5%	74.6%	75.5%	71.4%	65.7%	64.0%
East South Central	72.9%	74.0%	75.2%	73.7%	71.5%	74.7%	67.5%
West South Central	68.8%	66.9%	61.4%	61.7%	71.9%	68.2%	80.4%
Mountain	66.9%	66.7%	61.7%	67.3%	63.6%	63.8%	80.4%
Pacific	67.2%	82.6%	67.9%	57.2%	53.1%	61.8%	73.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.83%	1.80%	1.12%	1.36%	2.34%	1.26%
Census division:							
New England	1.61%	0.32%	3.33%	2.58%	4.99%	--	0.00%
Middle Atlantic	2.00%	1.64%	2.65%	3.07%	2.64%	1.39%	1.59%
East North Central	1.65%	3.12%	5.61%	2.47%	3.00%	0.00%	0.78%
West North Central	2.08%	4.77%	3.78%	3.63%	3.84%	2.83%	--
South Atlantic	0.88%	2.43%	2.10%	2.76%	2.07%	3.00%	0.88%
East South Central	1.48%	3.02%	2.86%	1.81%	2.27%	4.51%	6.78%
West South Central	1.62%	2.97%	4.00%	3.26%	4.35%	3.44%	0.43%
Mountain	1.74%	2.99%	6.54%	3.94%	4.15%	0.60%	1.02%
Pacific	1.69%	0.62%	2.96%	4.44%	3.31%	9.21%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	67.5%	86.4%	36.2%	55.8%	68.9%	75.1%	57.7%
Census division:							
New England	66.3%	93.5%	33.7%	45.5%	51.3%	100.0%	100.0%
Middle Atlantic	64.2%	92.4%	59.5%	57.9%	89.4%	94.4%	14.5% *
East North Central	63.5%	81.5%	35.0% *	61.3%	65.5%	74.0%	70.2%
West North Central	67.8%	96.3%	34.9%	60.3%	63.9%	76.7%	--
South Atlantic	78.7%	85.0%	45.7% *	60.2%	78.1%	85.8%	82.7%
East South Central	75.8%	92.7%	43.8%	56.0%	67.9%	98.3%	100.0%
West South Central	76.6%	97.6%	20.8%	50.4%	78.1%	82.7%	99.5%
Mountain	65.6%	77.1%	38.7%	63.9%	47.2%	--	85.9%
Pacific	50.2%	78.6%	15.9% *	33.8%	55.5%	40.0% *	9.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.34%	0.78%	4.04%	3.03%	3.11%	4.62%	4.07%
Census division:							
New England	3.17%	0.40%	6.95%	8.48%	8.76%	0.00%	0.00%
Middle Atlantic	6.08%	1.71%	6.76%	7.89%	5.96%	0.94%	5.84% *
East North Central	4.50%	2.50%	12.64% *	7.59%	11.34%	0.00%	4.58%
West North Central	4.29%	0.83%	5.95%	10.53%	12.91%	7.31%	--
South Atlantic	1.80%	0.37%	14.17% *	8.41%	5.42%	4.12%	3.89%
East South Central	3.52%	2.94%	7.28%	7.18%	8.67%	0.88%	0.01%
West South Central	3.45%	1.48%	5.49%	9.14%	9.55%	4.35%	0.15%
Mountain	4.03%	4.69%	7.35%	8.82%	12.02%	--	1.07%
Pacific	2.80%	0.14%	5.40% *	9.19%	8.80%	15.08% *	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	83.4%	93.8%	73.6%	77.8%	75.5%	87.6%	74.1%
Census division:							
New England	77.8%	84.8%	62.8%	63.2%	82.8%	100.0%	2.5%
Middle Atlantic	73.3%	88.7%	70.6%	64.9%	62.5%	100.0%	88.2%
East North Central	86.7%	97.5%	68.1%	79.7%	80.3%	83.7%	99.4%
West North Central	92.6%	89.4%	76.0%	100.0%	100.0%	92.3%	--
South Atlantic	87.6%	100.0%	97.0%	93.4%	83.9%	93.1%	67.2%
East South Central	85.3%	92.4%	74.8%	61.3%	94.2%	84.5%	81.0%
West South Central	76.4%	93.5%	58.5%	69.7%	64.9%	93.8%	62.8%
Mountain	82.3%	76.0%	73.6%	84.7%	78.2%	87.5%	98.3%
Pacific	86.2%	100.0%	77.2%	83.1%	64.0%	51.9% *	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table III.B.2.b.1.a Standard errors for among self-insured plans for percent of State and local government employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.85%	3.71%	3.20%	3.44%	3.74%	1.37%
Census division:							
New England	3.57%	5.61%	11.30%	7.13%	6.16%	0.00%	0.00%
Middle Atlantic	3.78%	3.35%	7.37%	8.55%	8.65%	0.00%	5.02%
East North Central	3.02%	0.37%	7.85%	7.96%	10.33%	0.00%	0.39%
West North Central	2.31%	4.93%	9.92%	0.00%	0.00%	3.14%	--
South Atlantic	1.58%	0.00%	2.86%	6.28%	5.81%	1.79%	2.39%
East South Central	2.96%	3.87%	7.87%	8.78%	2.41%	6.68%	10.01%
West South Central	4.29%	4.27%	10.74%	11.40%	12.48%	1.65%	2.78%
Mountain	3.17%	3.60%	10.77%	8.77%	14.86%	3.28%	0.88%
Pacific	3.88%	0.00%	13.14%	12.50%	7.95%	23.23% *	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table III.B.2.b.1.b Among self-insured plans, percent of State and local government employees that are enrolled in a plan with stop-loss coverage by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	47.8%	12.0%	73.9%	78.8%	68.0%	75.8%	59.9%
Census division:							
New England	32.3%	5.0%	60.3%	62.7%	85.7%	16.2%	2.2%
Middle Atlantic	54.2%	10.8%	76.4%	71.6%	68.6%	100.0%	99.4%
East North Central	60.1%	23.1%	73.3%	91.8%	88.0%	38.5%	61.7%
West North Central	57.8%	12.9% *	63.0%	85.8%	100.0%	100.0%	--
South Atlantic	43.2%	0.0%	96.0%	86.2%	63.7%	81.9%	46.8%
East South Central	51.0%	27.5% *	70.3%	62.7%	61.4%	--	66.8%
West South Central	57.5%	12.5% *	80.7%	87.4%	74.3%	76.6%	78.0%
Mountain	68.3%	40.6%	85.6%	88.7%	99.9%	100.0%	63.8%
Pacific	13.2%	3.5%	--	26.3% *	26.9% *	33.3% *	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.64%	1.19%	3.57%	2.70%	4.62%	5.64%	2.12%
Census division:							
New England	4.09%	0.33%	10.34%	11.90%	3.53%	0.00%	0.00%
Middle Atlantic	4.69%	3.00%	6.73%	8.20%	8.51%	0.00%	0.07%
East North Central	4.94%	4.68%	8.05%	3.81%	10.89%	0.00%	5.26%
West North Central	6.96%	5.50% *	8.41%	5.67%	0.00%	0.00%	--
South Atlantic	2.44%	0.00%	3.22%	7.61%	6.65%	5.80%	3.49%
East South Central	6.50%	8.75% *	9.13%	7.59%	10.38%	--	9.96%
West South Central	6.84%	5.42% *	8.70%	4.58%	12.24%	17.29%	2.72%
Mountain	3.16%	6.06%	6.87%	6.31%	0.07%	0.00%	5.52%
Pacific	3.40%	0.30%	--	15.59% *	12.88% *	15.03% *	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	99.7%	100.0%	98.6%	100.0%	99.6%	100.0%	100.0%
Census division:							
New England	100.0%	100.0%	100.0%	100.0%	100.0%	--	100.0%
Middle Atlantic	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	100.0%
East North Central	99.5%	100.0%	97.6%	100.0%	100.0%	100.0%	100.0%
West North Central	99.6%	100.0%	98.4%	100.0%	100.0%	100.0%	--
South Atlantic	99.9%	100.0%	98.4%	99.9%	100.0%	100.0%	100.0%
East South Central	99.7%	100.0%	96.9%	100.0%	100.0%	100.0%	100.0%
West South Central	99.0%	100.0%	98.8%	100.0%	96.5%	100.0%	100.0%
Mountain	99.9%	100.0%	98.9%	100.0%	100.0%	100.0%	100.0%
Pacific	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.11%	0.00%	0.48%	0.01%	0.41%	0.00%	0.00%
Census division:							
New England	0.00%	0.00%	0.00%	0.00%	0.00%	--	0.00%
Middle Atlantic	0.03%	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%
East North Central	0.33%	0.00%	1.60%	0.00%	0.00%	0.00%	0.00%
West North Central	0.23%	0.00%	1.04%	0.00%	0.00%	0.00%	--
South Atlantic	0.05%	0.00%	1.06%	0.12%	0.00%	0.00%	0.00%
East South Central	0.15%	0.00%	1.50%	0.00%	0.01%	0.00%	0.00%
West South Central	0.82%	0.00%	1.18%	0.00%	3.38%	0.00%	0.00%
Mountain	0.09%	0.00%	1.06%	0.00%	0.00%	0.00%	0.00%
Pacific	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	40.8%	41.9%	36.7%	33.8%	38.3%	31.7%	59.0%
Census division:							
New England	23.1%	--	50.6%	26.4%	18.9%	--	0.0%
Middle Atlantic	55.7%	100.0%	22.9%	34.4%	29.3%	2.3% *	90.4%
East North Central	31.1%	31.3%	40.8% *	31.8%	--	36.4%	66.0%
West North Central	27.7%	41.7%	26.6%	28.8%	--	--	--
South Atlantic	18.1%	0.0%	32.6% *	26.8%	18.6%	5.7%	37.8%
East South Central	16.2%	13.3% *	13.3% *	16.3% *	7.3% *	--	--
West South Central	25.4%	6.6% *	38.3%	32.4%	35.5% *	39.2%	14.3%
Mountain	44.7%	42.7%	51.3%	40.3%	42.4% *	--	74.0%
Pacific	92.0%	97.9%	66.5%	68.6%	94.8%	90.0%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.49%	2.51%	4.21%	2.96%	4.20%	5.56%	2.60%
Census division:							
New England	2.88%	--	7.21%	5.61%	5.44%	--	0.00%
Middle Atlantic	4.37%	0.00%	5.37%	7.52%	8.32%	1.54% *	4.33%
East North Central	4.23%	6.13%	12.54% *	7.63%	--	0.00%	6.70%
West North Central	3.59%	6.55%	5.96%	8.45%	--	--	--
South Atlantic	2.13%	0.00%	16.83% *	7.81%	5.09%	0.97%	3.91%
East South Central	3.86%	4.12% *	4.89% *	6.52% *	3.97% *	--	--
West South Central	4.14%	4.44% *	9.11%	9.14%	11.51% *	9.28%	0.59%
Mountain	4.60%	7.87%	9.15%	8.89%	12.77% *	--	2.14%
Pacific	1.62%	1.31%	8.07%	10.17%	3.53%	3.61%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	39.4%	39.2%	36.2%	33.5%	37.7%	31.6%	56.4%
Census division:							
New England	22.0%	--	48.9%	25.3%	16.5% *	--	0.0%
Middle Atlantic	48.0%	75.4%	19.9%	29.9%	29.8%	2.3% *	87.6%
East North Central	32.1%	31.3%	41.4% *	35.4%	--	36.4%	66.0%
West North Central	27.3%	41.7%	26.6%	26.5% *	--	--	--
South Atlantic	16.3%	0.0%	32.6% *	26.8%	15.4%	5.7%	33.7%
East South Central	16.0%	13.3% *	11.6% *	16.3% *	7.3% *	--	--
West South Central	25.4%	6.6% *	38.3%	32.4%	35.5% *	38.7%	14.3%
Mountain	44.9%	42.7%	52.6%	41.2%	42.4% *	--	74.0%
Pacific	91.2%	97.9%	64.7%	68.6%	94.8%	90.0%	92.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.50%	2.46%	4.23%	2.96%	4.23%	5.56%	2.71%
Census division:							
New England	2.87%	--	7.27%	5.53%	5.19% *	--	0.00%
Middle Atlantic	4.77%	4.64%	5.07%	7.28%	8.93%	1.54% *	4.90%
East North Central	4.23%	6.13%	12.45% *	7.71%	--	0.00%	6.70%
West North Central	3.56%	6.55%	5.96%	8.17% *	--	--	--
South Atlantic	2.06%	0.00%	16.83% *	7.81%	4.38%	0.97%	4.05%
East South Central	3.86%	4.12% *	4.65% *	6.52% *	3.97% *	--	--
West South Central	4.14%	4.44% *	9.11%	9.14%	11.51% *	9.17%	0.59%
Mountain	4.60%	7.87%	9.02%	8.94%	12.77% *	--	2.14%
Pacific	1.64%	1.31%	8.06%	10.17%	3.53%	3.61%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	98.6%	100.0%	95.3%	98.9%	98.7%	97.8%	98.4%
Census division:							
New England	98.8%	100.0%	97.6%	97.9%	98.6%	--	100.0%
Middle Atlantic	99.1%	100.0%	94.8%	100.0%	99.1%	100.0%	100.0%
East North Central	97.7%	100.0%	95.2%	100.0%	92.9%	100.0%	100.0%
West North Central	97.0%	100.0%	91.9%	100.0%	95.0%	100.0%	--
South Atlantic	99.2%	100.0%	96.6%	100.0%	99.8%	98.6%	98.4%
East South Central	98.8%	100.0%	98.9%	94.3%	100.0%	100.0%	100.0%
West South Central	96.6%	100.0%	95.2%	95.0%	99.8%	90.6%	92.9%
Mountain	99.4%	100.0%	94.7%	100.0%	100.0%	100.0%	99.1%
Pacific	99.9%	100.0%	98.1%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.19%	0.00%	0.72%	0.46%	0.64%	0.30%	0.10%
Census division:							
New England	0.56%	0.00%	1.12%	1.45%	1.41%	--	0.00%
Middle Atlantic	0.33%	0.00%	1.86%	0.00%	0.85%	0.00%	0.00%
East North Central	0.97%	0.00%	1.70%	0.00%	5.18%	0.00%	0.00%
West North Central	1.19%	0.00%	2.10%	0.00%	4.98%	0.00%	--
South Atlantic	0.14%	0.00%	2.00%	0.00%	0.18%	0.60%	0.11%
East South Central	0.66%	0.00%	1.09%	3.24%	0.00%	0.00%	0.00%
West South Central	0.65%	0.00%	2.20%	3.38%	0.19%	2.23%	0.25%
Mountain	0.22%	0.00%	2.41%	0.03%	0.00%	0.00%	0.48%
Pacific	0.05%	0.00%	0.98%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	98.8%	100.0%	94.3%	98.4%	98.9%	100.0%	100.0%
Census division:							
New England	99.8%	100.0%	98.4%	100.0%	100.0%	--	100.0%
Middle Atlantic	99.1%	100.0%	93.0%	100.0%	100.0%	100.0%	100.0%
East North Central	98.7%	100.0%	94.6%	100.0%	100.0%	100.0%	100.0%
West North Central	98.0%	100.0%	93.3%	97.8%	100.0%	100.0%	--
South Atlantic	99.6%	100.0%	97.4%	96.6%	100.0%	100.0%	100.0%
East South Central	99.2%	100.0%	98.9%	96.2%	100.0%	100.0%	100.0%
West South Central	95.2%	100.0%	88.2%	92.7%	90.8%	100.0%	100.0%
Mountain	99.7%	100.0%	97.1%	100.0%	100.0%	100.0%	100.0%
Pacific	99.9%	100.0%	98.1%	100.0%	100.0%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.31%	0.00%	1.10%	0.62%	1.07%	0.00%	0.00%
Census division:							
New England	0.10%	0.00%	0.95%	0.00%	0.00%	--	0.00%
Middle Atlantic	0.30%	0.00%	2.25%	0.00%	0.00%	0.00%	0.00%
East North Central	0.41%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%
West North Central	0.61%	0.00%	1.87%	2.19%	0.00%	0.00%	--
South Atlantic	0.28%	0.00%	1.77%	3.29%	0.00%	0.00%	0.00%
East South Central	0.52%	0.00%	1.09%	2.58%	0.00%	0.00%	0.00%
West South Central	2.29%	0.00%	5.75%	4.12%	8.53%	0.00%	0.00%
Mountain	0.11%	0.00%	1.25%	0.00%	0.00%	0.00%	0.00%
Pacific	0.05%	0.00%	0.98%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	97.3%	99.6%	94.2%	94.4%	97.5%	96.8%	98.0%
Census division:							
New England	98.7%	99.8%	96.0%	97.6%	98.8%	100.0%	100.0%
Middle Atlantic	96.8%	100.0%	97.7%	88.9%	98.7%	100.0%	99.4%
East North Central	97.8%	98.6%	96.9%	96.4%	99.9%	87.9%	99.9%
West North Central	99.1%	98.6%	99.4%	98.1%	100.0%	100.0%	--
South Atlantic	95.6%	100.0%	69.6%	97.9%	93.6%	97.1%	96.8%
East South Central	97.1%	99.4%	93.3%	89.9%	100.0%	100.0%	99.0%
West South Central	97.2%	100.0%	96.3%	93.5%	96.9%	100.0%	95.4%
Mountain	95.2%	99.1%	99.9%	90.7%	94.6%	81.3%	96.0%
Pacific	99.6%	100.0%	96.5%	98.9%	99.3%	100.0%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.41%	0.12%	2.50%	1.33%	0.91%	1.43%	0.27%
Census division:							
New England	0.51%	0.16%	2.22%	1.66%	0.98%	0.00%	0.00%
Middle Atlantic	1.34%	0.00%	1.64%	5.39%	1.32%	0.00%	0.06%
East North Central	0.68%	0.74%	1.89%	2.25%	0.10%	0.00%	0.01%
West North Central	0.45%	1.10%	0.48%	1.48%	0.00%	0.00%	--
South Atlantic	1.56%	0.00%	16.97%	2.05%	3.78%	0.84%	0.89%
East South Central	0.94%	0.37%	3.03%	4.18%	0.00%	0.00%	0.35%
West South Central	0.83%	0.03%	2.52%	3.57%	2.46%	0.00%	0.28%
Mountain	1.72%	0.43%	0.13%	5.69%	3.67%	14.45%	0.27%
Pacific	0.22%	0.00%	2.50%	0.53%	0.70%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	14.8%	14.0%	98.6%	98.3%
Census division:				
New England	21.9%	14.8%	99.8%	99.4%
Middle Atlantic	18.9%	17.7%	98.9%	97.9%
East North Central	21.2%	20.0%	98.2%	97.7%
West North Central	9.9%	8.7%	99.7%	98.9%
South Atlantic	8.9%	10.3%	98.3%	97.5%
East South Central	23.9%	22.3%	97.6%	98.2%
West South Central	12.8%	10.6%	96.9%	97.3%
Mountain	16.7%	15.0%	99.4%	99.0%
Pacific	11.1%	12.0%	99.8%	99.8%
Government type and size:				
State governments	6.2% *	6.5% *	100.0%	100.0%
Local governments:				
Less than 250 employees	38.0%	35.4%	98.1%	97.2%
250-999 employees	24.8%	22.0%	96.6%	96.8%
1,000-4,999 employees	17.9%	17.5%	97.2%	95.9%
5,000-9,999 employees	8.6% *	8.3% *	99.3%	99.9%
10,000 or more employees	3.3%	3.3%	100.0%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table III.B.2.k Standard errors for percent of State and local government employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by government type and size and census division: United States, 2025

Census division/ government type and size	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	1.18%	1.19%	0.31%	0.33%
Census division:				
New England	3.04%	2.09%	0.09%	0.30%
Middle Atlantic	5.15%	5.17%	0.64%	1.04%
East North Central	4.72%	4.71%	0.84%	0.88%
West North Central	2.08%	1.98%	0.24%	0.64%
South Atlantic	1.72%	1.81%	0.90%	0.99%
East South Central	4.67%	4.69%	0.84%	0.70%
West South Central	2.63%	2.88%	1.53%	1.45%
Mountain	3.22%	3.19%	0.44%	0.61%
Pacific	2.07%	2.08%	0.17%	0.17%
Government type and size:				
State governments	2.14% *	2.14% *	0.00%	0.00%
Local governments:				
Less than 250 employees	4.62%	4.75%	0.76%	0.84%
250-999 employees	2.60%	2.45%	0.91%	0.83%
1,000-4,999 employees	2.64%	2.80%	1.12%	1.26%
5,000-9,999 employees	3.29% *	3.28% *	0.54%	0.01%
10,000 or more employees	0.75%	0.38%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table III.B.2.l 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	29.5	45.9	16.0	20.7	21.0	21.7	37.6
Census division:							
New England	33.9	73.7	11.6	13.6	14.2 *	--	78.4
Middle Atlantic	28.2	--	15.7	18.9	25.4	--	6.2 *
East North Central	24.6	28.6	16.1	26.4	29.4	20.5	19.5
West North Central	20.3	25.4	13.0	9.8 *	--	--	--
South Atlantic	25.9	23.6	15.5	21.3	23.6	20.6	37.6
East South Central	26.9	44.3	10.6	19.0	21.4	18.4	23.3
West South Central	22.6	33.4	19.2	25.5	10.5 *	30.2 *	19.0
Mountain	28.9	35.9	16.2	22.9	23.5	--	46.3
Pacific	48.2	87.4	22.6	21.5	16.2 *	--	72.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.l 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.81	1.60	1.48	1.78	2.09	3.03	2.15
Census division:							
New England	1.92	0.08	1.95	2.70	4.33 *	--	0.00
Middle Atlantic	2.96	--	3.44	4.54	6.14	--	2.83 *
East North Central	2.11	2.40	3.80	4.92	6.80	0.00	3.60
West North Central	2.08	2.56	2.21	3.31 *	--	--	--
South Atlantic	1.35	1.62	4.21	5.03	3.53	2.86	2.59
East South Central	2.60	3.89	2.57	4.86	6.26	2.73	3.47
West South Central	2.23	5.07	5.06	5.08	3.29 *	11.71 *	1.47
Mountain	2.25	5.16	3.52	4.78	4.13	--	2.83
Pacific	3.77	0.69	4.65	5.93	6.03 *	--	1.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	14.3	30.4	3.3	3.1	7.4	7.6	19.8
Census division:							
New England	14.9	40.3	2.6 *	2.3 *	2.8 *	--	6.2
Middle Atlantic	11.6	--	1.1 *	0.7 *	3.0 *	--	1.9 *
East North Central	9.2	17.1	3.4 *	6.2	7.6 *	11.0	--
West North Central	8.9	16.3	3.0 *	1.2 *	--	--	--
South Atlantic	11.3	16.5	3.5 *	1.3 *	6.9	6.3	17.3
East South Central	6.8 *	16.7 *	0.3 *	2.1 *	0.7 *	--	--
West South Central	6.3	8.6	3.8 *	0.7 *	4.8 *	5.0 *	13.1
Mountain	12.9	18.6	1.9 *	5.6 *	12.8	--	17.0
Pacific	35.6	75.9	9.9 *	6.8 *	11.2 *	--	44.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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	1.40	0.53	0.53	1.12	0.89	1.10
Census division:							
New England	0.99	0.07	1.23 *	1.53 *	1.24 *	--	0.00
Middle Atlantic	1.21	--	0.52 *	0.60 *	1.27 *	--	1.09 *
East North Central	1.13	1.94	1.15 *	1.76	4.32 *	0.00	--
West North Central	1.30	1.14	1.05 *	0.53 *	--	--	--
South Atlantic	0.63	0.89	1.45 *	0.41 *	1.73	0.68	0.77
East South Central	2.18 *	5.77 *	0.16 *	1.31 *	0.29 *	--	--
West South Central	0.75	2.01	1.95 *	0.25 *	2.04 *	1.55 *	1.68
Mountain	1.31	3.11	0.72 *	2.10 *	2.36	--	1.29
Pacific	2.73	0.80	3.33 *	2.44 *	4.06 *	--	0.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	15,530,740	4,238,967	1,702,891	2,495,671	3,755,583	1,014,032	2,323,596
Census division:							
New England	729,676	252,191	71,634	197,304	198,202	--	4,599
Middle Atlantic	2,028,953	--	223,489	439,267	483,141	--	351,828 *
East North Central	2,068,727	500,862	414,285	539,307	408,700	65,419	140,154
West North Central	1,135,038	325,579	225,515	221,705	--	--	--
South Atlantic	2,984,623	752,728	187,191	256,731	713,470	355,869	718,634
East South Central	1,006,225	305,524	93,670	204,060	237,795	--	--
West South Central	2,130,920	477,627 *	268,188	291,981	518,981	223,349	350,793
Mountain	1,144,169	353,903	95,508	168,744	302,544	--	150,365
Pacific	2,302,409	752,218	123,411	176,571	607,368	--	505,914

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	411,014	246,562	126,166	136,966	279,808	94,973	151,611
Census division:							
New England	42,054	19,650	11,647	27,727	35,195	--	0
Middle Atlantic	191,482	--	26,009	59,769	100,544	--	132,573 *
East North Central	141,932	62,383	97,236	72,801	96,013	0	16,790
West North Central	102,097	54,917	29,375	44,298	--	--	--
South Atlantic	116,896	44,732	50,994	42,966	88,256	50,554	52,480
East South Central	101,309	81,060	10,545	24,946	44,688	--	--
West South Central	217,706	180,350 *	39,854	49,319	119,157	54,913	12,736
Mountain	86,032	44,244	15,424	29,380	73,539	--	9,034
Pacific	145,618	10,966	15,820	37,316	146,649	--	23,177

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments[1]	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees[1]
United States	15,530,740	27.3%	11.0%	16.1%	24.2%	6.5%	15.0%
Census division:							
New England	729,676	34.6%	9.8%	27.0%	27.2%	--	0.6%
Middle Atlantic	2,028,953	--	11.0%	21.6%	23.8%	0.6%	17.3% *
East North Central	2,068,727	24.2%	20.0%	26.1%	19.8%	3.2%	6.8%
West North Central	1,135,038	28.7%	19.9%	19.5%	--	--	--
South Atlantic	2,984,623	25.2%	6.3%	8.6%	23.9%	11.9%	24.1%
East South Central	1,006,225	30.4%	9.3%	20.3%	23.6%	--	--
West South Central	2,130,920	22.4%	12.6%	13.7%	24.4%	10.5%	16.5%
Mountain	1,144,169	30.9%	8.3%	14.7%	26.4%	--	13.1%
Pacific	2,302,409	32.7%	5.4%	7.7%	26.4%	--	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

[1] 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, 2025

Division	All State and local governments	State governments[1]	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees[1]
United States	411,014	1.29%	0.83%	0.93%	1.54%	0.60%	0.91%
Census division:							
New England	42,054	2.49%	1.72%	3.48%	4.01%	--	0.04%
Middle Atlantic	191,482	--	1.76%	3.36%	4.52%	0.17%	5.53% *
East North Central	141,932	2.73%	4.19%	3.56%	4.15%	0.22%	0.89%
West North Central	102,097	4.08%	3.13%	3.86%	--	--	--
South Atlantic	116,896	1.45%	1.67%	1.46%	2.59%	1.60%	1.58%
East South Central	101,309	5.90%	1.52%	3.12%	4.29%	--	--
West South Central	217,706	6.69%	2.29%	2.64%	4.98%	2.57%	1.75%
Mountain	86,032	3.33%	1.54%	2.67%	5.11%	--	1.20%
Pacific	145,618	2.09%	0.84%	1.67%	4.87%	--	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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-- 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.

[1] 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	80.8%	84.8%	77.2%	78.1%	78.2%	79.9%	83.4%
Census division:							
New England	79.0%	91.8%	75.9%	70.6%	72.8%	--	92.6%
Middle Atlantic	78.9%	66.4%	74.6%	82.3%	77.7%	87.8%	97.3%
East North Central	81.6%	87.6%	78.0%	74.5%	83.9%	77.9%	92.1%
West North Central	75.3%	75.4%	71.8%	82.1%	69.8%	85.6%	--
South Atlantic	83.9%	93.6%	84.1%	84.2%	83.5%	80.8%	75.4%
East South Central	84.0%	86.4%	86.5%	82.8%	84.3%	82.5%	77.1%
West South Central	77.2%	78.0%	74.2%	71.2%	77.6%	72.9%	85.2%
Mountain	82.4%	85.3%	76.7%	81.5%	78.4%	86.2%	86.0%
Pacific	82.1%	91.9%	79.8%	75.4%	72.4%	82.3%	81.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.52%	0.73%	1.81%	1.02%	1.46%	1.62%	1.08%
Census division:							
New England	2.09%	1.14%	4.46%	3.36%	6.45%	--	0.00%
Middle Atlantic	1.64%	0.78%	2.26%	2.11%	2.25%	0.39%	1.01%
East North Central	1.57%	1.86%	6.07%	2.42%	2.52%	0.00%	1.39%
West North Central	2.03%	2.17%	3.90%	3.56%	5.21%	2.91%	--
South Atlantic	0.66%	0.72%	3.24%	2.59%	1.99%	1.27%	1.04%
East South Central	1.15%	1.30%	2.13%	1.64%	2.01%	4.06%	6.42%
West South Central	1.56%	3.30%	3.22%	3.19%	4.43%	4.24%	0.33%
Mountain	1.96%	2.96%	6.72%	3.20%	5.46%	4.04%	0.85%
Pacific	1.58%	0.71%	3.90%	3.92%	5.73%	4.64%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4,784,032	1,417,629	766,037	708,341	1,174,781	312,706	404,538
Census division:							
New England	197,603	51,245	31,739	60,244	45,500	--	--
Middle Atlantic	512,546	--	106,035	128,858	161,458	--	--
East North Central	769,411	264,017	241,706	154,095	76,575 *	14,678	18,339
West North Central	427,716	123,132	143,812	86,844	--	--	--
South Atlantic	803,301	272,116	36,133	42,711	167,773	92,215 *	192,354
East South Central	204,967	68,889	28,223	30,281	50,808	--	--
West South Central	410,195	154,084 *	87,508 *	56,091	67,375 *	17,473	27,664
Mountain	368,651	144,058	40,196	51,830	81,022 *	--	17,403
Pacific	1,089,641	248,538	50,683	97,389	466,187 *	--	100,589

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	193,281	69,284	52,389	54,530	162,720	71,594	19,658
Census division:							
New England	13,837	326	4,226	9,158	12,684	--	--
Middle Atlantic	47,295	--	12,970	27,434	42,774	--	--
East North Central	47,983	28,988	34,311	23,456	24,798 *	0	1,151
West North Central	29,404	12,638	18,992	20,766	--	--	--
South Atlantic	50,630	29,394	5,171	9,307	28,778	28,909 *	15,947
East South Central	18,075	10,997	4,039	5,222	10,981	--	--
West South Central	58,972	47,891 *	28,092 *	14,524	20,246 *	1,933	990
Mountain	37,141	19,304	6,931	11,657	28,076 *	--	197
Pacific	154,968	3,080	11,844	26,361	146,447 *	--	3,798

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments[1]	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees[1]
United States	4,784,032	29.6%	16.0%	14.8%	24.6%	6.5%	8.5%
Census division:							
New England	197,603	25.9%	16.1%	30.5%	23.0%	--	--
Middle Atlantic	512,546	--	20.7%	25.1%	31.5%	0.3% *	4.5%
East North Central	769,411	34.3%	31.4%	20.0%	10.0% *	1.9%	2.4%
West North Central	427,716	28.8%	33.6%	20.3%	--	3.7%	--
South Atlantic	803,301	33.9%	4.5%	5.3%	20.9%	11.5%	23.9%
East South Central	204,967	33.6%	13.8%	14.8%	24.8%	4.6% *	--
West South Central	410,195	37.6%	21.3%	13.7%	16.4%	4.3%	6.7%
Mountain	368,651	39.1%	10.9%	14.1%	22.0%	--	4.7%
Pacific	1,089,641	22.8%	4.7%	8.9%	42.8%	--	9.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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[1] 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, 2025

Division	All State and local governments	State governments[1]	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees[1]
United States	193,281	1.51%	1.19%	1.21%	2.70%	1.43%	0.51%
Census division:							
New England	13,837	1.82%	2.45%	4.15%	5.26%	--	--
Middle Atlantic	47,295	--	3.26%	4.90%	6.35%	0.10% *	1.21%
East North Central	47,983	3.01%	3.88%	3.05%	3.06% *	0.12%	0.21%
West North Central	29,404	2.76%	4.16%	4.33%	--	0.89%	--
South Atlantic	50,630	2.98%	0.74%	1.19%	3.17%	3.28%	2.08%
East South Central	18,075	4.27%	2.31%	2.73%	4.67%	2.28% *	--
West South Central	58,972	7.94%	6.20%	3.75%	4.84%	0.77%	1.00%
Mountain	37,141	4.64%	2.17%	3.21%	6.29%	--	0.48%
Pacific	154,968	3.25%	1.32%	2.68%	8.38%	--	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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-- 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.

[1] 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	25.0%	33.8%	21.5%	16.9%	21.3%	23.7%	24.8%
Census division:							
New England	21.9%	33.7%	15.8%	11.6%	15.4%	--	--
Middle Atlantic	14.4%	--	13.9%	13.1% *	18.6% *	--	22.3%
East North Central	20.3%	23.4%	23.0%	16.0% *	10.2% *	27.5%	21.4%
West North Central	20.2%	--	20.6%	19.9%	--	26.2%	--
South Atlantic	29.6%	51.6%	15.0%	22.9% *	20.0%	7.2%	21.2%
East South Central	17.2%	19.4%	34.4%	9.3% *	11.4% *	--	--
West South Central	24.3%	32.5% *	19.0%	12.3% *	27.8% *	8.7%	19.4%
Mountain	18.2%	20.9%	21.4%	20.7% *	8.4%	--	32.1%
Pacific	35.6%	54.5%	37.5%	24.2%	27.8% *	--	30.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.30%	2.05%	2.19%	2.20%	4.01%	6.61%	1.72%
Census division:							
New England	1.61%	0.26%	3.62%	3.38%	3.98%	--	--
Middle Atlantic	2.84%	--	3.70%	5.85% *	6.62% *	--	2.13%
East North Central	3.13%	6.37%	5.52%	5.03% *	4.27% *	0.00%	2.25%
West North Central	2.48%	--	4.59%	5.27%	--	0.11%	--
South Atlantic	2.00%	5.69%	4.07%	9.25% *	4.66%	1.85%	3.33%
East South Central	2.24%	3.99%	7.88%	3.18% *	3.81% *	--	--
West South Central	5.20%	13.34% *	3.72%	6.12% *	12.63% *	1.01%	0.18%
Mountain	2.69%	4.48%	5.50%	10.73% *	2.47%	--	0.55%
Pacific	3.77%	0.50%	7.20%	5.98%	8.35% *	--	2.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	10,422	10,398	10,052	10,589	10,445	9,915	10,762
Census division:							
New England	11,948	11,270	12,977	12,179	12,316	12,059	12,215
Middle Atlantic	13,544	15,482	12,306	12,225	14,700	13,705	11,892
East North Central	10,422	11,047	9,473	10,354	10,135	9,864	11,353
West North Central	9,574	9,607	9,088	9,799	9,536	10,387	--
South Atlantic	9,881	8,991	11,004	11,519	9,716	10,295	10,069
East South Central	8,891	8,512	9,078	8,816	9,388	8,704	9,031
West South Central	8,895	8,200	8,771	8,963	9,007	8,329	10,020
Mountain	10,116	10,254	10,387	10,441	10,390	9,486	9,135
Pacific	11,857	11,572	12,801	12,228	11,566	11,804	12,498

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	109.28	282.94	239.92	204.33	235.26	236.26	109.77
Census division:							
New England	145.93	62.01	252.09	387.43	414.65	0.00	0.00
Middle Atlantic	594.03	1,519.52	561.61	630.84	722.82	938.10	156.98
East North Central	241.31	265.50	778.18	393.22	707.75	0.00	180.48
West North Central	158.42	94.39	298.75	496.15	357.26	35.93	--
South Atlantic	108.66	54.19	589.55	690.62	291.77	228.12	143.95
East South Central	186.82	370.21	421.06	320.81	407.62	378.20	513.81
West South Central	278.91	287.89	451.16	544.87	841.45	421.48	150.67
Mountain	207.64	93.55	409.87	901.41	599.17	467.94	28.45
Pacific	151.06	16.62	805.95	398.10	475.94	922.38	58.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	10,473	9,574	9,846	10,782	10,149	10,528	11,928
Census division:							
New England	12,794	--	13,040	12,321	12,643	--	--
Middle Atlantic	12,574	14,665	11,790	12,419	14,897	19,057	12,303
East North Central	9,464	9,236	8,705	9,562	10,087	9,481	10,999
West North Central	9,325	7,963	8,818	10,170	9,250	--	--
South Atlantic	10,326	7,736	11,728	13,186	9,390	10,951	10,664
East South Central	9,221	7,073	9,081	9,244	10,067	14,736	--
West South Central	8,899	9,107	8,789	9,295	8,681	8,677	11,370
Mountain	9,769	10,842	9,871	9,850	9,572	8,220	8,817
Pacific	11,742	10,011	13,745	12,032	11,066	12,762	12,358

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	127.19	48.23	326.28	314.38	265.47	406.13	82.66
Census division:							
New England	258.00	--	301.80	596.93	255.20	--	--
Middle Atlantic	328.77	38.27	603.67	1,228.42	1,120.77	591.12	73.01
East North Central	393.05	83.75	933.70	681.79	547.83	0.00	302.65
West North Central	210.04	172.87	297.40	462.53	331.77	--	--
South Atlantic	315.88	43.10	904.07	1,126.97	577.55	623.49	303.77
East South Central	342.27	361.78	628.54	471.39	749.09	1,258.97	--
West South Central	414.41	56.08	544.21	901.69	1,076.53	375.93	504.11
Mountain	225.14	334.88	344.32	747.46	427.87	13.90	22.49
Pacific	137.21	2.43	835.88	500.11	392.49	429.50	65.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	10,398	10,529	10,444	10,435	10,579	9,715	10,066
Census division:							
New England	11,502	11,004	12,831	12,019	11,986	12,059	12,215
Middle Atlantic	14,087	15,544	12,639	12,089	14,676	13,441	9,178
East North Central	11,003	11,471	11,057	10,860	10,168	10,070	11,512
West North Central	9,725	9,702	9,610	9,541	9,772	10,711	--
South Atlantic	9,758	9,218	10,086	10,493	9,810	10,168	9,954
East South Central	8,788	8,633	9,074	8,471	9,141	8,541	9,031
West South Central	8,894	8,183	8,699	8,612	9,102	8,250	10,013
Mountain	10,304	10,069	11,187	10,773	11,242	10,256	9,196
Pacific	11,959	12,017	9,742	12,615	11,907	10,704	13,758

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	149.71	328.81	282.34	263.86	316.94	262.39	89.40
Census division:							
New England	163.87	47.07	474.24	438.57	786.33	0.00	0.00
Middle Atlantic	834.93	1,616.92	830.64	636.49	804.65	999.86	61.23
East North Central	274.32	347.59	966.96	420.54	1,129.95	0.00	218.54
West North Central	227.12	109.97	610.57	678.69	539.08	34.51	--
South Atlantic	104.13	52.44	824.18	673.17	328.79	263.95	149.91
East South Central	219.63	416.79	537.93	424.25	447.54	366.07	513.83
West South Central	348.75	286.57	576.06	566.45	1,042.88	531.23	152.01
Mountain	289.77	122.01	843.82	1,335.44	1,065.23	336.58	30.42
Pacific	236.40	18.52	743.34	622.54	748.95	1,307.47	17.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1,182	1,189	1,037	1,238	1,406	1,022	940
Census division:							
New England	2,418	1,997	1,661	2,813	2,941	2,702	2,767
Middle Atlantic	2,204	3,174	1,917	1,962	3,377	--	347
East North Central	1,366	1,515	1,169	1,463	1,394 *	1,075	1,018
West North Central	654	682	484	700 *	820	328	--
South Atlantic	931	781	1,084 *	741	876	967	1,198
East South Central	1,065	908	802	796	1,044	1,351	2,667
West South Central	1,221	636 *	1,019	1,203	1,732	1,425	1,199
Mountain	949	1,089	766	825	1,023 *	809	849
Pacific	818	1,023	975 *	859	876 *	675 *	309

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	46.41	106.91	92.71	76.41	127.84	82.01	57.63
Census division:							
New England	80.65	4.99	276.44	170.35	197.71	0.00	0.00
Middle Atlantic	295.07	549.55	237.35	186.14	362.48	--	67.37
East North Central	101.47	69.17	189.23	164.67	419.46 *	0.00	42.27
West North Central	78.19	33.69	96.34	252.37 *	168.42	10.66	--
South Atlantic	47.61	7.77	421.59 *	109.29	130.59	106.85	81.59
East South Central	83.45	124.21	205.86	105.32	188.68	337.86	202.26
West South Central	149.78	236.71 *	222.03	185.56	388.10	153.58	49.55
Mountain	92.02	100.06	220.09	233.04	329.09 *	136.83	65.73
Pacific	81.97	6.06	433.11 *	228.54	313.70 *	231.65 *	31.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1,065	1,104	834	1,310	1,448	1,005	544
Census division:							
New England	2,695	--	1,519	3,026	3,199	--	--
Middle Atlantic	1,109	2,329	1,557	1,870	3,469	--	312
East North Central	1,265	1,625	977	1,397	1,326	1,252	1,124
West North Central	746	--	417	1,247 *	880 *	--	--
South Atlantic	901	395	702	1,024	806	1,112 *	1,624
East South Central	598	512	147 *	782	813	--	--
West South Central	1,454	1,109	948	1,206	2,519 *	1,925	--
Mountain	1,044	1,314	685 *	728	1,384 *	--	960
Pacific	717	1,272	972 *	606	916 *	795 *	279

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	70.30	44.15	93.66	104.13	241.81	151.02	102.78
Census division:							
New England	178.16	--	372.93	279.00	156.99	--	--
Middle Atlantic	261.50	19.40	223.53	285.09	280.70	--	64.38
East North Central	117.45	120.57	220.16	300.71	171.46	0.00	101.00
West North Central	149.11	--	90.49	400.77 *	274.18 *	--	--
South Atlantic	99.47	10.62	178.80	217.41	95.84	350.52 *	335.15
East South Central	93.14	89.52	50.00 *	190.51	183.00	--	--
West South Central	386.07	136.27	254.49	293.34	1,377.19 *	215.99	--
Mountain	205.04	208.87	264.77 *	200.50	575.63 *	--	12.78
Pacific	82.50	0.78	558.51 *	142.01	296.03 *	314.46 *	34.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1,237	1,202	1,423	1,180	1,387	1,027	1,177
Census division:							
New England	2,272	2,022	1,992	2,573	2,680	2,702	2,767
Middle Atlantic	2,817	3,239	2,150	2,027	3,366	--	577
East North Central	1,428	1,489	1,566	1,506	1,442 *	980	970
West North Central	597	717	612 *	319 *	770	416	--
South Atlantic	940	851	1,569 *	566	896	939	1,115
East South Central	1,210	942	1,628	807	1,129	--	2,667
West South Central	1,140	627 *	1,309	1,199	1,501	1,311	1,204
Mountain	898	1,018	892 *	881 *	647 *	1,038	828
Pacific	907	952	--	1,358 *	850 *	539 *	587

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	59.43	123.61	162.80	110.00	142.30	95.03	40.37
Census division:							
New England	74.91	3.56	202.20	166.74	340.31	0.00	0.00
Middle Atlantic	300.39	572.84	354.53	252.23	403.76	--	62.10
East North Central	144.97	68.03	119.79	198.37	704.03 *	0.00	30.15
West North Central	79.62	43.19	210.48 *	155.12 *	199.38	10.71	--
South Atlantic	54.01	6.10	717.41 *	87.66	164.48	114.27	51.95
East South Central	106.55	136.18	403.56	110.74	247.35	--	202.27
West South Central	144.37	237.36 *	388.01	224.11	259.66	215.11	50.11
Mountain	83.31	91.07	346.41 *	347.19 *	230.63 *	135.58	76.89
Pacific	131.65	8.25	--	696.63 *	431.47 *	288.13 *	0.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	11.3%	11.4%	10.3%	11.7%	13.5%	10.3%	8.7%
Census division:							
New England	20.2%	17.7%	12.8%	23.1%	23.9%	22.4%	22.7%
Middle Atlantic	16.3%	20.5%	15.6%	16.0%	23.0%	--	2.9%
East North Central	13.1%	13.7%	12.3%	14.1%	13.8% *	10.9%	9.0%
West North Central	6.8%	7.1%	5.3%	7.1% *	8.6%	3.2%	--
South Atlantic	9.4%	8.7%	9.8% *	6.4%	9.0%	9.4%	11.9%
East South Central	12.0%	10.7%	8.8%	9.0%	11.1%	15.5%	29.5%
West South Central	13.7%	7.8% *	11.6%	13.4%	19.2%	17.1%	12.0%
Mountain	9.4%	10.6%	7.4%	7.9%	9.8% *	8.5%	9.3%
Pacific	6.9%	8.8%	7.6% *	7.0%	7.6% *	5.7%	2.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.73%	0.84%	0.67%	1.27%	0.91%	0.59%
Census division:							
New England	0.63%	0.14%	2.16%	1.18%	1.38%	0.00%	0.00%
Middle Atlantic	1.67%	1.54%	1.60%	1.16%	3.12%	--	0.60%
East North Central	1.01%	0.68%	1.41%	1.67%	4.53% *	0.00%	0.48%
West North Central	0.77%	0.31%	1.01%	2.33% *	1.75%	0.09%	--
South Atlantic	0.47%	0.03%	3.69% *	1.04%	1.39%	0.86%	0.72%
East South Central	0.86%	1.17%	2.23%	1.14%	1.92%	3.28%	2.12%
West South Central	1.66%	2.63% *	2.49%	2.33%	4.96%	2.67%	0.56%
Mountain	0.88%	1.02%	2.04%	1.80%	3.18% *	1.27%	0.74%
Pacific	0.65%	0.05%	3.30% *	1.94%	2.57% *	1.69%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	10.2%	11.5%	8.5%	12.2%	14.3%	9.5%	4.6%
Census division:							
New England	21.1%	--	11.6%	24.6%	25.3%	--	--
Middle Atlantic	8.8%	15.9%	13.2%	15.1%	23.3%	17.6%	2.5%
East North Central	13.4%	17.6%	11.2%	14.6%	13.1%	13.2%	--
West North Central	8.0%	1.0% *	4.7%	12.3% *	9.5% *	--	--
South Atlantic	8.7%	5.1%	6.0%	7.8%	8.6%	10.2%	15.2%
East South Central	6.5%	7.2%	1.6% *	8.5%	8.1%	--	--
West South Central	16.3%	12.2%	10.8%	13.0%	29.0% *	22.2%	2.1% *
Mountain	10.7%	12.1%	6.9% *	7.4%	14.5% *	--	10.9%
Pacific	6.1%	12.7%	7.1% *	5.0%	8.3% *	6.2% *	2.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.66%	0.44%	0.87%	0.95%	2.25%	1.44%	0.88%
Census division:							
New England	1.30%	--	2.89%	1.76%	1.04%	--	--
Middle Atlantic	1.99%	0.09%	1.66%	1.47%	2.93%	1.56%	0.52%
East North Central	0.97%	1.15%	1.69%	2.89%	1.75%	0.00%	--
West North Central	1.58%	0.60% *	1.05%	3.82% *	3.11% *	--	--
South Atlantic	0.96%	0.11%	1.32%	2.13%	1.21%	2.64%	2.79%
East South Central	0.93%	1.01%	0.54% *	1.86%	1.73%	--	--
West South Central	4.00%	1.43%	2.84%	3.36%	12.90% *	3.44%	0.92% *
Mountain	2.03%	2.19%	2.68% *	1.98%	5.82% *	--	0.12%
Pacific	0.69%	0.01%	3.93% *	1.13%	2.60% *	2.38% *	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	11.4%	13.6%	11.3%	13.1%	10.6%	11.7%
Census division:							
New England	19.8%	18.4%	15.5%	21.4%	22.4%	22.4%	22.7%
Middle Atlantic	20.0%	20.8%	17.0%	16.8%	22.9%	--	6.3%
East North Central	13.0%	13.0%	14.2%	13.9%	14.2% *	9.7%	8.4%
West North Central	6.1%	7.4%	6.4% *	3.3% *	7.9%	3.9%	--
South Atlantic	9.6%	9.2%	15.6% *	5.4%	9.1%	9.2%	11.2%
East South Central	13.8%	10.9%	17.9%	9.5%	12.3%	--	29.5%
West South Central	12.8%	7.7% *	15.0% *	13.9%	16.5%	15.9%	12.0%
Mountain	8.7%	10.1%	8.0% *	8.2% *	5.8% *	10.1%	9.0%
Pacific	7.6%	7.9%	--	10.8% *	7.1% *	5.0% *	4.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.83%	1.43%	0.96%	1.45%	1.09%	0.41%
Census division:							
New England	0.61%	0.11%	1.74%	1.56%	2.44%	0.00%	0.00%
Middle Atlantic	1.32%	1.52%	2.29%	1.79%	3.49%	--	0.64%
East North Central	1.45%	0.56%	1.92%	2.13%	7.63% *	0.00%	0.35%
West North Central	0.71%	0.39%	1.94% *	1.41% *	1.84%	0.09%	--
South Atlantic	0.54%	0.01%	5.92% *	0.83%	1.73%	0.92%	0.47%
East South Central	1.07%	1.24%	4.42%	1.38%	2.53%	--	2.12%
West South Central	1.67%	2.65% *	4.56% *	3.19%	4.35%	3.56%	0.57%
Mountain	0.76%	0.95%	2.78% *	2.51% *	2.04% *	1.65%	0.86%
Pacific	1.03%	0.07%	--	5.73% *	3.40% *	2.08% *	0.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	49.4%	48.8%	49.1%	49.2%	49.3%	53.6%	49.2%
Census division:							
New England	42.0%	39.6%	44.6%	44.2%	41.9%	46.1%	52.8%
Middle Atlantic	38.5%	49.1%	32.7%	34.7%	32.3%	41.3%	42.1%
East North Central	43.3%	44.9%	36.5%	42.4%	47.3%	47.3%	46.1%
West North Central	53.6%	46.9%	58.5%	65.8%	50.8%	--	--
South Atlantic	54.9%	51.6%	59.0%	55.6%	53.3%	61.1%	56.8%
East South Central	53.4%	55.8%	58.6%	52.3%	54.2%	46.6%	44.2%
West South Central	64.4%	56.4%	71.3%	67.0%	72.1%	64.1%	58.5%
Mountain	49.2%	47.5%	53.7%	53.9%	44.6%	61.6%	47.3%
Pacific	43.0%	45.8%	36.6%	44.4%	43.1%	37.5%	40.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.47%	0.68%	1.89%	1.31%	1.34%	2.22%	0.58%
Census division:							
New England	0.66%	0.15%	2.89%	2.08%	1.15%	0.00%	0.00%
Middle Atlantic	1.28%	2.33%	1.46%	2.17%	2.01%	0.88%	0.29%
East North Central	1.36%	1.51%	3.41%	2.70%	2.83%	0.00%	0.71%
West North Central	2.29%	1.90%	3.42%	4.78%	4.12%	--	--
South Atlantic	0.66%	0.62%	2.70%	2.70%	2.01%	2.67%	0.85%
East South Central	1.64%	3.35%	3.24%	2.61%	3.92%	3.45%	5.14%
West South Central	1.08%	2.90%	2.67%	2.63%	3.34%	1.38%	0.82%
Mountain	1.33%	1.77%	3.60%	4.06%	2.89%	4.89%	0.48%
Pacific	1.13%	0.09%	4.25%	4.11%	4.06%	3.03%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	68.0%	86.3%	34.5%	55.7%	68.7%	75.5%	62.6%
Census division:							
New England	65.5%	94.6%	30.1%	47.0%	49.8%	100.0%	100.0%
Middle Atlantic	64.1%	92.9%	60.8%	58.6%	88.9%	95.3%	13.1% *
East North Central	62.3%	81.0%	32.7% *	61.0%	58.7%	65.0%	69.0%
West North Central	62.2%	94.5%	34.1%	58.9%	54.8%	67.3%	--
South Atlantic	78.4%	84.7%	44.1% *	61.9%	77.6%	83.8%	83.8%
East South Central	76.3%	92.2%	44.2%	55.3%	73.3%	97.4%	100.0%
West South Central	74.2%	98.2%	19.7%	48.6%	77.3%	81.5%	99.5%
Mountain	64.8%	76.1%	39.2%	64.0%	49.0%	--	84.0%
Pacific	53.2%	77.8%	23.6% *	33.7%	59.5%	46.6%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.32%	0.94%	3.46%	3.28%	3.36%	3.72%	3.85%
Census division:							
New England	3.39%	0.36%	6.81%	9.69%	8.79%	0.00%	0.00%
Middle Atlantic	6.70%	1.92%	6.83%	8.41%	6.28%	0.97%	5.28% *
East North Central	4.07%	2.73%	10.79% *	7.93%	12.48%	0.00%	5.31%
West North Central	5.04%	1.31%	6.23%	12.56%	13.91%	1.28%	--
South Atlantic	1.81%	0.22%	13.52% *	8.25%	5.57%	4.73%	3.78%
East South Central	3.50%	3.23%	7.56%	7.24%	8.43%	1.34%	0.00%
West South Central	3.87%	1.14%	5.23%	9.36%	9.86%	4.95%	0.14%
Mountain	4.09%	5.57%	8.34%	9.41%	11.96%	--	1.29%
Pacific	2.93%	0.15%	9.03% *	9.11%	9.22%	13.76%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	48.6%	49.0%	50.4%	49.3%	49.5%	52.8%	43.5%
Census division:							
New England	43.1%	--	47.0%	43.0%	43.2%	--	--
Middle Atlantic	38.6%	45.9%	31.7%	34.1%	33.8%	34.6%	42.7%
East North Central	44.7%	46.2%	37.8%	42.8%	56.7%	63.8%	47.9%
West North Central	62.8%	70.2%	59.3%	68.1%	63.5%	--	--
South Atlantic	55.7%	52.7%	60.8%	53.2%	54.6%	69.4%	53.3%
East South Central	52.5%	59.5%	58.1%	53.1%	45.1%	71.2%	--
West South Central	71.1%	43.6%	72.3%	69.4%	74.6%	68.5%	70.4%
Mountain	50.3%	49.5%	53.3%	53.8%	43.1%	79.9%	53.8%
Pacific	40.5%	47.4%	33.3%	44.4%	39.2%	33.4%	40.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.46%	2.82%	1.74%	2.49%	5.80%	0.46%
Census division:							
New England	1.09%	--	4.08%	1.49%	1.50%	--	--
Middle Atlantic	1.32%	0.04%	2.05%	3.26%	1.96%	1.96%	0.17%
East North Central	3.25%	1.22%	5.43%	4.25%	6.04%	0.00%	1.71%
West North Central	2.11%	0.14%	4.06%	3.88%	3.16%	--	--
South Atlantic	1.30%	0.08%	4.05%	3.68%	3.72%	1.87%	1.54%
East South Central	3.13%	2.40%	4.51%	3.85%	7.73%	7.04%	--
West South Central	3.63%	2.62%	3.24%	5.11%	13.61%	1.10%	6.66%
Mountain	2.86%	2.26%	4.15%	6.88%	4.42%	3.20%	0.48%
Pacific	1.22%	0.01%	3.95%	4.88%	4.10%	2.94%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	49.8%	48.8%	46.7%	49.1%	49.2%	53.8%	53.4%
Census division:							
New England	41.5%	40.0%	39.8%	45.7%	40.7%	46.1%	52.8%
Middle Atlantic	38.4%	49.3%	33.4%	35.0%	32.1%	41.7%	38.0%
East North Central	42.4%	44.6%	34.1%	42.2%	42.4%	41.5%	45.3%
West North Central	49.2%	46.1%	57.1%	64.3%	43.6%	--	--
South Atlantic	54.6%	51.4%	56.9%	57.2%	53.0%	59.7%	57.5%
East South Central	53.7%	55.5%	59.1%	51.7%	58.6%	46.2%	44.2%
West South Central	62.4%	56.7%	67.4%	64.7%	71.3%	63.2%	58.5%
Mountain	48.6%	46.9%	54.3%	54.0%	46.2%	54.1%	46.2%
Pacific	45.6%	45.4%	--	44.3%	46.2%	43.7%	43.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table III.C.6 Standard errors for percent of State and local government employees enrolled in a self-insured health insurance plan that take single coverage through State and local government jobs by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.78%	2.04%	1.94%	1.58%	2.19%	0.62%
Census division:							
New England	0.83%	0.14%	2.59%	3.90%	1.56%	0.00%	0.00%
Middle Atlantic	1.87%	2.46%	2.01%	2.89%	2.22%	0.89%	0.87%
East North Central	1.14%	1.67%	2.47%	3.52%	1.51%	0.00%	0.50%
West North Central	3.14%	2.02%	5.88%	7.83%	4.39%	--	--
South Atlantic	0.73%	0.72%	2.95%	3.51%	2.25%	2.88%	0.98%
East South Central	1.89%	3.64%	4.53%	3.55%	3.51%	3.45%	5.14%
West South Central	0.97%	2.84%	3.60%	2.26%	2.11%	1.85%	0.83%
Mountain	1.36%	2.20%	6.61%	5.02%	3.30%	3.07%	0.62%
Pacific	1.57%	0.12%	--	6.38%	5.34%	3.35%	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table III.D.1 Average total family premium (in dollars) per employee enrolled through State and local government jobs by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	27,464	27,137	25,963	28,262	28,267	27,316	27,170
Census division:							
New England	30,085	28,892	32,472	30,727	30,709	29,519	32,947
Middle Atlantic	32,349	27,343	31,926	33,339	37,168	36,563	30,842
East North Central	26,704	29,299	24,834	27,450	24,631	25,999	25,101
West North Central	26,946	28,082	24,601	26,900	27,721	25,639	--
South Atlantic	25,011	23,872	24,332	24,538	24,989	27,466	26,306
East South Central	23,351	22,073	21,770	21,499	26,234	23,706	25,683
West South Central	24,210	23,388	21,789	24,726	23,725	27,391	25,603
Mountain	25,414	24,948	24,156	24,241	28,440	29,033	20,468
Pacific	27,885	30,250	24,481	28,167	26,409	28,255	26,450

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	233.08	239.72	1,015.05	510.98	660.85	583.49	495.39
Census division:							
New England	373.07	30.07	1,098.46	1,175.04	1,072.27	0.00	0.00
Middle Atlantic	721.66	1,451.25	1,265.60	1,272.37	1,478.77	854.51	263.54
East North Central	804.42	690.43	2,593.11	741.45	1,748.96	0.00	329.59
West North Central	425.48	680.89	814.62	1,160.05	1,006.21	486.94	--
South Atlantic	334.30	206.34	2,201.45	1,524.91	928.50	1,066.84	547.67
East South Central	677.34	825.30	986.24	835.21	2,052.60	1,097.67	1,160.42
West South Central	311.45	264.43	904.11	1,347.51	982.56	1,237.00	228.52
Mountain	635.12	447.21	956.13	1,570.37	1,649.53	468.61	348.24
Pacific	428.40	29.23	1,328.96	1,381.26	1,491.23	1,457.80	447.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	27,147	24,956	24,260	28,605	27,167	28,232	29,079
Census division:							
New England	31,577	--	31,879	30,143	31,062	--	--
Middle Atlantic	32,562	27,658	29,959	35,233	38,021	--	31,651
East North Central	24,197	22,532	22,428	26,452	27,315	24,943	21,510
West North Central	25,245	23,115	23,876	27,042	25,482	--	--
South Atlantic	25,523	23,311	23,750	26,267	23,293	28,232	31,473
East South Central	24,415	16,781	20,603	21,989	30,742	31,319	--
West South Central	24,598	30,484	21,596	27,115	25,455	28,800	24,012
Mountain	24,148	21,706	24,480	23,073	26,170	23,223	18,365
Pacific	26,355	26,822	24,452	26,989	25,083	28,824	26,764

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	468.97	132.83	1,342.60	860.02	787.00	732.55	501.38
Census division:							
New England	914.95	--	1,663.07	1,896.82	1,097.27	--	--
Middle Atlantic	680.82	117.90	1,398.85	1,838.10	1,206.52	--	199.97
East North Central	1,537.01	652.41	3,056.97	1,135.27	1,807.69	0.00	103.06
West North Central	601.21	281.09	953.73	806.93	1,587.09	--	--
South Atlantic	718.58	89.78	2,427.65	2,104.19	1,504.05	1,079.10	573.90
East South Central	2,002.26	631.32	930.35	1,629.08	3,737.74	1,202.79	--
West South Central	911.50	607.43	1,021.63	1,885.44	362.07	352.21	334.92
Mountain	625.02	1,045.25	558.85	1,574.69	1,049.35	525.63	12.24
Pacific	456.41	7.23	1,451.48	1,047.65	1,183.26	872.81	468.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	27,629	27,468	28,568	28,001	28,760	26,909	24,963
Census division:							
New England	29,434	28,266	33,496	31,375	30,363	29,519	32,947
Middle Atlantic	32,210	27,309	33,200	31,944	37,066	37,104	25,467
East North Central	28,056	30,909	28,763	28,076	23,792	26,285	26,359
West North Central	27,559	28,221	25,805	26,804	28,524	25,235	--
South Atlantic	24,879	23,972	24,958	23,375	25,383	27,351	25,193
East South Central	23,012	22,409	23,408	21,163	23,460	23,656	25,688
West South Central	24,142	23,278	22,243	23,076	23,455	27,163	25,609
Mountain	26,070	25,811	23,679	25,060	30,869	30,189	20,731
Pacific	29,640	31,105	24,720	30,285	27,766	26,105	22,633

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	264.07	283.10	816.19	621.41	879.30	645.87	242.87
Census division:							
New England	392.50	78.01	1,032.72	1,317.76	1,918.87	0.00	0.00
Middle Atlantic	1,112.33	1,590.01	1,826.58	1,561.04	1,650.64	1,128.52	356.39
East North Central	686.03	738.40	1,536.76	920.38	2,124.19	0.00	244.04
West North Central	530.02	705.67	1,311.33	1,864.91	1,116.53	332.43	--
South Atlantic	370.68	222.79	3,414.40	2,120.34	1,027.24	1,237.49	520.93
East South Central	593.03	916.83	1,888.91	872.50	1,600.18	1,093.74	1,159.25
West South Central	329.56	250.77	1,837.48	1,442.89	1,113.36	1,485.40	229.54
Mountain	860.10	478.78	2,172.94	2,419.42	2,458.41	235.76	408.92
Pacific	737.80	45.60	2,544.32	3,469.72	2,666.41	2,759.94	105.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	5,229	4,749	4,977	6,065	6,663	4,592	3,505
Census division:							
New England	7,053	5,660	7,104	8,082	8,530	6,285	7,315
Middle Atlantic	5,112	6,705	4,315	6,047	8,319	--	472 *
East North Central	4,867	5,034	4,410	4,824	5,545	4,424	4,281
West North Central	5,310	3,514	5,092	8,877	6,530	--	--
South Atlantic	5,130	3,616	5,790	5,391	5,777	6,254	6,125
East South Central	6,474	5,038	6,231	5,900	8,294	4,708	9,526
West South Central	9,667	7,998	10,779	10,827	13,582	8,810	7,869
Mountain	4,647	3,737	4,538	4,731	5,329	6,566	4,411
Pacific	3,418	3,766	2,998	5,127	4,300	2,052 *	1,758

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	159.11	74.08	451.26	344.89	442.67	611.19	401.29
Census division:							
New England	267.83	17.55	1,467.69	606.31	789.18	0.00	0.00
Middle Atlantic	619.35	310.87	471.97	989.72	1,136.19	--	171.44 *
East North Central	413.71	306.86	1,114.27	546.65	1,616.80	0.00	126.40
West North Central	426.69	207.94	841.41	1,276.87	784.06	--	--
South Atlantic	198.38	13.51	742.09	408.44	762.74	352.05	174.51
East South Central	538.72	468.76	934.56	627.05	1,765.03	605.31	1,458.55
West South Central	485.27	294.26	970.50	1,159.05	1,866.95	362.95	141.01
Mountain	302.42	230.30	757.77	682.34	912.29	1,290.67	78.34
Pacific	274.08	10.98	588.49	1,153.93	927.30	912.89 *	82.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4,695	3,916	4,549	6,807	7,046	3,734 *	1,491
Census division:							
New England	9,590	--	8,063	9,349	10,032	--	--
Middle Atlantic	3,332 *	8,567	3,264	7,681	7,970	--	373 *
East North Central	4,609	4,080	3,381 *	5,272	7,081	6,346	5,568
West North Central	7,767	--	5,525	10,962	9,872	--	--
South Atlantic	4,702	2,030	5,189	5,572	5,541	6,794	5,613
East South Central	7,884	7,153	7,158	5,079	11,224 *	3,951	--
West South Central	12,661	9,458	10,749	12,724	18,116	12,680	--
Mountain	5,353	4,817	3,834	2,809	6,666	--	4,276
Pacific	2,844	2,577	2,989	5,362	4,333	1,653 *	1,672

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	332.54	117.55	629.19	608.64	668.89	1,400.93 *	324.74
Census division:							
New England	689.06	--	2,176.55	918.95	1,247.34	--	--
Middle Atlantic	1,017.92 *	32.42	380.59	1,860.79	725.26	--	159.15 *
East North Central	727.66	430.54	1,219.52 *	890.75	706.01	0.00	279.89
West North Central	729.34	--	891.45	1,212.31	2,241.42	--	--
South Atlantic	304.11	29.29	1,219.66	781.55	564.65	107.89	692.20
East South Central	1,687.82	908.53	1,424.33	751.89	4,007.73 *	258.49	--
West South Central	1,036.80	170.35	1,176.51	2,276.10	1,018.50	1,199.03	--
Mountain	593.60	426.05	954.84	831.41	1,328.91	--	192.96
Pacific	317.36	2.93	646.69	1,511.95	999.16	897.45 *	86.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	5,507	4,876	5,633	5,499	6,491	4,974	5,833
Census division:							
New England	5,945	5,389	5,447	6,676	7,057	6,285	7,315
Middle Atlantic	6,274	6,507	4,996	4,844	8,361	--	1,127
East North Central	5,005	5,261	6,089	4,542	5,065 *	3,903	3,830
West North Central	4,424	3,594	4,374 *	7,462	5,331	--	--
South Atlantic	5,241	3,900	6,438	5,269	5,832	6,173	6,236
East South Central	6,025	4,903	4,928	6,464	6,491	4,713	9,527
West South Central	9,140	7,975	10,852	9,518	12,875	8,182	7,874
Mountain	4,282	3,450	5,571	6,079	3,898	--	4,428
Pacific	4,077	4,063	--	4,703 *	4,268 *	3,561	2,802

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	155.23	85.08	395.66	363.33	564.15	473.11	155.17
Census division:							
New England	238.94	38.53	564.42	627.34	1,152.89	0.00	0.00
Middle Atlantic	509.17	293.59	705.78	789.88	1,265.08	--	198.19
East North Central	484.59	358.88	647.81	667.37	2,087.03 *	0.00	94.26
West North Central	437.98	228.03	1,504.89 *	1,801.91	480.78	--	--
South Atlantic	238.36	33.67	494.17	420.33	931.06	385.41	179.74
East South Central	393.17	470.43	746.57	912.51	618.56	609.31	1,459.29
West South Central	535.91	307.46	1,721.78	1,129.55	2,119.96	478.43	144.39
Mountain	319.44	240.75	1,164.72	820.00	1,151.82	--	91.89
Pacific	376.92	16.35	--	1,498.38 *	1,380.46 *	338.81	115.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19.0%	17.5%	19.2%	21.5%	23.6%	16.8%	12.9%
Census division:							
New England	23.4%	19.6%	21.9%	26.3%	27.8%	21.3%	22.2%
Middle Atlantic	15.8%	24.5%	13.5%	18.1%	22.4%	8.3%	1.5% *
East North Central	18.2%	17.2%	17.8%	17.6%	22.5%	17.0%	17.1%
West North Central	19.7%	12.5%	20.7%	33.0%	23.6%	--	--
South Atlantic	20.5%	15.1%	23.8%	22.0%	23.1%	22.8%	23.3%
East South Central	27.7%	22.8%	28.6%	27.4%	31.6%	19.9%	37.1%
West South Central	39.9%	34.2%	49.5%	43.8%	57.2%	32.2%	30.7%
Mountain	18.3%	15.0%	18.8%	19.5%	18.7%	--	21.6%
Pacific	12.3%	12.5%	12.2%	18.2%	16.3%	7.3% *	6.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.30%	1.23%	1.13%	1.59%	2.33%	1.69%
Census division:							
New England	0.81%	0.04%	4.04%	1.58%	2.36%	0.00%	0.00%
Middle Atlantic	1.88%	0.17%	1.32%	2.65%	3.63%	0.63%	0.56% *
East North Central	1.32%	1.00%	2.97%	2.06%	6.23%	0.00%	0.70%
West North Central	1.58%	0.58%	3.56%	4.72%	3.38%	--	--
South Atlantic	0.75%	0.19%	2.46%	1.63%	2.85%	2.09%	0.62%
East South Central	1.84%	1.89%	4.89%	2.97%	4.89%	2.06%	6.88%
West South Central	1.95%	1.22%	4.19%	5.39%	7.29%	1.66%	0.61%
Mountain	1.36%	0.87%	3.13%	2.51%	3.78%	--	0.32%
Pacific	0.99%	0.03%	2.31%	3.95%	3.48%	3.49% *	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	17.3%	15.7%	18.8%	23.8%	25.9%	13.2% *	5.1%
Census division:							
New England	30.4%	--	25.3%	31.0%	32.3%	--	--
Middle Atlantic	10.2%	31.0%	10.9%	21.8%	21.0%	--	1.2% *
East North Central	19.0%	18.1%	15.1%	19.9%	25.9%	25.4%	25.9%
West North Central	30.8%	2.9% *	23.1%	40.5%	38.7%	--	--
South Atlantic	18.4%	8.7%	21.8%	21.2%	23.8%	24.1%	17.8%
East South Central	32.3%	42.6%	34.7%	23.1%	36.5%	12.6%	--
West South Central	51.5%	31.0%	49.8%	46.9%	71.2%	44.0%	28.1%
Mountain	22.2%	22.2%	15.7%	12.2%	25.5%	--	23.3%
Pacific	10.8%	9.6%	12.2%	19.9%	17.3%	5.7% *	6.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.24%	0.42%	1.80%	1.91%	2.16%	5.21% *	1.19%
Census division:							
New England	1.75%	--	5.87%	2.12%	3.37%	--	--
Middle Atlantic	2.98%	0.01%	1.29%	4.92%	1.80%	--	0.50% *
East North Central	2.08%	1.39%	3.66%	3.49%	2.76%	0.00%	1.43%
West North Central	3.04%	1.42% *	3.96%	5.11%	9.54%	--	--
South Atlantic	1.07%	0.09%	4.12%	2.28%	3.14%	0.71%	2.19%
East South Central	4.95%	5.89%	7.78%	2.98%	9.29%	1.11%	--
West South Central	4.30%	1.18%	4.96%	9.09%	3.78%	4.50%	2.79%
Mountain	2.49%	1.21%	3.96%	3.19%	5.07%	--	1.07%
Pacific	1.23%	0.01%	2.53%	5.58%	3.73%	3.22% *	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19.9%	17.8%	19.7%	19.6%	22.6%	18.5%	23.4%
Census division:							
New England	20.2%	19.1%	16.3%	21.3%	23.2%	21.3%	22.2%
Middle Atlantic	19.5%	23.8%	15.0%	15.2%	22.6%	8.2%	4.4%
East North Central	17.8%	17.0%	21.2%	16.2%	21.3% *	14.8%	14.5%
West North Central	16.1%	12.7%	17.0% *	27.8%	18.7%	--	--
South Atlantic	21.1%	16.3%	25.8%	22.5%	23.0%	22.6%	24.8%
East South Central	26.2%	21.9%	21.1%	30.5%	27.7%	19.9%	37.1%
West South Central	37.9%	34.3%	48.8%	41.2%	54.9%	30.1%	30.7%
Mountain	16.4%	13.4%	23.5%	24.3%	12.6% *	--	21.4%
Pacific	13.8%	13.1%	--	15.5%	15.4% *	13.6%	12.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.57%	0.33%	1.48%	1.26%	2.04%	1.63%	0.61%
Census division:							
New England	0.75%	0.08%	1.60%	1.80%	3.47%	0.00%	0.00%
Middle Atlantic	1.66%	0.32%	1.88%	2.06%	4.08%	0.64%	0.72%
East North Central	1.69%	1.15%	2.86%	2.42%	8.39% *	0.00%	0.48%
West North Central	1.53%	0.64%	5.91% *	6.54%	2.31%	--	--
South Atlantic	0.92%	0.29%	3.25%	2.36%	3.37%	2.35%	0.76%
East South Central	1.53%	1.77%	3.75%	4.63%	2.50%	2.07%	6.88%
West South Central	2.17%	1.19%	7.83%	6.57%	8.47%	1.87%	0.62%
Mountain	1.50%	0.81%	4.55%	3.08%	4.38% *	--	0.35%
Pacific	1.28%	0.03%	--	3.86%	5.06% *	2.74%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	33.1%	33.3%	34.4%	35.7%	32.6%	25.9%	33.4%
Census division:							
New England	46.4%	50.3%	35.6%	41.2%	49.4%	33.7%	47.2%
Middle Atlantic	48.0%	42.3%	49.2%	48.9%	44.5%	46.9%	56.3%
East North Central	41.1%	38.1%	44.6%	48.4%	36.9%	32.8%	33.6%
West North Central	33.4%	38.3%	30.3%	25.7%	33.8%	--	--
South Atlantic	25.1%	27.2%	24.9%	24.9%	26.4%	19.4%	23.6%
East South Central	29.3%	27.9%	27.4%	30.5%	28.0%	37.3%	31.7%
West South Central	16.5%	21.4%	12.7%	13.9%	13.2%	11.8%	21.1%
Mountain	30.8%	28.2%	28.9%	30.8%	36.5%	25.1%	30.8%
Pacific	37.2%	36.0%	46.9%	33.8%	37.5%	37.1%	37.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.57%	0.90%	1.57%	1.43%	1.43%	2.40%	1.63%
Census division:							
New England	0.82%	0.47%	2.91%	2.27%	1.33%	0.00%	0.00%
Middle Atlantic	1.21%	0.42%	2.16%	2.67%	2.47%	3.78%	0.54%
East North Central	1.33%	1.46%	2.78%	3.53%	3.00%	0.00%	1.76%
West North Central	2.44%	4.04%	2.91%	5.62%	5.12%	--	--
South Atlantic	0.59%	0.40%	2.30%	2.45%	2.06%	1.78%	0.68%
East South Central	1.54%	3.10%	3.07%	2.29%	3.71%	1.68%	6.01%
West South Central	0.97%	3.69%	1.56%	1.90%	2.59%	2.09%	0.68%
Mountain	1.24%	1.59%	3.07%	3.64%	3.00%	3.40%	0.60%
Pacific	1.50%	0.16%	6.15%	3.66%	5.27%	8.29%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	65.8%	86.8%	39.5%	56.8%	69.1%	69.2%	46.4%
Census division:							
New England	69.6%	95.7%	36.7%	47.4%	50.5%	100.0%	100.0%
Middle Atlantic	60.5%	90.4%	60.7%	57.6%	89.3%	92.2%	13.1% *
East North Central	65.0%	80.8%	38.0% *	61.4%	76.2%	78.7%	74.1%
West North Central	73.5%	97.3%	37.6%	59.6%	73.6%	82.0%	--
South Atlantic	79.5%	84.8%	48.1% *	59.8%	81.1%	87.0%	82.3%
East South Central	75.9%	94.0%	41.6%	59.3%	61.9%	99.4%	100.0%
West South Central	85.0%	98.5%	29.8% *	59.2%	86.5%	86.0%	99.6%
Mountain	65.9%	79.0%	40.5%	58.8%	48.3%	83.4%	88.9%
Pacific	46.6%	80.0%	10.9% *	35.7% *	49.4%	20.9% *	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.78%	0.60%	5.41%	3.70%	3.50%	8.37%	5.47%
Census division:							
New England	3.45%	0.30%	7.49%	8.87%	9.13%	0.00%	0.00%
Middle Atlantic	6.71%	2.11%	7.20%	8.57%	5.93%	1.60%	5.54% *
East North Central	5.19%	2.52%	14.43% *	8.64%	9.42%	0.00%	3.69%
West North Central	4.25%	0.61%	8.35%	10.22%	12.38%	9.51%	--
South Atlantic	1.94%	0.57%	15.98% *	10.19%	5.23%	3.86%	4.25%
East South Central	4.25%	2.47%	8.78%	8.30%	11.07%	0.44%	0.02%
West South Central	2.63%	0.89%	9.16% *	11.33%	8.71%	3.61%	0.24%
Mountain	4.84%	3.60%	8.89%	10.96%	13.59%	8.01%	0.87%
Pacific	3.00%	0.19%	4.37% *	11.24% *	9.49%	10.70% *	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	34.9%	32.2%	32.6%	34.9%	32.4%	32.0%	42.4%
Census division:							
New England	41.9%	--	34.0%	39.7%	50.2%	--	--
Middle Atlantic	52.9%	53.7%	47.7%	49.3%	44.9%	65.4%	57.2%
East North Central	39.4%	39.6%	42.6%	48.3%	25.5%	27.0%	29.2%
West North Central	27.4%	28.6%	29.1%	26.1%	24.7%	--	--
South Atlantic	24.2%	27.5%	23.9%	25.1%	22.8%	17.7%	24.2%
East South Central	29.3%	22.8%	28.5%	28.3%	33.2%	--	--
West South Central	10.6%	13.9%	11.2%	11.5%	8.2% *	9.6%	--
Mountain	30.5%	25.8%	28.0%	35.1%	35.7%	--	24.3%
Pacific	39.9%	33.5%	49.7%	32.8%	42.6%	48.9%	38.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	2.25%	1.90%	2.29%	5.48%	2.43%
Census division:							
New England	2.06%	--	4.17%	3.38%	1.91%	--	--
Middle Atlantic	1.71%	0.34%	4.22%	4.33%	5.22%	1.96%	0.18%
East North Central	2.58%	0.68%	3.77%	5.33%	4.48%	0.00%	1.93%
West North Central	1.93%	0.69%	2.91%	3.86%	4.51%	--	--
South Atlantic	1.18%	0.06%	3.75%	3.87%	3.29%	1.03%	1.39%
East South Central	2.85%	1.92%	4.51%	3.29%	7.27%	--	--
West South Central	1.29%	0.44%	1.56%	2.82%	3.53% *	1.16%	--
Mountain	2.38%	2.46%	3.77%	5.94%	3.85%	--	0.56%
Pacific	1.56%	0.02%	6.81%	3.78%	5.28%	3.95%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	32.3%	33.5%	37.6%	36.3%	32.6%	23.9%	26.8%
Census division:							
New England	48.7%	51.5%	38.7%	43.0%	48.7%	33.7%	47.2%
Middle Atlantic	45.3%	41.4%	50.3%	48.6%	44.5%	45.8%	50.7%
East North Central	42.0%	37.7%	48.4%	48.4%	43.0%	34.9%	35.4%
West North Central	36.2%	38.7%	32.6%	25.4% *	38.9%	--	--
South Atlantic	25.4%	27.2%	26.2%	24.8%	27.5%	19.7%	23.5%
East South Central	29.3%	28.3%	26.0%	32.3%	25.6%	37.7%	31.7%
West South Central	18.3%	21.6%	18.1%	16.3%	14.7%	12.3%	21.1%
Mountain	30.9%	28.9%	30.2%	28.3%	37.3%	29.6%	31.8%
Pacific	34.5%	36.7%	--	35.7%	33.4%	19.4% *	30.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	1.04%	2.15%	2.12%	1.73%	2.31%	0.64%
Census division:							
New England	0.73%	0.43%	2.53%	2.82%	1.73%	0.00%	0.00%
Middle Atlantic	1.20%	0.50%	2.21%	3.35%	2.68%	4.05%	2.31%
East North Central	1.52%	1.78%	4.89%	4.66%	2.26%	0.00%	2.16%
West North Central	3.47%	4.22%	6.10%	8.88% *	6.82%	--	--
South Atlantic	0.67%	0.47%	1.93%	3.10%	2.40%	2.04%	0.76%
East South Central	1.77%	3.36%	3.90%	3.14%	3.42%	1.69%	6.01%
West South Central	1.33%	3.84%	4.20%	2.78%	3.20%	2.52%	0.69%
Mountain	1.39%	1.81%	5.30%	4.43%	4.66%	0.27%	0.76%
Pacific	2.04%	0.20%	--	6.88%	6.42%	9.13% *	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19,445	19,459	17,815	20,236	20,123	18,367	19,263
Census division:							
New England	26,023	27,396	24,720	26,102	24,472	24,745	--
Middle Atlantic	24,615	24,025	22,951	24,111	26,173	--	16,794
East North Central	19,278	21,715	15,109	20,150	18,803	20,736	21,233
West North Central	17,119	15,817	16,280	17,266	18,449	19,021	--
South Atlantic	18,368	18,707	18,582	18,869	17,561	17,563	18,904
East South Central	16,446	15,226	17,037	15,969	17,566	18,435	16,615
West South Central	16,126	14,684	14,781	15,820	18,489	13,880	18,313
Mountain	18,324	18,064	18,435	20,234	19,822	19,686	14,765
Pacific	21,808	22,801	20,780	21,786	20,433	22,314	21,833

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	213.50	353.85	920.54	388.81	554.82	654.21	177.02
Census division:							
New England	411.33	0.00	723.55	612.52	1,729.45	0.00	--
Middle Atlantic	469.49	774.31	1,122.82	868.83	762.73	--	116.85
East North Central	965.08	1,182.22	2,155.41	683.47	1,833.38	0.00	334.30
West North Central	584.34	798.97	549.74	969.98	1,325.88	1,028.35	--
South Atlantic	252.07	10.51	1,186.67	1,109.37	868.42	823.96	311.61
East South Central	390.91	527.40	936.37	871.75	949.61	764.04	461.94
West South Central	755.76	717.63	899.60	836.67	3,145.32	679.03	482.06
Mountain	310.53	153.45	621.10	1,805.31	762.18	474.85	132.02
Pacific	316.64	7.92	678.62	939.69	1,034.52	907.71	180.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19,596	18,952	17,423	20,633	19,765	19,710	21,426
Census division:							
New England	27,392	--	24,711	26,044	26,945	--	--
Middle Atlantic	24,191	--	23,179	24,130	26,208	--	--
East North Central	18,101	20,951	14,471	19,044	22,487	18,379	20,831
West North Central	16,985	16,737	15,956	18,824	16,919	--	--
South Atlantic	18,458	14,957	20,187	21,186	17,565	17,304	20,526
East South Central	16,614	11,027	16,012	16,858	17,891	31,897	--
West South Central	15,786	16,632	14,509	15,806	17,875	15,464	17,302
Mountain	18,761	17,646	18,462	18,329	20,372	16,151	15,271
Pacific	21,138	20,468	21,189	21,392	19,421	22,142	22,054

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	397.30	121.38	1,296.88	552.62	736.48	679.63	219.78
Census division:							
New England	548.43	--	932.93	773.01	1,171.39	--	--
Middle Atlantic	980.22	--	1,599.35	1,546.67	836.48	--	--
East North Central	2,162.69	638.07	2,832.53	1,429.85	3,592.52	0.00	30.17
West North Central	539.23	1,263.71	602.80	1,431.74	1,159.57	--	--
South Atlantic	680.71	78.11	1,170.19	1,685.58	2,053.83	747.67	836.42
East South Central	806.12	813.59	1,274.79	1,416.28	1,575.75	2,929.41	--
West South Central	722.30	68.86	1,004.17	1,242.24	575.76	790.77	228.11
Mountain	501.75	464.33	677.82	1,622.59	960.61	161.59	36.78
Pacific	290.74	9.39	684.79	827.55	857.25	447.47	188.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19,378	19,544	18,560	19,897	20,284	18,063	18,134
Census division:							
New England	24,960	25,347	24,734	26,206	23,027	24,745	--
Middle Atlantic	24,738	24,030	22,755	24,098	26,169	--	16,898
East North Central	19,971	21,855	16,438	20,812	16,432	21,057	21,435
West North Central	17,162	15,814	16,961	16,694	19,030	18,757	--
South Atlantic	18,343	19,318	16,849	17,022	17,559	17,590	18,499
East South Central	16,389	15,587	18,213	15,160	17,355	18,218	16,615
West South Central	16,225	14,592	15,965	15,833	18,700	13,584	18,316
Mountain	18,111	18,191	18,386	20,915	19,034	20,208	14,682
Pacific	22,460	23,479	18,090	22,672	21,160	22,439	20,052

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	253.98	416.18	820.94	552.31	715.91	795.61	207.89
Census division:							
New England	595.01	0.00	1,185.33	1,015.46	2,388.09	0.00	--
Middle Atlantic	541.03	779.96	1,547.00	1,058.79	845.71	--	40.31
East North Central	685.62	1,296.30	1,711.05	689.46	803.01	0.00	466.37
West North Central	743.12	800.17	1,104.44	1,022.63	1,691.35	1,336.19	--
South Atlantic	248.49	24.85	2,259.69	1,201.20	887.20	902.36	299.28
East South Central	445.12	649.47	1,040.71	959.35	1,197.60	636.48	461.94
West South Central	955.66	717.64	1,791.54	1,120.92	4,197.29	772.10	483.88
Mountain	389.10	167.28	1,260.25	2,283.71	1,128.61	230.27	147.58
Pacific	478.07	8.80	1,575.45	2,406.05	1,454.06	1,318.36	61.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,841	3,393	3,387	4,241	4,959	3,252	3,199
Census division:							
New England	5,271	4,647	4,932	5,860	5,766	6,210	--
Middle Atlantic	4,961	3,613	2,855	3,746	7,248	--	623
East North Central	3,846	4,187	2,496	4,009	5,257 *	2,563	3,696
West North Central	3,332	2,251	3,033	5,692	4,200	--	--
South Atlantic	3,686	3,614	3,775	3,821	3,092	3,992	4,238
East South Central	4,390	4,314	3,773	4,147	4,079	4,172	6,016
West South Central	5,199	3,243	5,651	5,270	9,444	4,660	3,962
Mountain	3,341	2,435	3,623	3,691	4,704	3,738	3,171
Pacific	2,414	3,059	1,955	3,430	3,033	1,231 *	923

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table III.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	121.02	82.36	308.85	198.43	408.51	347.70	100.98
Census division:							
New England	252.01	0.00	718.79	526.34	830.76	0.00	--
Middle Atlantic	446.29	124.50	393.08	406.22	865.73	--	36.16
East North Central	475.80	260.63	699.99	556.92	1,891.90 *	0.00	139.92
West North Central	336.92	377.33	466.87	561.79	583.06	--	--
South Atlantic	91.68	56.06	350.73	494.35	261.92	181.95	180.66
East South Central	281.41	764.76	774.86	307.18	354.40	223.70	878.90
West South Central	533.40	247.02	683.28	681.04	1,439.32	409.19	185.67
Mountain	230.43	248.36	536.53	501.54	722.68	555.12	53.23
Pacific	194.46	6.87	280.64	696.24	589.33	524.08 *	63.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table III.E.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,713	3,240	3,327	4,512	4,952	3,825	1,821
Census division:							
New England	6,528	--	5,291	6,526	7,576	--	--
Middle Atlantic	4,186	--	3,246	4,255	5,513	--	--
East North Central	3,770	5,002	2,122 *	4,069	5,129	6,628	6,354
West North Central	4,824	7,092	2,980	6,821	6,724	--	--
South Atlantic	3,247	1,622	3,552	4,476	2,967	5,872	3,575
East South Central	4,029	2,721	3,459	3,822	4,807	4,896	--
West South Central	6,463	2,417	5,737	5,934	9,695	5,997	--
Mountain	4,271	3,455	3,251	2,043 *	5,702	8,150	2,961
Pacific	2,140	3,133	1,965	3,280	3,463	1,828 *	806

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	193.52	145.66	444.75	335.23	529.93	832.19	170.25
Census division:							
New England	384.50	--	1,107.21	543.24	550.25	--	--
Middle Atlantic	489.62	--	615.20	719.52	661.25	--	--
East North Central	716.20	211.07	833.72 *	480.69	654.94	0.00	540.30
West North Central	593.71	576.67	612.66	936.86	892.71	--	--
South Atlantic	223.58	15.20	426.08	948.57	227.30	803.68	430.93
East South Central	300.52	98.78	860.45	397.06	620.84	405.47	--
West South Central	804.60	201.21	835.62	1,260.02	325.47	250.48	--
Mountain	511.65	639.28	670.07	634.07 *	1,125.05	45.44	56.14
Pacific	242.79	1.91	309.50	888.57	963.05	742.25 *	67.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,897	3,418	3,502	4,011	4,962	3,123	3,919
Census division:							
New England	4,295	3,930	4,309	4,641	4,709	6,210	--
Middle Atlantic	5,184	3,602	2,518	3,372	7,436	--	587
East North Central	3,890	4,038	3,274	3,973	5,339 *	2,008	2,352
West North Central	2,859	2,237	3,144	5,278	3,242	--	--
South Atlantic	3,806	3,939	4,017	3,298	3,133	3,797	4,403
East South Central	4,513	4,451	4,134 *	4,443	3,607	4,160	6,016
West South Central	4,833	3,282	5,278	4,610	9,358	4,411	3,960
Mountain	2,887	2,125	4,336	4,279	3,273	3,087	3,205
Pacific	2,681	3,038	--	3,767	2,723	799 *	1,866

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	151.93	91.68	258.40	226.21	534.58	386.08	119.91
Census division:							
New England	268.51	0.00	410.22	816.55	1,093.28	0.00	--
Middle Atlantic	547.17	119.20	434.19	435.54	951.56	--	3.28
East North Central	622.58	348.95	566.83	837.26	3,073.37 *	0.00	37.01
West North Central	357.00	372.61	631.40	780.19	309.31	--	--
South Atlantic	101.36	80.62	505.27	328.48	337.17	134.36	210.18
East South Central	376.54	873.13	1,300.82 *	476.36	362.99	220.86	878.90
West South Central	628.49	254.65	628.80	431.25	1,935.40	544.46	185.97
Mountain	166.13	127.59	884.49	563.38	663.52	248.93	65.99
Pacific	267.22	8.88	--	1,047.01	674.24	570.46 *	121.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	19.8%	17.4%	19.0%	21.0%	24.6%	17.7%	16.6%
Census division:							
New England	20.3%	17.0%	20.0%	22.5%	23.6%	25.1%	--
Middle Atlantic	20.2%	15.0%	12.4%	15.5%	27.7%	--	3.7%
East North Central	19.9%	19.3%	16.5%	19.9%	28.0% *	12.4%	17.4%
West North Central	19.5%	14.2%	18.6%	33.0%	22.8%	--	--
South Atlantic	20.1%	19.3%	20.3%	20.2%	17.6%	22.7%	22.4%
East South Central	26.7%	28.3%	22.1%	26.0%	23.2%	22.6%	36.2%
West South Central	32.2%	22.1%	38.2%	33.3%	51.1%	33.6%	21.6%
Mountain	18.2%	13.5%	19.7%	18.2%	23.7%	19.0%	21.5%
Pacific	11.1%	13.4%	9.4%	15.7%	14.8%	5.5% *	4.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table III.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.57%	0.36%	1.05%	1.01%	1.88%	2.47%	0.56%
Census division:							
New England	0.88%	0.00%	2.81%	1.90%	2.66%	0.00%	--
Middle Atlantic	1.78%	0.05%	1.46%	1.61%	3.49%	--	0.20%
East North Central	2.09%	1.14%	2.55%	2.64%	9.96% *	0.00%	0.92%
West North Central	1.98%	1.68%	2.98%	4.48%	4.13%	--	--
South Atlantic	0.49%	0.31%	1.45%	2.40%	1.45%	1.72%	0.97%
East South Central	1.53%	4.60%	4.68%	2.04%	2.14%	0.58%	5.08%
West South Central	2.23%	1.16%	3.50%	4.44%	2.46%	4.51%	0.77%
Mountain	1.22%	1.38%	2.77%	1.86%	3.65%	3.14%	0.19%
Pacific	0.93%	0.03%	1.27%	3.09%	2.86%	2.54% *	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	18.9%	17.1%	19.1%	21.9%	25.1%	19.4%	8.5%
Census division:							
New England	23.8%	--	21.4%	25.1%	28.1%	--	--
Middle Atlantic	17.3%	--	14.0%	17.6%	21.0%	--	--
East North Central	20.8%	23.9%	14.7%	21.4%	22.8%	36.1%	30.5%
West North Central	28.4%	--	18.7%	36.2%	39.7%	--	--
South Atlantic	17.6%	10.8%	17.6%	21.1%	16.9%	33.9%	17.4%
East South Central	24.3%	24.7%	21.6%	22.7%	26.9%	15.3%	--
West South Central	40.9%	14.5%	39.5%	37.5%	54.2%	38.8%	--
Mountain	22.8%	19.6%	17.6%	11.1%	28.0%	50.5%	19.4%
Pacific	10.1%	15.3%	9.3%	15.3%	17.8%	8.3% *	3.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table III.E.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage through State and local government jobs by government type and size and census division: United States, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.88%	0.74%	1.49%	1.63%	2.69%	4.85%	0.82%
Census division:							
New England	1.34%	--	4.30%	2.05%	1.53%	--	--
Middle Atlantic	1.79%	--	2.18%	2.74%	2.50%	--	--
East North Central	1.77%	1.72%	3.17%	3.25%	1.85%	0.00%	2.55%
West North Central	3.77%	--	4.12%	6.65%	6.72%	--	--
South Atlantic	1.11%	0.05%	1.84%	4.24%	1.37%	4.40%	2.10%
East South Central	1.60%	1.56%	6.14%	2.20%	2.23%	0.32%	--
West South Central	4.00%	1.15%	4.27%	8.00%	1.37%	3.58%	--
Mountain	2.72%	3.20%	3.45%	2.83%	5.80%	0.79%	0.32%
Pacific	1.16%	0.01%	1.39%	4.12%	4.67%	3.46% *	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20.1%	17.5%	18.9%	20.2%	24.5%	17.3%	21.6%
Census division:							
New England	17.2%	15.5%	17.4%	17.7%	20.5%	25.1%	--
Middle Atlantic	21.0%	15.0%	11.1%	14.0%	28.4%	--	3.5%
East North Central	19.5%	18.5%	19.9%	19.1%	32.5% *	9.5%	11.0%
West North Central	16.7%	14.1%	18.5%	31.6%	17.0%	--	--
South Atlantic	20.7%	20.4%	23.8%	19.4%	17.8%	21.6%	23.8%
East South Central	27.5%	28.6%	22.7% *	29.3%	20.8%	22.8%	36.2%
West South Central	29.8%	22.5%	33.1%	29.1%	50.0%	32.5%	21.6%
Mountain	15.9%	11.7%	23.6%	20.5%	17.2%	15.3%	21.8%
Pacific	11.9%	12.9%	--	16.6%	12.9%	--	9.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.73%	0.38%	1.23%	1.24%	2.42%	2.84%	0.66%
Census division:							
New England	0.94%	0.00%	1.47%	2.63%	4.06%	0.00%	--
Middle Atlantic	2.20%	0.01%	1.68%	1.80%	3.86%	--	0.01%
East North Central	3.08%	1.36%	2.30%	3.66%	17.78% *	0.00%	0.20%
West North Central	2.08%	1.65%	3.41%	6.01%	2.78%	--	--
South Atlantic	0.55%	0.39%	1.20%	2.12%	1.84%	1.53%	1.15%
East South Central	2.06%	4.96%	7.03% *	3.40%	2.71%	0.63%	5.08%
West South Central	2.56%	1.00%	4.37%	3.63%	2.94%	5.67%	0.77%
Mountain	0.83%	0.75%	4.51%	2.25%	2.97%	1.06%	0.25%
Pacific	1.29%	0.03%	--	3.63%	3.39%	--	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	17.5%	17.9%	16.5%	15.1%	18.1%	20.5%	17.3%
Census division:							
New England	11.6%	10.1%	19.8%	14.5%	8.6%	20.2%	0.0%
Middle Atlantic	13.5%	8.6%	18.0%	16.5%	23.2%	--	1.7% *
East North Central	15.7%	17.0%	18.9%	9.2%	15.7%	19.8%	20.3%
West North Central	13.1%	14.7%	11.1%	8.5%	15.4%	17.6%	--
South Atlantic	20.0%	21.2%	16.1%	19.5%	20.3%	19.6%	19.6%
East South Central	17.3%	16.3%	14.0%	17.1%	17.7%	16.1% *	24.1%
West South Central	19.1%	22.2%	16.0%	19.1%	14.7%	24.1%	20.4%
Mountain	20.1%	24.4%	17.4%	15.3%	18.9%	13.2%	21.9%
Pacific	19.8%	18.2%	16.5%	21.8%	19.4%	25.4%	21.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.59%	0.84%	0.71%	0.92%	1.31%	1.17%
Census division:							
New England	0.83%	0.62%	2.04%	2.49%	1.76%	0.00%	0.00%
Middle Atlantic	1.63%	2.43%	1.87%	1.78%	3.05%	--	0.65% *
East North Central	0.95%	1.34%	2.03%	1.90%	2.44%	0.00%	1.86%
West North Central	1.04%	2.17%	1.68%	1.58%	2.66%	1.62%	--
South Atlantic	0.45%	0.22%	1.47%	2.04%	1.65%	1.05%	0.38%
East South Central	1.40%	3.76%	2.04%	1.64%	2.26%	4.95% *	0.99%
West South Central	1.10%	1.19%	2.03%	1.84%	3.77%	1.01%	0.57%
Mountain	0.84%	1.08%	1.77%	1.96%	2.26%	2.57%	0.21%
Pacific	0.69%	0.11%	3.30%	1.61%	1.97%	5.89%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	69.2%	85.7%	34.4%	54.0%	69.0%	81.6%	65.7%
Census division:							
New England	56.3%	78.7%	36.5%	35.3%	63.1%	100.0%	--
Middle Atlantic	77.6%	99.7%	53.7%	57.6%	90.2%	--	97.3%
East North Central	63.0%	84.6%	32.5% *	62.6%	60.8%	88.0%	66.4%
West North Central	75.9%	99.7%	32.2%	73.2%	72.5%	85.0%	--
South Atlantic	78.7%	86.0%	48.1% *	55.6%	75.5%	90.6%	80.0%
East South Central	74.5%	92.1%	46.6%	52.4%	60.7%	98.4%	100.0%
West South Central	77.6%	95.5%	18.7% *	50.1%	74.4%	84.3%	99.7%
Mountain	67.2%	76.7%	34.3%	73.7%	41.1%	87.1%	86.0%
Pacific	50.6%	77.5%	13.2% *	30.8% *	58.2%	58.0% *	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.48%	1.04%	5.16%	3.73%	3.96%	3.94%	1.88%
Census division:							
New England	4.09%	0.00%	9.39%	8.47%	10.87%	0.00%	--
Middle Atlantic	4.36%	0.29%	8.72%	8.99%	6.64%	--	1.37%
East North Central	6.15%	2.55%	14.55% *	12.11%	14.44%	0.00%	5.57%
West North Central	4.62%	0.19%	8.68%	11.53%	11.71%	6.11%	--
South Atlantic	2.18%	0.48%	15.58% *	9.87%	7.12%	2.65%	4.01%
East South Central	4.82%	3.74%	11.20%	8.98%	11.15%	1.23%	0.00%
West South Central	4.69%	3.03%	6.48% *	10.74%	17.96%	3.84%	0.12%
Mountain	4.25%	4.79%	8.31%	8.67%	12.32%	10.06%	1.09%
Pacific	3.46%	0.06%	5.58% *	9.65% *	9.72%	18.46% *	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	16.5%	18.8%	17.0%	15.7%	18.1%	15.2%	14.1%
Census division:							
New England	15.0%	--	19.0%	17.2%	6.5% *	--	--
Middle Atlantic	8.5%	0.4% *	20.6%	16.6%	21.3% *	0.0%	0.1% *
East North Central	15.9%	14.2%	19.6%	8.9% *	--	9.2%	22.9%
West North Central	9.8%	1.2% *	11.6%	5.8% *	11.7%	--	--
South Atlantic	20.1%	19.8%	15.4%	21.7%	22.6%	12.9%	22.5%
East South Central	18.2%	17.6%	13.4%	18.6%	21.7%	--	--
West South Central	18.3%	42.5%	16.5%	19.2%	17.2% *	21.9%	--
Mountain	19.2%	24.7%	18.7%	11.2%	21.1%	--	21.9%
Pacific	19.7%	19.1%	17.0%	22.8%	18.2%	17.8%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.45%	1.11%	1.07%	1.58%	0.75%	2.23%
Census division:							
New England	1.90%	--	2.63%	2.89%	2.09% *	--	--
Middle Atlantic	2.25%	0.30% *	3.32%	2.78%	6.92% *	0.00%	0.04% *
East North Central	1.69%	1.89%	2.23%	2.79% *	--	0.00%	0.22%
West North Central	1.10%	0.55% *	2.07%	1.84% *	1.75%	--	--
South Atlantic	0.96%	0.02%	2.06%	2.64%	3.07%	1.30%	0.72%
East South Central	1.93%	1.45%	2.43%	2.68%	5.00%	--	--
West South Central	2.68%	2.19%	2.48%	3.15%	10.21% *	0.11%	--
Mountain	1.20%	0.73%	2.46%	2.24%	1.94%	--	0.07%
Pacific	0.80%	0.01%	3.83%	2.21%	2.99%	1.03%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	17.9%	17.8%	15.7%	14.6%	18.1%	22.3%	19.7%
Census division:							
New England	9.8%	8.5%	21.5%	11.3% *	10.6%	20.2%	0.0%
Middle Atlantic	16.3%	9.3%	16.3%	16.4%	23.4%	--	11.3%
East North Central	15.5%	17.6%	17.5%	9.4%	14.6%	23.6%	19.3%
West North Central	14.6%	15.3%	10.3%	10.4%	17.5%	19.5%	--
South Atlantic	20.0%	21.5%	16.9%	18.0%	19.6%	20.7%	18.9%
East South Central	17.0%	16.2%	14.9%	16.0%	15.9%	--	24.1%
West South Central	19.3%	21.7%	14.4%	19.0%	14.0%	24.5%	20.5%
Mountain	20.6%	24.3%	15.5%	17.7%	16.5%	16.3%	22.0%
Pacific	20.0%	17.9%	--	19.9%	20.4%	36.9%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.41%	0.66%	1.18%	0.96%	1.08%	1.56%	0.36%
Census division:							
New England	0.82%	0.56%	3.03%	3.50% *	2.43%	0.00%	0.00%
Middle Atlantic	1.87%	2.77%	2.15%	2.31%	3.28%	--	1.46%
East North Central	1.07%	1.32%	3.57%	2.55%	2.79%	0.00%	2.60%
West North Central	1.38%	2.23%	2.70%	1.94%	3.86%	1.33%	--
South Atlantic	0.51%	0.25%	2.07%	2.79%	1.89%	0.95%	0.45%
East South Central	1.74%	4.07%	3.43%	1.95%	2.16%	--	0.99%
West South Central	1.16%	1.29%	2.29%	1.92%	3.88%	1.26%	0.57%
Mountain	1.05%	1.29%	2.38%	2.50%	3.76%	2.80%	0.24%
Pacific	1.02%	0.13%	--	1.50%	1.79%	8.36%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	71.4%	70.6%	83.6%	78.2%	70.2%	85.8%	53.4%
Census division:							
New England	81.0%	97.1%	62.3%	73.2%	68.2%	60.4%	99.1%
Middle Atlantic	30.8%	37.5%	52.8%	40.9%	31.6%	--	0.5% *
East North Central	85.6%	83.8%	84.6%	88.2%	85.6%	97.1%	82.9%
West North Central	95.4%	99.3%	97.6%	93.9%	100.0%	--	--
South Atlantic	82.8%	81.8%	94.2%	90.6%	82.6%	92.4%	73.5%
East South Central	93.3%	97.4%	93.6%	94.7%	92.6%	90.0%	80.1%
West South Central	75.1%	46.5% *	86.8%	90.1%	76.2%	94.3%	84.0%
Mountain	94.3%	95.4%	97.6%	90.3%	94.2%	100.0%	91.5%
Pacific	42.5%	41.0%	79.1%	63.5%	41.3%	66.0%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.44%	2.62%	2.49%	2.35%	3.68%	2.58%	3.64%
Census division:							
New England	2.27%	0.18%	7.07%	5.91%	6.72%	0.00%	0.00%
Middle Atlantic	4.33%	9.37%	6.56%	7.75%	8.12%	--	0.26% *
East North Central	3.29%	8.16%	7.65%	4.02%	8.04%	0.00%	2.18%
West North Central	2.40%	0.13%	1.59%	3.06%	0.00%	--	--
South Atlantic	1.24%	0.66%	3.06%	5.09%	4.18%	1.16%	2.18%
East South Central	1.84%	1.29%	3.39%	2.86%	4.86%	4.26%	9.22%
West South Central	6.24%	15.09% *	6.48%	4.59%	8.89%	2.14%	1.95%
Mountain	1.12%	0.60%	1.70%	4.79%	3.23%	0.00%	0.58%
Pacific	3.02%	0.37%	6.26%	8.76%	10.98%	6.19%	1.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1,517	1,029	2,080	1,651	1,765	1,636	1,373
Census division:							
New England	925	497	1,189	1,354	1,400	--	237
Middle Atlantic	1,057	534	2,299	1,018	1,418	--	--
East North Central	1,999	1,343	2,750	1,694	2,279	1,189	3,340
West North Central	1,777	977	2,409	2,127	1,621	2,082	--
South Atlantic	1,314	1,169	1,763	1,536	1,324	1,611	1,063
East South Central	1,408	1,166	1,943	1,556	1,509	1,078	1,238
West South Central	1,837	1,074	1,736	1,722	2,388	2,128	1,511
Mountain	1,569	1,168	2,070	2,077	1,716	1,931	1,108
Pacific	1,021	702	1,377	909	1,662	683 *	997

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	38.78	31.95	133.68	81.22	114.71	88.95	30.20
Census division:							
New England	59.77	13.35	245.02	262.98	197.65	--	0.00
Middle Atlantic	182.24	75.49	417.80	246.95	364.98	--	--
East North Central	167.10	105.48	481.00	228.67	502.64	0.00	145.06
West North Central	96.98	78.32	203.26	252.88	204.29	0.00	--
South Atlantic	40.87	37.88	258.14	196.64	116.47	128.51	29.51
East South Central	89.68	159.61	229.67	203.62	152.04	296.59	204.76
West South Central	108.08	78.44	152.16	195.81	292.75	78.44	50.09
Mountain	82.27	97.11	217.35	277.77	224.00	58.77	54.72
Pacific	80.76	22.58	256.83	107.42	291.92	218.19 *	136.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2,801	1,901	4,355	2,974	2,970	2,655	2,845
Census division:							
New England	1,913	1,142	3,061	2,766	2,807	--	344
Middle Atlantic	2,301	1,058	3,060	2,402 *	2,381	--	--
East North Central	3,683	2,511	6,100	2,734	3,486	1,876	5,727
West North Central	2,729	1,394	4,637	3,846	2,346	3,191	--
South Atlantic	2,618	2,171	3,589	3,332	3,030	2,752	1,991
East South Central	2,656	2,254	4,334	2,600	2,899	2,331	1,972
West South Central	3,024	1,805	3,843	3,834	3,343	3,127	3,506
Mountain	3,266	2,449	4,124	4,393	3,360	4,914	2,506
Pacific	1,944	1,470	1,613	1,839	2,691	1,398	2,243

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	123.25	63.93	634.84	185.82	164.15	216.88	89.07
Census division:							
New England	103.77	6.29	411.20	391.12	408.37	--	0.00
Middle Atlantic	345.52	154.75	447.86	787.25 *	701.24	--	--
East North Central	476.74	267.79	1,314.05	346.07	410.95	0.00	357.47
West North Central	223.66	242.52	480.19	405.74	404.73	0.00	--
South Atlantic	135.05	114.67	331.38	524.06	380.97	499.76	126.32
East South Central	195.49	355.58	696.71	351.59	301.41	549.70	340.03
West South Central	120.27	39.83	362.12	320.13	472.31	104.68	92.48
Mountain	211.34	180.95	365.73	666.64	566.31	310.66	96.50
Pacific	137.73	25.60	299.99	367.96	363.38	327.91	353.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	73.2%	81.8%	59.0%	67.7%	67.9%	70.7%	81.0%
Census division:							
New England	83.1%	97.2%	70.5%	83.1%	64.2%	47.3%	100.0%
Middle Atlantic	90.2%	97.2%	71.4%	85.8%	90.0%	100.0%	97.2%
East North Central	52.1%	70.5%	37.4%	50.4%	42.2%	61.2%	48.9%
West North Central	67.3%	67.2%	62.8%	77.8%	57.3%	79.9%	--
South Atlantic	76.4%	77.9%	71.1%	66.9%	73.5%	64.4%	88.6%
East South Central	66.8%	72.2%	74.2%	60.7%	63.1%	70.4%	60.4%
West South Central	74.0%	93.3%	62.0%	75.3%	70.5%	62.8%	65.8%
Mountain	65.1%	85.4%	59.8%	52.2%	51.4%	68.6%	55.6%
Pacific	78.8%	82.1%	62.0%	55.4%	72.7%	88.6%	89.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.07%	1.05%	4.21%	2.38%	3.16%	2.59%	1.40%
Census division:							
New England	2.29%	0.71%	5.98%	4.10%	7.93%	0.00%	0.00%
Middle Atlantic	1.86%	1.44%	5.91%	5.13%	4.11%	0.00%	0.32%
East North Central	4.13%	3.94%	10.37%	6.72%	11.15%	0.00%	4.68%
West North Central	3.78%	5.76%	5.79%	6.54%	11.37%	6.30%	--
South Atlantic	1.53%	0.78%	9.13%	6.11%	5.16%	4.62%	1.15%
East South Central	3.62%	6.94%	5.76%	5.91%	8.37%	13.58%	4.64%
West South Central	3.39%	2.55%	6.26%	6.40%	10.07%	1.25%	2.00%
Mountain	3.47%	2.33%	6.41%	8.94%	10.66%	7.40%	2.38%
Pacific	2.23%	0.17%	7.64%	8.19%	8.43%	3.87%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	23.06	23.50	25.08	24.19	22.51	23.01	20.90
Census division:							
New England	19.61	17.18	19.64	21.72	23.00	15.81	19.97
Middle Atlantic	18.07	19.66	16.97	18.48	19.13	26.78	15.03
East North Central	25.89	25.44	24.61	26.40	27.10	19.69	29.89
West North Central	26.40	27.69	30.18	26.89	23.27	19.83	--
South Atlantic	23.76	24.86	25.37	25.34	23.71	26.27	20.68
East South Central	27.23	26.44	27.40	30.15	27.91	23.94	24.77
West South Central	26.36	23.40	27.27	27.45	26.81	27.23	29.59
Mountain	27.98	27.60	34.81	27.70	23.73	28.48	32.16
Pacific	19.23	21.70	22.18	20.59	17.08	15.46	17.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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	0.28	0.54	0.59	0.91	1.34	0.70
Census division:							
New England	0.64	0.16	1.10	1.95	1.97	0.00	0.00
Middle Atlantic	0.61	0.76	0.86	1.22	1.65	0.71	0.50
East North Central	0.71	0.79	1.20	1.11	3.66	0.00	0.89
West North Central	0.79	0.79	1.58	1.50	2.10	1.90	--
South Atlantic	0.42	0.02	1.71	2.08	1.32	1.14	0.75
East South Central	0.56	0.97	1.18	1.50	1.15	2.07	2.28
West South Central	0.86	1.29	0.93	0.93	1.97	0.54	1.21
Mountain	0.74	1.02	2.10	2.62	1.48	2.75	0.56
Pacific	0.77	0.16	1.46	1.71	2.18	3.33	1.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	20.4%	20.2%	19.6%	19.1%	20.9%	21.4%	22.1%
Census division:							
New England	18.7%	17.8%	20.0%	21.2%	15.7%	--	--
Middle Atlantic	19.0%	20.2%	17.8%	19.7%	19.3%	--	--
East North Central	19.3%	18.1%	17.0%	15.1%	22.8%	19.1%	30.3%
West North Central	22.2%	22.3%	23.5%	24.2%	18.2%	32.8%	--
South Atlantic	20.1%	19.9%	18.2%	18.4%	20.7%	21.2%	20.5%
East South Central	19.7%	20.7%	20.7%	21.8%	20.6%	15.0%	14.7%
West South Central	27.0%	37.5%	24.8%	29.0%	29.2%	24.7%	24.3%
Mountain	19.7%	18.5%	21.8%	21.1%	18.1%	12.3%	23.6%
Pacific	18.4%	19.5%	16.5%	15.9%	19.2%	22.4%	14.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.27%	0.33%	0.69%	0.66%	0.79%	0.60%	0.54%
Census division:							
New England	0.73%	0.62%	1.55%	1.06%	1.65%	--	--
Middle Atlantic	0.79%	0.02%	1.57%	0.36%	1.68%	--	--
East North Central	0.97%	0.79%	1.33%	1.08%	3.90%	0.00%	1.36%
West North Central	0.99%	0.90%	2.10%	2.95%	1.48%	0.00%	--
South Atlantic	0.21%	0.02%	0.94%	0.95%	0.64%	0.35%	0.67%
East South Central	0.51%	0.51%	1.18%	0.49%	1.04%	0.85%	0.15%
West South Central	0.68%	3.82%	1.43%	0.68%	1.16%	1.09%	0.30%
Mountain	0.64%	1.22%	1.23%	0.80%	1.54%	0.89%	0.07%
Pacific	0.57%	0.03%	1.18%	1.78%	1.54%	1.99%	0.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	21.4%	24.8%	25.7%	24.4%	26.7%	17.9%
Census division:							
New England	12.4%	11.1%	17.8%	11.3%	13.4%	52.7%	0.0%
Middle Atlantic	4.5%	1.7% *	12.7% *	5.5% *	6.4% *	0.0%	0.2% *
East North Central	31.0%	25.3%	29.8%	35.0%	32.0% *	25.9%	43.6%
West North Central	30.4%	30.6%	29.3%	25.9%	38.6% *	--	--
South Atlantic	26.6%	32.4%	18.4% *	31.5%	29.0%	30.2%	13.7%
East South Central	38.6%	27.8%	33.1%	39.4%	45.1%	44.5%	59.4%
West South Central	17.8%	6.1% *	17.8%	10.8% *	17.0% *	31.8%	32.4%
Mountain	28.9%	25.7%	33.2%	43.2%	21.0% *	--	33.8%
Pacific	20.8%	20.4%	33.3%	44.2%	25.0% *	13.2% *	7.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.88%	1.25%	2.51%	2.23%	2.62%	2.18%	1.66%
Census division:							
New England	1.31%	0.19%	5.06%	3.10%	3.99%	0.00%	0.00%
Middle Atlantic	1.13%	1.34% *	4.22% *	2.86% *	2.57% *	0.00%	0.18% *
East North Central	3.15%	3.44%	8.45%	6.42%	9.81% *	0.00%	4.51%
West North Central	3.88%	5.99%	5.11%	7.51%	12.20% *	--	--
South Atlantic	1.57%	1.22%	6.24% *	5.97%	5.52%	3.43%	1.26%
East South Central	4.19%	6.94%	5.84%	6.15%	9.06%	10.50%	12.39%
West South Central	2.15%	2.34% *	4.57%	3.84% *	5.84% *	1.26%	1.93%
Mountain	3.18%	6.57%	6.31%	9.10%	7.07% *	--	2.31%
Pacific	2.20%	0.18%	7.26%	9.48%	8.06% *	4.27% *	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	96.4%	99.7%	85.2%	96.4%	95.2%	97.9%	99.1%
Census division:							
New England	92.3%	99.6%	92.6%	88.9%	83.7%	85.6%	100.0%
Middle Atlantic	95.0%	100.0%	79.5%	93.9%	91.6%	100.0%	99.2%
East North Central	95.1%	100.0%	74.0%	98.1%	100.0%	99.7%	99.4%
West North Central	98.3%	99.7%	95.4%	99.8%	97.3%	100.0%	--
South Atlantic	98.7%	100.0%	93.7%	95.5%	98.7%	98.7%	99.6%
East South Central	94.6%	99.5%	81.0%	97.3%	95.0%	73.6%	99.9%
West South Central	94.9%	98.4%	82.1%	95.8%	93.2%	100.0%	100.0%
Mountain	98.5%	100.0%	87.3%	97.7%	99.9%	100.0%	100.0%
Pacific	96.7%	100.0%	92.7%	98.0%	91.5%	99.3%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.53%	0.11%	3.17%	0.76%	1.50%	1.42%	0.39%
Census division:							
New England	1.65%	0.03%	2.76%	4.14%	5.17%	0.00%	0.00%
Middle Atlantic	1.18%	0.00%	5.20%	2.83%	3.74%	0.00%	0.08%
East North Central	2.71%	0.02%	12.94%	1.37%	0.00%	0.00%	0.07%
West North Central	0.58%	0.27%	1.78%	0.20%	1.91%	0.00%	--
South Atlantic	0.36%	0.00%	3.53%	2.59%	0.81%	0.94%	0.15%
East South Central	1.70%	0.40%	5.53%	1.51%	2.64%	20.80%	0.03%
West South Central	1.99%	0.42%	6.14%	2.65%	6.37%	0.00%	0.00%
Mountain	0.73%	0.00%	6.83%	2.10%	0.15%	0.00%	0.00%
Pacific	1.11%	0.00%	3.52%	1.90%	4.50%	0.21%	2.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	90.6%	97.9%	73.8%	86.9%	87.1%	90.8%	97.8%
Census division:							
New England	82.5%	99.5%	74.1%	70.1%	65.2%	81.8%	100.0%
Middle Atlantic	86.5%	99.8%	66.5%	79.5%	79.9%	100.0%	97.5%
East North Central	89.0%	93.8%	63.1%	96.9%	98.8%	85.9%	99.8%
West North Central	92.4%	99.7%	80.0%	88.9%	91.0%	100.0%	--
South Atlantic	92.8%	94.3%	93.6%	92.1%	85.5%	95.9%	97.9%
East South Central	89.0%	100.0%	68.1%	78.5%	83.8%	100.0%	100.0%
West South Central	93.5%	99.2%	81.7%	79.4%	87.8%	100.0%	100.0%
Mountain	98.7%	99.0%	94.7%	97.1%	99.9%	100.0%	99.0%
Pacific	93.0%	99.5%	86.9%	90.0%	89.5%	73.3%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.10%	6.98%	2.09%	2.02%	5.59%	0.73%
Census division:							
New England	2.48%	0.21%	6.35%	7.41%	6.82%	0.00%	0.00%
Middle Atlantic	2.54%	0.11%	5.99%	6.08%	6.36%	0.00%	1.69%
East North Central	5.40%	0.88%	18.30%	1.89%	1.15%	0.00%	0.03%
West North Central	2.01%	0.18%	5.94%	5.88%	5.52%	0.00%	--
South Atlantic	1.49%	0.33%	4.53%	4.37%	5.41%	2.69%	0.76%
East South Central	2.51%	0.00%	8.81%	7.56%	5.63%	0.00%	0.01%
West South Central	2.43%	0.38%	5.87%	7.67%	10.92%	0.00%	0.00%
Mountain	0.49%	0.69%	3.23%	2.35%	0.09%	0.00%	0.50%
Pacific	2.00%	0.05%	5.10%	6.87%	4.44%	13.88%	2.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	3,980	3,557	4,247	4,246	4,152	4,177	4,052
Census division:							
New England	3,844	3,714	4,238	3,804	3,860	4,529	4,502
Middle Atlantic	4,803	5,776	4,760	5,151	3,865	5,721	4,110
East North Central	3,719	2,943	3,979	3,527	4,649	2,837	4,649
West North Central	3,895	3,552	4,234	3,969	3,756	4,364	--
South Atlantic	4,078	4,332	3,470	3,983	3,917	4,154	4,054
East South Central	3,866	3,061	4,802	4,636	4,441	2,897	3,162
West South Central	5,010	3,223	4,718	5,396	5,722	5,769	5,686
Mountain	4,342	3,999	4,544	4,520	4,030	4,332	5,390
Pacific	2,290	2,206	3,655	2,659	2,492	2,125	1,818

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	65.54	119.37	124.37	123.76	199.44	222.62	58.60
Census division:							
New England	121.10	150.67	441.88	261.33	300.73	0.00	0.00
Middle Atlantic	212.72	300.13	406.04	448.29	440.82	332.29	54.43
East North Central	163.51	76.45	189.15	268.45	571.31	0.00	123.97
West North Central	142.34	240.46	239.99	258.88	416.77	112.27	--
South Atlantic	73.66	136.47	310.35	278.41	183.33	195.50	116.07
East South Central	211.92	374.06	305.81	374.67	388.14	288.65	570.95
West South Central	309.78	567.91	350.12	377.95	546.39	437.18	134.65
Mountain	86.38	97.80	295.67	312.89	171.63	439.38	128.97
Pacific	91.89	18.61	446.26	282.99	382.91	308.36	61.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	7,408	6,931	8,104	7,875	7,594	6,882	7,449
Census division:							
New England	7,201	6,880	7,292	7,592	7,423	9,474	9,005
Middle Atlantic	9,611	11,911	8,926	9,812	8,680	10,229	8,564
East North Central	6,730	5,644	7,508	6,084	7,667	5,149	10,086
West North Central	6,432	5,509	8,482	7,421	5,953	--	--
South Atlantic	8,087	8,098	7,063	7,962	8,538	8,270	7,837
East South Central	7,533	6,677	9,808	9,806	8,481	4,747	5,439
West South Central	10,114	8,993	10,521	11,467	10,291	10,667	10,744
Mountain	8,362	7,723	8,975	8,946	7,874	8,916	9,669
Pacific	4,577	4,068	6,958	5,316	5,579	4,398	3,447

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	132.22	252.42	388.64	332.90	349.43	455.99	192.83
Census division:							
New England	263.09	317.33	830.14	560.72	711.90	0.00	0.00
Middle Atlantic	437.94	882.68	1,134.99	877.52	1,135.45	537.84	71.42
East North Central	308.29	172.71	796.72	482.72	1,168.89	0.00	207.74
West North Central	433.91	726.79	582.70	857.97	697.65	--	--
South Atlantic	212.99	348.27	866.47	543.50	598.11	550.10	364.76
East South Central	652.50	1,353.45	1,123.91	1,135.86	819.42	1,144.10	1,419.08
West South Central	362.77	341.60	908.38	796.13	1,644.28	648.10	218.62
Mountain	215.01	355.14	727.19	838.01	393.57	266.12	124.89
Pacific	195.08	9.15	1,252.20	616.69	656.32	584.35	180.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	27.8%	16.7%	44.1%	34.0%	34.2%	41.0%	15.8%
Census division:							
New England	19.2%	1.6% *	20.1%	29.2%	37.1%	54.1%	0.0%
Middle Atlantic	8.4%	0.9% *	21.9%	15.4% *	14.5% *	0.0%	0.3% *
East North Central	46.6%	39.3%	56.7%	34.8%	64.1%	23.0%	49.5%
West North Central	40.6%	20.5%	58.0%	41.5%	44.2%	46.9%	--
South Atlantic	20.8%	16.4%	38.3%	35.1%	17.8%	35.7%	11.1%
East South Central	38.6%	36.6%	42.7%	41.7%	43.0%	29.3% *	27.0% *
West South Central	38.7%	10.9%	43.2%	42.4%	47.5%	66.1%	38.1%
Mountain	35.6%	26.2%	51.7%	46.8%	41.1%	59.6%	8.6%
Pacific	10.2%	4.7%	23.8% *	14.1% *	18.8% *	13.6% *	4.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	1.31%	3.15%	2.73%	3.39%	3.11%	1.19%
Census division:							
New England	2.14%	0.74% *	5.59%	6.14%	6.93%	0.00%	0.00%
Middle Atlantic	2.29%	0.55% *	5.08%	6.98% *	6.81% *	0.00%	0.20% *
East North Central	3.92%	5.66%	8.90%	6.13%	10.89%	0.00%	4.50%
West North Central	4.46%	3.95%	6.17%	11.96%	10.94%	1.84%	--
South Atlantic	1.43%	1.20%	10.55%	7.74%	4.08%	4.09%	0.96%
East South Central	4.45%	10.68%	6.61%	6.46%	8.54%	11.32% *	9.72% *
West South Central	4.19%	3.19%	6.38%	8.17%	9.66%	3.42%	2.38%
Mountain	3.40%	5.70%	8.02%	9.51%	8.93%	3.58%	1.24%
Pacific	1.68%	0.42%	9.13% *	4.35% *	6.91% *	7.12% *	1.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	43.9%	46.0%	40.7%	50.8%	47.4%	35.5%	28.8%
Census division:							
New England	61.4%	--	38.0% *	72.5%	54.7%	--	--
Middle Atlantic	41.8% *	--	49.0%	--	1.9% *	--	99.0%
East North Central	49.4%	44.2%	66.1%	43.1%	51.8%	9.9%	--
West North Central	49.2%	--	50.6%	59.1%	52.1%	14.4%	--
South Atlantic	42.0%	49.9%	21.7% *	44.5%	48.6%	40.1%	34.8%
East South Central	31.1%	13.6% *	16.5% *	44.7%	35.4% *	--	89.4%
West South Central	34.6%	86.0%	15.8% *	34.1% *	41.2% *	37.8%	16.1%
Mountain	67.1%	74.7%	45.5%	76.1%	80.9%	--	--
Pacific	33.7%	29.6%	50.9% *	17.8% *	46.2% *	1.5% *	0.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2.27%	3.26%	5.56%	4.53%	5.99%	4.41%	3.22%
Census division:							
New England	5.51%	--	14.01% *	6.84%	9.26%	--	--
Middle Atlantic	13.64% *	--	13.06%	--	1.56% *	--	1.01%
East North Central	5.67%	3.52%	12.95%	10.51%	14.41%	0.00%	--
West North Central	5.00%	--	9.01%	10.33%	10.92%	0.00%	--
South Atlantic	3.38%	2.66%	9.24% *	13.18%	11.95%	2.66%	3.37%
East South Central	5.59%	5.80% *	8.06% *	10.03%	10.96% *	--	6.45%
West South Central	6.59%	5.09%	7.80% *	12.99% *	16.91% *	10.87%	2.13%
Mountain	5.14%	7.02%	11.42%	8.85%	9.94%	--	--
Pacific	9.40%	2.92%	23.68% *	9.61% *	17.64% *	0.81% *	0.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	22.8%	25.3%	10.9%	13.7%	21.2%	20.0%	39.0%
Census division:							
New England	32.4%	56.4%	23.6%	11.4% *	15.2%	14.4%	90.8%
Middle Atlantic	18.0%	15.6% *	16.9%	15.4% *	4.6% *	2.0%	35.9%
East North Central	14.9%	21.2% *	12.6% *	6.0% *	11.0% *	32.9%	24.9%
West North Central	13.3%	28.4%	5.2% *	16.7% *	1.8% *	--	--
South Atlantic	21.8%	21.6%	6.0% *	16.3% *	20.3%	10.7%	36.0%
East South Central	5.4%	3.3% *	7.7% *	6.1% *	0.2% *	10.3% *	21.4% *
West South Central	17.0%	1.5% *	9.7% *	15.9%	28.6% *	18.5%	24.2%
Mountain	17.2%	16.8% *	4.0% *	9.0% *	--	29.8%	50.2%
Pacific	53.8%	54.7%	29.0%	32.8%	55.7%	50.5%	64.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.16%	1.82%	1.45%	2.03%	4.19%	2.50%	1.02%
Census division:							
New England	2.08%	3.71%	6.10%	3.82% *	3.66%	0.00%	0.00%
Middle Atlantic	2.71%	5.62% *	5.07%	5.86% *	2.23% *	0.55%	1.25%
East North Central	2.85%	7.33% *	4.73% *	2.73% *	5.84% *	0.00%	3.12%
West North Central	2.94%	6.33%	2.01% *	9.13% *	1.78% *	--	--
South Atlantic	1.68%	3.14%	2.81% *	6.24% *	5.15%	2.22%	2.11%
East South Central	1.41%	1.56% *	3.40% *	3.10% *	0.17% *	4.19% *	9.81% *
West South Central	3.10%	1.08% *	3.13% *	4.58%	9.44% *	4.18%	1.58%
Mountain	2.30%	5.66% *	1.56% *	4.72% *	--	4.29%	3.63%
Pacific	3.72%	0.37%	7.43%	7.77%	13.58%	14.03%	2.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	6.9%	9.5% *	7.2%	8.0%	6.9%	5.0% *	1.1%
Census division:							
New England	10.0%	7.2%	20.1%	14.5% *	6.7% *	0.0%	0.0%
Middle Atlantic	5.4% *	0.8% *	12.1% *	1.4% *	18.9% *	0.0%	0.0%
East North Central	4.6% *	0.0%	3.5% *	15.5% *	--	0.3%	0.0%
West North Central	2.8% *	0.0%	--	--	3.2% *	3.1%	--
South Atlantic	4.6%	2.9%	6.7% *	6.8% *	7.6% *	8.7% *	0.0% *
East South Central	4.0%	0.0%	7.7% *	15.0%	1.1% *	0.0%	0.0%
West South Central	15.6% *	59.0%	7.5% *	1.8% *	5.3% *	--	0.0%
Mountain	3.3% *	1.8% *	5.9% *	0.0%	7.7% *	--	0.6%
Pacific	7.5%	6.3%	10.7% *	18.8% *	8.4% *	1.5% *	6.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	3.94% *	1.12%	1.44%	1.54%	2.43% *	0.07%
Census division:							
New England	1.47%	0.48%	5.53%	4.42% *	3.19% *	0.00%	0.00%
Middle Atlantic	2.03% *	0.76% *	3.88% *	0.94% *	8.44% *	0.00%	0.00%
East North Central	1.53% *	0.00%	2.46% *	5.67% *	--	0.00%	0.00%
West North Central	1.07% *	0.00%	--	--	2.08% *	0.12%	--
South Atlantic	1.07%	0.09%	3.00% *	3.14% *	3.09% *	5.93% *	0.02% *
East South Central	1.05%	0.00%	3.52% *	4.44%	0.65% *	0.00%	0.00%
West South Central	6.64% *	15.34%	2.86% *	1.78% *	3.92% *	--	0.00%
Mountain	1.28% *	0.81% *	3.00% *	0.00%	5.46% *	--	0.05%
Pacific	1.30%	0.04%	3.92% *	7.93% *	4.60% *	0.57% *	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	37.5%	45.5%	31.1%	33.8%	31.9%	31.5%	41.5%
Census division:							
New England	26.1%	34.8%	27.3%	21.5%	18.2%	31.5%	9.2%
Middle Atlantic	62.9%	82.6%	29.0%	58.6%	54.0%	98.0%	63.8%
East North Central	23.7%	30.4%	23.3% *	33.0%	--	43.8%	14.5%
West North Central	39.9%	51.1%	26.9%	29.7%	50.8%	46.1%	--
South Atlantic	48.4%	59.0%	40.6% *	30.6%	46.3%	38.7%	50.8%
East South Central	49.9%	59.6%	31.4%	33.0%	55.7%	59.6%	51.6% *
West South Central	24.7%	16.9% *	37.8%	30.2%	18.6% *	11.5%	37.7%
Mountain	39.3%	55.1%	30.9%	27.6%	40.8%	--	40.6%
Pacific	24.8%	31.2%	26.9%	30.1%	15.1% *	34.4% *	19.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.30%	2.86%	3.18%	2.69%	3.24%	3.13%	1.91%
Census division:							
New England	2.67%	3.44%	7.28%	5.61%	5.40%	0.00%	0.00%
Middle Atlantic	4.06%	6.82%	5.89%	8.26%	9.15%	0.55%	1.22%
East North Central	2.79%	5.17%	7.08% *	6.46%	--	0.00%	2.14%
West North Central	3.97%	6.21%	5.78%	7.40%	11.74%	1.81%	--
South Atlantic	1.87%	1.86%	13.92% *	8.69%	5.56%	3.89%	2.57%
East South Central	4.93%	10.84%	5.53%	6.38%	8.75%	11.62%	19.46% *
West South Central	3.79%	8.35% *	6.94%	8.64%	9.20% *	2.45%	3.28%
Mountain	3.45%	5.43%	8.12%	7.37%	10.05%	--	4.50%
Pacific	2.36%	0.36%	6.33%	7.90%	6.35% *	14.20% *	1.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	3.1%	6.8%	10.4%	5.8%	2.4%	2.6%
Census division:							
New England	12.3% *	0.0%	8.9% *	23.4% *	22.8% *	0.0%	0.0%
Middle Atlantic	5.3%	0.0%	20.1%	9.2% *	7.9% *	0.0%	0.0%
East North Central	10.2%	9.1%	--	10.7% *	17.8% *	0.0%	11.1%
West North Central	3.4% *	0.0%	5.2% *	8.6% *	0.0%	0.0%	--
South Atlantic	4.4%	0.0%	8.4% *	11.2% *	7.9% *	6.3%	2.1%
East South Central	2.2%	0.5% *	10.5% *	4.2% *	0.0%	0.8% *	0.0%
West South Central	4.0%	11.7% *	1.8% *	9.7% *	0.0% *	0.0%	0.0%
Mountain	4.6% *	0.1% *	7.6% *	16.6% *	5.7% *	0.0%	0.0%
Pacific	3.7%	3.1%	9.7% *	--	2.1% *	0.0%	6.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.20%	1.14%	1.86%	1.34%	0.29%	0.17%
Census division:							
New England	4.15% *	0.00%	4.47% *	12.23% *	8.38% *	0.00%	0.00%
Middle Atlantic	1.36%	0.00%	5.50%	4.08% *	3.83% *	0.00%	0.00%
East North Central	2.07%	1.45%	--	4.20% *	8.27% *	0.00%	1.25%
West North Central	1.03% *	0.00%	2.40% *	3.66% *	0.00%	0.00%	--
South Atlantic	0.93%	0.00%	4.77% *	5.36% *	3.29% *	0.91%	0.23%
East South Central	0.63%	0.21% *	3.66% *	2.23% *	0.00%	0.61% *	0.00%
West South Central	0.84%	4.29% *	1.22% *	5.42% *	0.03% *	0.00%	0.00%
Mountain	1.81% *	0.05% *	3.65% *	8.19% *	4.71% *	0.00%	0.00%
Pacific	0.48%	0.02%	4.35% *	--	1.35% *	0.00%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	12.2%	7.7%	18.0%	17.3%	16.2%	14.6%	4.5%
Census division:							
New England	11.8%	1.4% *	7.6% *	21.2%	20.3%	54.1%	0.0%
Middle Atlantic	3.5% *	0.1%	10.7% *	11.7% *	0.3% *	0.0%	0.3% *
East North Central	23.0%	17.4%	37.5% *	15.0%	33.2% *	2.3%	17.9%
West North Central	20.0%	7.6% *	29.4%	24.5% *	23.0%	6.7%	--
South Atlantic	8.7%	8.2%	8.3% *	15.6% *	8.7% *	14.3%	3.9%
East South Central	12.0%	5.0%	7.0% *	18.6%	15.2% *	10.8% *	24.1% *
West South Central	13.4%	9.4%	6.8% *	14.4% *	19.6% *	25.0%	6.1%
Mountain	23.9%	19.6%	23.5%	35.6%	33.2%	--	2.8%
Pacific	3.4% *	1.4%	12.1% *	2.5% *	8.7% *	0.2%	0.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.85%	0.58%	3.19%	2.14%	2.81%	1.82%	0.71%
Census division:							
New England	1.82%	0.91% *	3.43% *	5.20%	5.75%	0.00%	0.00%
Middle Atlantic	1.58% *	0.04%	4.15% *	6.85% *	0.19% *	0.00%	0.20% *
East North Central	3.54%	3.07%	12.05% *	3.85%	10.55% *	0.00%	4.66%
West North Central	2.77%	2.73% *	6.52%	8.47% *	5.18%	0.26%	--
South Atlantic	0.98%	1.04%	4.09% *	5.72% *	3.01% *	2.37%	0.63%
East South Central	2.05%	1.25%	3.56% *	4.79%	5.13% *	6.97% *	10.06% *
West South Central	3.19%	2.76%	3.63% *	6.73% *	10.17% *	6.50%	1.03%
Mountain	3.09%	3.07%	6.97%	9.20%	9.68%	--	0.21%
Pacific	1.24% *	0.04%	8.92% *	1.21% *	5.07% *	0.06%	0.02% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	15.6%	9.0%	26.1%	16.7%	18.0%	26.5%	11.2%
Census division:							
New England	7.4%	0.2% *	12.4% *	8.0%	16.8%	0.0%	0.0%
Middle Atlantic	4.9% *	0.8% *	11.1% *	3.7% *	14.3% *	0.0%	0.0% *
East North Central	23.5%	21.9%	19.3% *	19.8%	30.9% *	20.8%	31.6%
West North Central	20.6%	12.9% *	28.6%	17.0% *	21.2% *	40.1%	--
South Atlantic	12.1%	8.2%	30.0% *	19.5% *	9.2% *	21.4%	7.3%
East South Central	26.6%	31.7% *	35.6%	23.0%	27.7%	18.5% *	2.9% *
West South Central	25.3%	1.5% *	36.4%	27.9%	27.9%	41.1%	31.9%
Mountain	11.7%	6.6% *	28.2%	11.2% *	7.9% *	--	5.8%
Pacific	6.8%	3.3%	11.7% *	11.6% *	10.1% *	13.4% *	4.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	1.08%	2.42%	1.97%	2.47%	3.08%	0.81%
Census division:							
New England	1.23%	0.17% *	4.58% *	2.37%	3.99%	0.00%	0.00%
Middle Atlantic	1.65% *	0.53% *	3.45% *	2.18% *	6.81% *	0.00%	0.00% *
East North Central	3.01%	3.22%	5.83% *	5.73%	10.87% *	0.00%	3.33%
West North Central	3.25%	4.56% *	5.59%	6.32% *	8.80% *	1.57%	--
South Atlantic	1.02%	0.16%	9.18% *	6.37% *	2.88% *	1.96%	0.50%
East South Central	4.40%	11.04% *	6.64%	5.81%	7.85%	11.69% *	1.18% *
West South Central	3.32%	0.74% *	6.01%	6.74%	7.98%	8.61%	1.83%
Mountain	2.03%	3.09% *	7.32%	4.19% *	3.70% *	--	1.11%
Pacific	1.25%	0.43%	5.14% *	4.36% *	4.42% *	7.11% *	1.66% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	24.4%	15.9%	44.5%	27.3%	29.8%	28.6%	14.2%
Census division:							
New England	19.8%	1.7% *	38.5%	32.3%	35.8%	56.0%	0.0%
Middle Atlantic	6.5%	0.5% *	17.0%	9.5% *	10.4% *	0.0%	0.2% *
East North Central	44.8%	39.7%	62.7%	29.4%	56.8%	15.3%	49.9%
West North Central	30.0%	14.0% *	56.2%	49.1%	25.3% *	--	--
South Atlantic	28.5%	22.7%	56.6%	33.5%	32.4%	43.3%	17.4%
East South Central	28.9%	19.5% *	49.9%	28.0%	41.2%	34.0% *	7.7% *
West South Central	36.7%	11.5%	42.9%	51.7%	48.2%	47.6%	49.6%
Mountain	42.2%	42.0%	51.4%	51.5%	39.2%	70.0%	22.6%
Pacific	7.7%	1.8%	12.6% *	12.8% *	15.9% *	7.9% *	4.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.94%	5.60%	2.52%	3.28%	4.34%	1.75%
Census division:							
New England	2.23%	0.67% *	7.71%	6.05%	7.21%	0.00%	0.00%
Middle Atlantic	1.67%	0.27% *	4.59%	3.67% *	5.28% *	0.00%	0.13% *
East North Central	4.89%	5.87%	11.75%	6.07%	12.61%	0.00%	6.02%
West North Central	4.35%	5.45% *	6.41%	9.01%	9.64% *	--	--
South Atlantic	2.40%	1.63%	14.14%	8.31%	7.21%	8.31%	2.10%
East South Central	4.33%	7.57% *	8.78%	6.13%	10.27%	12.97% *	3.97% *
West South Central	3.34%	1.45%	9.20%	9.42%	12.40%	1.79%	3.20%
Mountain	3.94%	5.02%	8.01%	10.67%	11.15%	1.32%	1.63%
Pacific	1.55%	0.13%	5.00% *	4.36% *	5.49% *	3.92% *	1.92% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	47.7%	46.8%	59.1%	51.0%	47.6%	35.6%	25.2%
Census division:							
New England	64.9%	--	59.8%	68.7%	62.1%	--	--
Middle Atlantic	34.8% *	--	52.6%	--	1.8% *	--	--
East North Central	55.8%	42.7%	74.9%	52.5%	56.3%	13.2%	26.0%
West North Central	54.6%	--	69.4%	45.8%	67.3%	18.3%	--
South Atlantic	33.5%	34.9%	19.3% *	40.4%	39.0% *	26.9%	32.3%
East South Central	31.2%	21.3% *	28.2% *	41.8%	28.8% *	--	--
West South Central	25.4%	81.7%	13.3% *	20.0% *	--	69.0%	19.7%
Mountain	70.9%	80.0%	60.3%	69.9%	86.3%	41.2%	29.6%
Pacific	42.2%	--	46.8% *	50.9% *	54.7% *	--	1.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2.95%	2.44%	9.40%	4.49%	6.00%	3.14%	2.16%
Census division:							
New England	5.32%	--	13.38%	7.74%	8.79%	--	--
Middle Atlantic	10.49% *	--	14.29%	--	1.54% *	--	--
East North Central	7.17%	4.65%	13.34%	10.13%	14.57%	0.00%	5.52%
West North Central	5.57%	--	7.93%	11.30%	10.57%	0.00%	--
South Atlantic	4.24%	1.42%	11.76% *	10.25%	12.69% *	1.66%	5.39%
East South Central	5.88%	8.70% *	12.19% *	10.44%	12.76% *	--	--
West South Central	3.27%	8.67%	6.51% *	9.01% *	--	6.43%	1.70%
Mountain	4.86%	3.42%	11.62%	13.45%	10.31%	4.22%	1.01%
Pacific	11.47%	--	18.83% *	15.76% *	20.18% *	--	1.20% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

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

Table III.F.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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	34.3%	10.9%	15.6%	20.6%	39.2%	37.8%
Census division:							
New England	32.2%	47.4%	20.2%	19.1%	16.6%	18.2%	94.0%
Middle Atlantic	18.4%	26.9%	16.5% *	17.7% *	6.7% *	4.1%	24.8%
East North Central	13.9%	20.2%	7.3% *	8.1% *	15.2% *	24.4%	28.4%
West North Central	23.7%	48.0%	6.0% *	8.1% *	0.8% *	--	--
South Atlantic	31.7%	40.0%	11.2% *	19.8% *	23.1%	25.4%	41.1%
East South Central	4.5%	2.0% *	7.3% *	9.8% *	0.3% *	7.8% *	5.5% *
West South Central	15.9%	1.4% *	9.5% *	16.3% *	28.8% *	31.3%	23.0%
Mountain	13.5%	7.3% *	5.2% *	19.7% *	10.2% *	21.7%	29.1%
Pacific	54.4%	59.0%	18.8% *	37.6%	48.9%	71.4%	63.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.07%	1.35%	1.91%	2.38%	2.91%	8.27%	2.06%
Census division:							
New England	2.10%	3.38%	5.40%	5.69%	4.06%	0.00%	0.00%
Middle Atlantic	2.33%	3.28%	5.10% *	6.50% *	4.93% *	0.71%	1.97%
East North Central	2.48%	5.22%	3.38% *	3.64% *	8.30% *	0.00%	3.45%
West North Central	4.96%	6.73%	3.49% *	4.31% *	0.87% *	--	--
South Atlantic	2.18%	3.30%	6.32% *	7.24% *	5.49%	5.78%	3.21%
East South Central	1.26%	1.00% *	4.64% *	4.69% *	0.18% *	3.34% *	4.17% *
West South Central	2.71%	0.89% *	5.47% *	7.63% *	11.32% *	3.99%	1.83%
Mountain	2.24%	2.57% *	2.49% *	9.25% *	5.21% *	1.22%	1.61%
Pacific	2.84%	0.56%	5.74% *	9.59%	8.59%	14.46%	2.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	5.4%	5.4%	7.7%	5.9%	7.2%	1.0%	2.0%
Census division:							
New England	7.4%	7.0%	13.1% *	10.5% *	4.6% *	0.0%	0.0%
Middle Atlantic	6.9% *	0.7% *	14.6% *	--	18.9% *	0.0%	0.0%
East North Central	2.9% *	0.0%	1.6% *	7.1% *	--	2.6%	0.0%
West North Central	2.3% *	0.0%	8.5% *	2.6% *	0.8% *	1.9% *	--
South Atlantic	3.1%	4.3%	9.3% *	6.5% *	2.6% *	0.0%	0.1% *
East South Central	3.7%	0.0%	11.8% *	11.8% *	0.9% *	0.0%	0.0%
West South Central	10.9% *	23.7% *	13.2% *	1.0% *	10.1% *	0.7% *	0.0%
Mountain	2.3% *	1.3% *	6.1% *	0.0%	--	0.0%	0.5%
Pacific	8.4%	10.5%	6.8% *	7.8% *	8.0% *	1.8% *	8.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.62%	0.95%	1.63%	1.25%	2.08%	0.15%	0.24%
Census division:							
New England	1.03%	0.50%	4.08% *	3.72% *	2.02% *	0.00%	0.00%
Middle Atlantic	2.44% *	0.64% *	5.26% *	--	8.92% *	0.00%	0.00%
East North Central	1.08% *	0.00%	1.18% *	3.17% *	--	0.00%	0.00%
West North Central	1.09% *	0.00%	5.06% *	2.35% *	0.62% *	1.03% *	--
South Atlantic	0.69%	0.25%	7.55% *	3.62% *	1.83% *	0.00%	0.06% *
East South Central	1.04%	0.00%	5.64% *	3.88% *	0.57% *	0.00%	0.00%
West South Central	4.46% *	11.33% *	5.27% *	0.97% *	8.35% *	0.71% *	0.00%
Mountain	1.17% *	0.59% *	3.66% *	0.00%	--	0.00%	0.03%
Pacific	1.22%	0.10%	3.06% *	4.07% *	4.52% *	0.70% *	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	38.0%	41.0%	29.0%	39.2%	34.5%	30.5%	45.0%
Census division:							
New England	29.3%	43.9%	20.8%	14.4%	20.7%	25.8%	6.0%
Middle Atlantic	61.7%	71.9%	31.8%	59.8%	54.2%	95.9%	75.1%
East North Central	28.0%	37.1%	24.0% *	37.3%	2.1% *	57.7%	21.7%
West North Central	41.2%	37.9%	22.8%	30.2% *	73.1%	--	--
South Atlantic	34.5%	32.9%	15.6% *	35.2% *	37.6%	29.1%	40.5%
East South Central	60.8%	78.3%	29.0%	41.9%	57.6%	57.2%	86.8%
West South Central	21.1%	19.5% *	31.6% *	19.1% *	12.8% *	20.3%	27.4%
Mountain	39.0%	49.5%	31.4%	22.0% *	40.4% *	--	47.7%
Pacific	27.4%	28.4%	56.3%	39.0%	23.2% *	18.9% *	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	1.70%	4.13%	3.49%	3.51%	4.70%	3.84%
Census division:							
New England	2.72%	3.21%	4.97%	3.88%	5.70%	0.00%	0.00%
Middle Atlantic	3.37%	3.04%	6.74%	7.88%	9.94%	0.71%	1.95%
East North Central	4.01%	7.26%	9.64% *	7.99%	1.46% *	0.00%	2.57%
West North Central	5.47%	6.28%	5.60%	10.92% *	10.28%	--	--
South Atlantic	2.07%	1.42%	6.87% *	10.57% *	6.42%	3.74%	3.02%
East South Central	5.00%	7.94%	7.31%	7.57%	10.55%	12.94%	8.01%
West South Central	3.16%	6.36% *	9.78% *	7.87% *	8.02% *	3.05%	4.77%
Mountain	4.27%	5.14%	7.20%	7.18% *	12.39% *	--	3.04%
Pacific	2.41%	0.67%	10.65%	9.93%	7.28% *	10.15% *	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	5.8%	3.4%	7.8%	12.0%	8.0%	0.6%	0.9%
Census division:							
New England	11.3% *	0.0%	7.4% *	23.7% *	22.3% *	0.0%	0.0%
Middle Atlantic	6.5%	0.0%	20.1%	9.2% *	9.7% *	0.0%	0.0%
East North Central	10.5%	3.1%	--	18.1% *	22.6% *	0.0%	0.0%
West North Central	2.8% *	0.0%	6.5% *	10.0% *	0.0%	0.0%	--
South Atlantic	2.2%	0.0%	7.4% *	--	4.4% *	2.2%	1.0%
East South Central	2.1% *	0.3% *	2.1% *	8.4% *	0.0%	1.0% *	0.0%
West South Central	15.4%	43.9%	2.9% *	12.0% *	0.0% *	0.0%	0.0%
Mountain	3.0% *	0.0% *	6.0% *	6.8% *	5.4% *	0.0%	0.0%
Pacific	2.2%	0.3%	5.5% *	2.7% *	4.0% *	0.0%	3.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.63%	0.15%	1.72%	2.61%	1.77%	0.11%	0.11%
Census division:							
New England	3.51% *	0.00%	4.39% *	10.13% *	8.72% *	0.00%	0.00%
Middle Atlantic	1.78%	0.00%	5.72%	5.01% *	4.51% *	0.00%	0.00%
East North Central	2.77%	0.44%	--	7.10% *	9.70% *	0.00%	0.00%
West North Central	0.95% *	0.00%	3.34% *	3.94% *	0.00%	0.00%	--
South Atlantic	0.52%	0.00%	4.25% *	--	1.78% *	0.45%	0.16%
East South Central	0.95% *	0.13% *	1.16% *	4.17% *	0.00%	0.80% *	0.00%
West South Central	1.35%	7.46%	2.21% *	5.66% *	0.03% *	0.00%	0.00%
Mountain	1.55% *	0.01% *	3.37% *	4.83% *	4.76% *	0.00%	0.00%
Pacific	0.59%	0.00%	2.86% *	1.72% *	2.10% *	0.00%	0.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	11.6%	7.4%	26.3%	13.9%	14.2%	10.2%	3.6%
Census division:							
New England	12.9%	1.3% *	23.0% *	22.2%	22.2%	56.0%	0.0%
Middle Atlantic	2.3% *	0.1%	8.9% *	5.2% *	0.2% *	0.0%	0.2% *
East North Central	25.0%	16.9%	46.9% *	15.4%	32.0% *	2.0%	13.0%
West North Central	16.4%	--	39.0%	22.5% *	17.0% *	2.8% *	--
South Atlantic	9.5%	7.9%	10.9% *	13.5% *	12.6% *	11.6%	5.6%
East South Central	9.0%	4.2% *	14.1% *	11.7%	11.9% *	11.0% *	5.5% *
West South Central	9.3%	9.4%	5.7% *	10.4% *	1.7% *	32.9%	9.8%
Mountain	29.9%	33.5%	31.0%	36.0%	33.8% *	28.8%	6.7%
Pacific	3.2% *	0.2%	5.9% *	6.5% *	8.7% *	2.2% *	0.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.11%	0.61%	6.96%	1.76%	2.43%	1.74%	0.51%
Census division:							
New England	1.95%	0.88% *	7.87% *	5.13%	6.10%	0.00%	0.00%
Middle Atlantic	0.74% *	0.01%	3.90% *	2.41% *	0.13% *	0.00%	0.13% *
East North Central	5.24%	3.48%	16.44% *	4.42%	10.57% *	0.00%	3.47%
West North Central	2.68%	--	6.65%	6.78% *	6.99% *	1.46% *	--
South Atlantic	1.40%	0.89%	5.62% *	4.97% *	5.00% *	2.40%	0.79%
East South Central	1.74%	1.28% *	6.67% *	3.26%	4.96% *	7.48% *	3.43% *
West South Central	0.96%	1.38%	2.76% *	5.28% *	1.04% *	2.29%	0.84%
Mountain	3.91%	4.03%	7.66%	9.90%	11.43% *	2.83%	0.35%
Pacific	1.18% *	0.06%	2.88% *	3.17% *	4.51% *	0.98% *	0.03% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	12.8%	8.4%	18.2%	13.4%	15.6%	18.5%	10.6%
Census division:							
New England	7.0%	0.4% *	15.5% *	10.1%	13.6%	0.0%	0.0%
Middle Atlantic	4.3% *	0.5% *	8.0% *	--	10.3% *	0.0%	0.0%
East North Central	19.8%	22.7%	15.7% *	14.0%	24.8% *	13.3%	37.0%
West North Central	13.6%	9.4% *	17.2%	26.6%	8.3% *	--	--
South Atlantic	18.9%	14.8%	45.6% *	20.0%	19.8% *	31.6%	11.8%
East South Central	19.9%	15.3% *	35.8%	16.3% *	29.3% *	23.0% *	2.2% *
West South Central	27.4%	2.1% *	37.2%	41.4%	46.5%	14.7%	39.8%
Mountain	12.3%	8.4%	20.4% *	15.5% *	5.4% *	41.1%	15.9%
Pacific	4.4%	1.6%	6.7% *	6.3% *	7.2% *	5.7% *	4.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.61%	3.00%	1.75%	2.42%	2.99%	1.37%
Census division:							
New England	1.18%	0.21% *	5.16% *	2.92%	3.61%	0.00%	0.00%
Middle Atlantic	1.46% *	0.27% *	2.72% *	--	5.28% *	0.00%	0.00%
East North Central	2.71%	3.39%	6.12% *	4.09%	10.21% *	0.00%	4.68%
West North Central	2.78%	4.75% *	4.65%	7.54%	4.16% *	--	--
South Atlantic	2.07%	0.74%	16.07% *	5.82%	6.00% *	6.05%	2.10%
East South Central	3.94%	7.25% *	8.54%	5.25% *	10.50% *	13.06% *	0.92% *
West South Central	3.36%	1.08% *	9.08%	8.26%	12.80%	3.50%	2.99%
Mountain	2.05%	1.89%	6.78% *	7.79% *	3.90% *	3.28%	1.32%
Pacific	1.15%	0.13%	3.98% *	2.76% *	3.95% *	3.36% *	1.95% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	73.5%	80.4%	59.7%	68.9%	70.2%	70.8%	80.6%
Census division:							
New England	78.2%	88.7%	73.1%	73.8%	66.2%	47.3%	100.0%
Middle Atlantic	94.1%	98.2%	73.2%	94.8%	95.4%	100.0%	98.1%
East North Central	53.1%	71.8%	34.7%	58.1%	39.4%	61.2%	48.9%
West North Central	65.3%	70.0%	57.1%	72.0%	55.1%	80.7%	--
South Atlantic	77.7%	77.9%	80.7%	67.4%	77.7%	67.3%	85.9%
East South Central	59.9%	63.0%	72.5%	52.3%	53.7%	70.7%	60.4%
West South Central	78.1%	94.4%	69.7%	74.6%	83.7%	58.1%	66.9%
Mountain	64.5%	77.5%	62.4%	49.1%	58.2%	68.6%	60.3%
Pacific	77.3%	81.1%	56.5%	56.9%	70.1%	88.5%	88.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.06%	1.14%	4.23%	2.34%	3.07%	2.52%	1.43%
Census division:							
New England	2.09%	0.18%	4.75%	5.23%	6.91%	0.00%	0.00%
Middle Atlantic	1.20%	1.31%	5.76%	2.83%	2.38%	0.00%	0.20%
East North Central	4.15%	3.80%	9.91%	6.50%	10.85%	0.00%	4.68%
West North Central	3.91%	6.02%	6.18%	7.82%	11.66%	6.07%	--
South Atlantic	1.39%	0.78%	7.51%	7.37%	4.46%	3.83%	1.27%
East South Central	4.24%	9.37%	5.92%	6.39%	9.41%	13.51%	4.64%
West South Central	2.74%	2.27%	5.35%	6.18%	7.41%	3.76%	1.96%
Mountain	3.44%	2.62%	6.88%	9.01%	10.95%	7.40%	4.25%
Pacific	2.40%	0.18%	8.08%	8.46%	9.17%	3.91%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	37.33	37.11	41.28	36.58	37.56	41.10	34.63
Census division:							
New England	33.81	30.27	34.75	35.26	39.66	24.19	34.94
Middle Atlantic	25.89	31.03	26.04	25.79	22.54	26.92	24.50
East North Central	39.39	32.08	43.81	40.75	45.52	32.46	57.36
West North Central	40.20	36.77	45.02	44.01	39.86	33.68	--
South Atlantic	45.30	47.88	44.18	38.20	42.61	55.15	43.06
East South Central	42.22	43.18	43.23	42.98	45.16	31.21	38.10
West South Central	49.33	44.13	49.42	48.13	57.07	52.40	45.55
Mountain	43.25	43.51	49.73	38.46	40.60	47.15	45.07
Pacific	23.90	26.46	32.81	27.05	21.64	21.19	20.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.57	0.36	1.07	1.15	2.17	2.70	1.05
Census division:							
New England	1.51	0.34	2.09	3.26	5.51	0.00	0.00
Middle Atlantic	0.96	1.55	1.86	1.94	2.13	0.68	0.32
East North Central	1.47	1.39	3.03	2.81	5.52	0.00	1.89
West North Central	1.46	2.08	3.01	2.99	3.41	1.43	--
South Atlantic	1.06	0.46	2.60	4.05	3.24	3.52	2.20
East South Central	1.33	2.47	2.51	2.50	3.58	1.17	2.92
West South Central	1.83	1.69	2.40	3.12	4.91	3.93	1.17
Mountain	1.24	1.49	2.75	3.11	4.20	4.20	0.24
Pacific	1.06	0.28	2.56	3.51	3.83	1.88	1.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	21.7	21.4	22.5	20.0	21.9	21.2	23.7
Census division:							
New England	21.7	17.8	29.2	27.1	16.9	--	--
Middle Atlantic	20.0	20.2	--	20.0	20.9	--	--
East North Central	22.6	24.1	23.8	15.4	22.3	19.1	34.6
West North Central	21.7	20.9	26.2	21.1	17.7	32.4	--
South Atlantic	20.1	19.9	16.2	18.8	20.9	21.4	20.9
East South Central	20.6	22.0	21.8	23.1	20.9	14.9	15.1
West South Central	27.3	40.0	25.4	26.8	30.2	22.9	24.7
Mountain	21.7	24.1	21.7	21.3	20.9	--	22.7
Pacific	19.7	19.4	18.4	17.9	20.6	22.5	21.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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	0.30	1.06	0.67	0.87	0.62	0.72
Census division:							
New England	1.43	0.62	5.03	3.12	1.88	--	--
Middle Atlantic	0.94	0.02	--	0.02	1.70	--	--
East North Central	1.17	1.46	2.88	1.16	4.19	0.00	0.51
West North Central	0.89	0.67	2.05	1.36	1.63	0.00	--
South Atlantic	0.25	0.02	2.34	0.89	0.70	0.34	0.65
East South Central	0.62	0.91	1.51	1.17	1.02	0.88	0.25
West South Central	0.75	4.03	2.03	2.00	0.30	1.65	0.31
Mountain	0.62	0.80	1.33	0.81	1.02	--	2.22
Pacific	0.51	0.02	1.56	2.50	1.02	2.00	0.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	23.3%	21.7%	22.4%	26.9%	25.5%	27.7%	18.3%
Census division:							
New England	13.0%	11.1%	14.3%	14.7%	14.0% *	52.7%	0.0%
Middle Atlantic	3.7%	1.7% *	9.5% *	--	5.2% *	0.0%	0.3% *
East North Central	28.7%	23.7%	25.5% *	31.6%	29.6% *	25.9%	46.6%
West North Central	27.0%	27.6%	27.7%	20.2% *	34.6% *	--	--
South Atlantic	26.4%	32.4%	19.2% *	35.8%	27.5%	30.1%	12.7%
East South Central	42.3%	35.6%	30.6%	44.8%	47.3%	44.3%	59.4%
West South Central	21.1%	5.0% *	14.1%	22.1%	26.9% *	36.5%	31.2%
Mountain	28.9%	22.4%	33.9%	44.0%	20.4%	--	39.3%
Pacific	22.9%	22.7%	33.7%	45.8%	28.4% *	13.3% *	9.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.95%	1.20%	2.51%	2.32%	2.97%	2.35%	1.71%
Census division:							
New England	1.45%	0.19%	3.98%	3.66%	4.62% *	0.00%	0.00%
Middle Atlantic	1.08%	1.34% *	4.10% *	--	2.49% *	0.00%	0.19% *
East North Central	3.17%	3.29%	8.33% *	6.41%	9.79% *	0.00%	4.62%
West North Central	3.74%	6.33%	4.83%	6.09% *	11.72% *	--	--
South Atlantic	1.62%	1.22%	7.45% *	7.56%	5.47%	3.41%	1.17%
East South Central	4.47%	9.22%	6.06%	6.31%	9.22%	10.47%	12.39%
West South Central	3.30%	2.09% *	4.19%	5.88%	10.75% *	3.62%	1.89%
Mountain	2.52%	2.62%	6.56%	9.16%	6.07%	--	4.34%
Pacific	2.49%	0.18%	7.27%	9.41%	9.31% *	4.29% *	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4.1%	3.6%	6.3%	5.2%	5.6%	1.1% *	1.3%
Census division:							
New England	8.6%	17.8%	3.9% *	2.4% *	2.3% *	0.0%	0.0%
Middle Atlantic	5.7% *	5.3% *	12.8% *	--	10.4% *	0.0%	0.0%
East North Central	1.0% *	0.0%	2.0% *	0.7% *	2.2% *	0.0%	0.0%
West North Central	4.5% *	0.0%	4.7% *	6.5% *	9.6% *	0.0%	--
South Atlantic	3.0%	0.0%	6.1% *	7.1% *	8.4% *	1.0%	0.3% *
East South Central	5.9%	0.0%	10.7% *	11.6% *	10.7% *	0.0%	0.0%
West South Central	2.6%	0.0%	3.9% *	5.8% *	0.0%	0.1%	8.2%
Mountain	1.7% *	0.2% *	2.0% *	0.0%	--	--	0.0%
Pacific	6.7%	9.9%	18.4% *	17.2% *	3.9% *	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.34%	1.19%	1.16%	1.22%	0.75% *	0.10%
Census division:							
New England	0.71%	1.10%	1.83% *	1.70% *	1.50% *	0.00%	0.00%
Middle Atlantic	1.74% *	3.07% *	4.64% *	--	5.29% *	0.00%	0.00%
East North Central	0.49% *	0.00%	1.30% *	0.69% *	2.06% *	0.00%	0.00%
West North Central	1.93% *	0.00%	2.20% *	4.08% *	7.07% *	0.00%	--
South Atlantic	0.84%	0.00%	3.14% *	4.38% *	3.16% *	0.15%	0.10% *
East South Central	1.70%	0.00%	4.21% *	4.59% *	5.39% *	0.00%	0.00%
West South Central	0.62%	0.00%	2.13% *	3.93% *	0.00%	0.03%	0.51%
Mountain	1.03% *	0.08% *	1.56% *	0.00%	--	--	0.00%
Pacific	0.81%	0.08%	7.32% *	5.50% *	1.83% *	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	43.3%	55.1%	20.3%	29.6%	35.8%	35.0%	65.0%
Census division:							
New England	57.9%	65.9%	44.0%	57.7%	47.7%	47.3%	100.0%
Middle Atlantic	63.4%	51.3%	43.0%	54.3%	62.0%	--	97.9%
East North Central	30.5%	49.3%	12.4% *	32.9%	23.5% *	12.8%	26.8%
West North Central	30.3%	67.6%	25.1%	9.1% *	8.7% *	--	--
South Atlantic	49.8%	55.9%	12.2% *	19.0% *	36.2%	53.0%	75.8%
East South Central	26.7%	35.0% *	28.3%	27.1%	13.7% *	33.3% *	24.2% *
West South Central	30.5%	65.5%	11.1% *	11.5% *	25.6% *	21.4%	20.7%
Mountain	23.3%	37.6%	25.5%	10.7% *	10.8% *	--	27.9%
Pacific	57.3%	60.5%	9.2%	22.6%	56.7%	35.5%	84.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.38%	2.30%	2.24%	2.69%	3.57%	3.73%	2.63%
Census division:							
New England	2.99%	4.08%	7.93%	7.13%	7.98%	0.00%	0.00%
Middle Atlantic	4.82%	10.81%	6.40%	7.69%	7.25%	--	0.99%
East North Central	3.73%	6.60%	4.55% *	7.06%	9.36% *	0.00%	1.92%
West North Central	4.42%	6.21%	5.49%	4.22% *	5.47% *	--	--
South Atlantic	2.14%	2.25%	5.24% *	6.52% *	5.88%	5.94%	2.02%
East South Central	4.68%	12.27% *	6.21%	6.18%	5.97% *	18.96% *	9.25% *
West South Central	5.64%	10.35%	3.71% *	5.00% *	8.37% *	4.36%	2.35%
Mountain	2.86%	6.62%	6.26%	4.23% *	4.75% *	--	1.87%
Pacific	2.95%	0.38%	2.61%	6.38%	10.94%	6.49%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	225.96	222.94	211.58	201.91	187.61	--	535.10
Census division:							
New England	241.12	250.00	388.45	--	91.23	--	--
Middle Atlantic	148.56	--	196.31	--	92.73	--	--
East North Central	147.19	--	--	--	--	--	--
West North Central	122.47	--	--	--	--	--	--
South Atlantic	259.49	--	--	--	--	340.48	225.13
East South Central	154.70 *	--	--	115.14	--	--	--
West South Central	528.80	--	--	--	--	--	--
Mountain	531.73	--	--	--	--	--	--
Pacific	187.51	201.72	246.99 *	142.07	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	15.93	2.81	25.12	47.53	35.32	--	6.43
Census division:							
New England	13.35	0.00	74.24	--	6.55	--	--
Middle Atlantic	22.05	--	31.08	--	7.12	--	--
East North Central	12.22	--	--	--	--	--	--
West North Central	22.35	--	--	--	--	--	--
South Atlantic	45.25	--	--	--	--	5.74	14.85
East South Central	63.92 *	--	--	22.60	--	--	--
West South Central	47.11	--	--	--	--	--	--
Mountain	32.16	--	--	--	--	--	--
Pacific	12.23	1.12	76.58 *	30.19	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	273.72	255.28	349.95	312.02	290.62	242.42	263.50
Census division:							
New England	324.66	166.41	311.96	367.60	676.41	100.00	100.00
Middle Atlantic	209.79	113.75	232.86	240.77	191.98	254.64	249.10
East North Central	236.98	248.24	279.46	230.56	--	157.67	--
West North Central	277.58	162.68	421.32	--	--	179.89	--
South Atlantic	252.84	218.43	347.14	--	280.34	266.57	254.79
East South Central	209.10	170.29	409.74	219.42	161.69	177.18	221.56
West South Central	636.79	760.67	--	--	660.55	246.61	509.97
Mountain	518.66	292.03	757.60	--	--	388.59	1,113.31
Pacific	167.76	135.01	249.40	299.34	180.52 *	202.62	180.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	13.68	29.16	28.32	25.63	38.31	16.87	14.85
Census division:							
New England	46.81	0.00	46.58	68.22	155.33	0.00	0.00
Middle Atlantic	12.00	2.21	25.83	34.70	35.53	1.61	1.52
East North Central	17.49	27.92	30.30	33.26	--	0.00	--
West North Central	37.55	20.16	101.92	--	--	0.00	--
South Atlantic	8.78	7.33	38.03	--	33.32	37.17	12.35
East South Central	14.66	14.30	102.56	27.34	14.34	14.89	16.39
West South Central	37.50	37.22	--	--	79.08	15.17	11.95
Mountain	56.13	56.17	169.73	--	--	0.00	20.28
Pacific	22.40	0.01	34.84	40.14	69.34 *	17.24	51.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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	20.4	20.4	19.7	21.6	19.4	21.7
Census division:							
New England	17.1	10.3	19.3	20.5	17.6	--	--
Middle Atlantic	18.1	17.1	18.2	17.4	20.5	11.7	20.0
East North Central	19.4	18.1	18.5	16.3	23.6	17.9	26.2
West North Central	20.2	19.1	24.4	23.6	16.4	14.9	--
South Atlantic	20.9	21.3	19.0	20.4	21.1	21.5	20.3
East South Central	19.4	19.2	21.2	21.9	19.9	12.0	17.6
West South Central	24.6	27.4	22.5	20.7	25.5	24.4	23.2
Mountain	21.6	18.5	21.4	22.0	25.2	15.1	26.0
Pacific	18.0	18.5	18.9	16.8	19.3	16.6	15.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			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	0.22	0.38	0.51	0.71	0.82	0.28
Census division:							
New England	0.78	0.22	1.37	0.72	0.97	--	--
Middle Atlantic	0.70	0.94	1.04	1.52	1.00	0.06	0.00
East North Central	0.63	0.49	0.64	0.78	2.40	0.00	0.98
West North Central	0.85	0.47	1.37	1.94	1.12	2.14	--
South Atlantic	0.17	0.02	0.59	0.70	0.48	0.61	0.34
East South Central	0.48	0.50	0.87	0.50	1.06	1.63	1.02
West South Central	0.60	2.54	1.20	1.20	1.41	0.81	0.33
Mountain	1.03	0.47	0.98	1.79	3.46	1.02	0.99
Pacific	0.58	0.12	0.70	1.31	1.73	2.10	0.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	58.8%	57.9%	71.0%	65.7%	57.8%	72.5%	40.7%
Census division:							
New England	29.6%	16.4% *	49.1%	39.1%	36.3%	52.7%	0.0%
Middle Atlantic	28.0%	49.0%	34.8%	30.8%	26.0%	--	2.1% *
East North Central	67.0%	50.3%	83.5%	69.5%	67.0%	87.2%	68.8%
West North Central	78.9%	68.7%	72.8%	88.6%	90.5%	71.5%	--
South Atlantic	61.5%	65.6%	75.7%	83.2%	62.1%	68.0%	39.6%
East South Central	73.6%	75.9%	69.1%	64.1%	73.3%	67.1%	95.9%
West South Central	80.2%	92.4%	80.3%	81.5%	67.5%	86.5%	76.5%
Mountain	85.8%	91.6%	78.3%	90.5%	87.5%	75.7%	72.7%
Pacific	37.4%	30.3%	69.0%	67.2%	38.3%	64.7%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.32%	2.12%	3.03%	2.64%	3.48%	3.54%	3.02%
Census division:							
New England	2.83%	5.18% *	7.37%	6.62%	6.81%	0.00%	0.00%
Middle Atlantic	4.00%	6.66%	6.04%	6.88%	6.48%	--	0.99% *
East North Central	3.79%	6.60%	5.66%	5.74%	11.01%	0.00%	1.98%
West North Central	2.72%	6.57%	5.48%	4.95%	6.78%	8.95%	--
South Atlantic	2.18%	3.17%	8.58%	5.77%	5.80%	8.17%	3.15%
East South Central	4.82%	12.50%	6.43%	6.82%	7.85%	18.93%	2.20%
West South Central	3.13%	4.05%	8.63%	7.19%	8.56%	3.11%	1.76%
Mountain	1.84%	2.95%	5.63%	4.95%	4.68%	7.64%	1.75%
Pacific	2.77%	0.44%	7.51%	7.11%	10.00%	6.44%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	15.1%	24.0%	11.2%	12.5%	11.0%	13.6%	9.4%
Census division:							
New England	33.5%	52.9%	13.2% *	16.6%	28.7% *	0.0%	0.4%
Middle Atlantic	3.8% *	0.0%	12.8% *	7.8% *	2.9% *	0.0%	0.0%
East North Central	4.9% *	2.0% *	2.0% *	4.5% *	11.1% *	0.0%	12.0%
West North Central	31.2%	59.6%	12.8%	14.0% *	27.1% *	--	--
South Atlantic	10.6%	10.3%	9.3% *	6.9% *	8.7% *	14.2% *	13.3%
East South Central	15.0%	6.4% *	18.9%	21.6%	17.9% *	26.4% *	10.8% *
West South Central	28.3%	68.0%	21.4%	19.2% *	7.5% *	6.3%	25.3%
Mountain	13.7%	21.5% *	10.8% *	19.2% *	9.8% *	0.0%	4.2%
Pacific	15.5%	25.7%	12.6% *	21.9%	9.4% *	19.5% *	1.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.08%	2.70%	1.52%	1.67%	1.91%	3.92%	0.95%
Census division:							
New England	2.67%	3.27%	4.47% *	4.68%	8.76% *	0.00%	0.00%
Middle Atlantic	1.28% *	0.00%	5.21% *	4.44% *	1.59% *	0.00%	0.00%
East North Central	1.66% *	1.13% *	1.26% *	2.36% *	7.87% *	0.00%	1.27%
West North Central	4.46%	5.39%	3.68%	5.68% *	10.79% *	--	--
South Atlantic	1.17%	0.28%	4.34% *	3.60% *	3.69% *	4.75% *	1.90%
East South Central	2.37%	2.36% *	5.58%	4.79%	5.94% *	8.76% *	5.60% *
West South Central	5.66%	9.39%	3.88%	6.90% *	3.02% *	1.07%	2.88%
Mountain	2.88%	6.63% *	4.51% *	7.39% *	5.47% *	0.00%	0.28%
Pacific	1.88%	0.44%	4.57% *	5.97%	5.43% *	14.50% *	0.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	530	553	268	481	582	654 *	525
Census division:							
New England	158	97	530 *	391 *	143 *	--	100
Middle Atlantic	488 *	--	--	--	96	--	--
East North Central	1,518	--	--	--	--	--	--
West North Central	791	1,200	251	136	--	--	--
South Atlantic	510	828	--	--	294 *	--	431
East South Central	480	--	123 *	289 *	--	--	--
West South Central	127	--	230	--	--	142	104
Mountain	837	--	--	--	--	--	--
Pacific	770	703	335 *	627 *	--	1,309	160

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	48.31	77.05	40.53	87.88	152.23	250.04 *	36.44
Census division:							
New England	24.31	0.00	201.66 *	149.73 *	44.70 *	--	0.00
Middle Atlantic	236.95 *	--	--	--	5.23	--	--
East North Central	278.53	--	--	--	--	--	--
West North Central	109.32	71.93	65.10	17.85	--	--	--
South Atlantic	55.09	11.79	--	--	172.55 *	--	61.10
East South Central	139.16	--	38.21 *	118.35 *	--	--	--
West South Central	26.25	--	65.24	--	--	4.21	0.40
Mountain	174.15	--	--	--	--	--	--
Pacific	91.10	29.30	121.35 *	235.55 *	--	160.00	1.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	77.3%	73.5%	70.3%	60.3%
Census division:				
New England	85.8%	89.3%	89.1%	77.3%
Middle Atlantic	74.9%	76.4%	71.1%	60.4%
East North Central	67.7%	70.2%	71.4%	54.6%
West North Central	69.8%	65.6%	65.4%	51.8%
South Atlantic	84.1%	74.0%	70.3%	66.2%
East South Central	74.4%	71.9%	71.0%	49.5%
West South Central	67.5%	59.7%	55.5%	55.5%
Mountain	72.9%	60.8%	54.1%	39.4%
Pacific	89.8%	88.9%	83.9%	73.6%
Government type and size:				
State governments	87.3%	80.9%	78.4%	69.7%
Local governments:				
Less than 250 employees	68.0%	70.5%	70.5%	52.3%
250-999 employees	73.6%	71.6%	70.4%	54.2%
1,000-4,999 employees	72.6%	68.6%	64.1%	53.9%
5,000-9,999 employees	76.8%	73.6%	73.0%	56.1%
10,000 or more employees	75.1%	70.2%	62.1%	64.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	1.07%	1.10%	1.25%	1.26%
Census division:				
New England	1.84%	1.68%	1.70%	2.21%
Middle Atlantic	4.69%	4.75%	6.26%	4.96%
East North Central	3.49%	3.46%	3.43%	4.05%
West North Central	3.16%	3.63%	3.63%	4.45%
South Atlantic	1.57%	1.74%	1.70%	1.79%
East South Central	3.16%	3.35%	3.43%	4.58%
West South Central	3.92%	4.33%	4.76%	4.61%
Mountain	3.69%	3.86%	3.96%	3.46%
Pacific	1.75%	1.91%	2.27%	2.54%
Government type and size:				
State governments	0.86%	1.10%	1.17%	2.21%
Local governments:				
Less than 250 employees	3.36%	3.29%	2.95%	3.78%
250-999 employees	2.37%	2.39%	2.42%	2.71%
1,000-4,999 employees	2.97%	3.08%	3.34%	3.49%
5,000-9,999 employees	2.84%	3.60%	3.56%	3.97%
10,000 or more employees	3.43%	3.22%	4.27%	2.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	11.37	34.11	56.42	84.23
Census division:				
New England	9.77	28.58	51.30	60.22
Middle Atlantic	8.15	25.02	47.80	51.98
East North Central	10.47	30.19	55.59	84.41
West North Central	12.59	36.13	59.01	71.90
South Atlantic	13.16	41.23	66.13	111.94
East South Central	11.14	40.07	66.27	108.44
West South Central	12.74	40.36	66.03	117.36
Mountain	11.37	40.78	62.29	115.62
Pacific	11.20	29.02	43.50	51.26
Government type and size:				
State governments	11.86	37.21	65.33	87.93
Local governments:				
Less than 250 employees	10.04	29.70	50.89	83.77
250-999 employees	11.09	31.39	52.80	86.06
1,000-4,999 employees	10.45	29.67	48.40	70.72
5,000-9,999 employees	12.29	38.48	59.69	99.74
10,000 or more employees	12.36	37.67	53.67	86.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.14	0.53	0.93	2.29
Census division:				
New England	0.23	1.20	1.09	2.70
Middle Atlantic	0.50	1.30	2.88	4.88
East North Central	0.67	2.07	3.31	7.98
West North Central	0.64	1.54	3.48	4.34
South Atlantic	0.24	0.66	1.21	4.85
East South Central	0.49	1.87	3.23	10.32
West South Central	0.39	1.39	2.04	9.73
Mountain	0.38	1.86	2.59	6.10
Pacific	0.18	1.11	2.08	3.45
Government type and size:				
State governments	0.14	0.41	0.91	2.79
Local governments:				
Less than 250 employees	0.76	2.50	3.76	12.35
250-999 employees	0.36	0.90	1.63	5.82
1,000-4,999 employees	0.32	1.50	2.81	6.03
5,000-9,999 employees	0.33	1.47	1.77	6.33
10,000 or more employees	0.31	1.10	1.17	4.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	15.1%	23.7%	26.3%	35.0%
Census division:				
New England	4.3%	4.6%	4.8%	10.9%
Middle Atlantic	16.5%	16.8%	22.4%	29.0%
East North Central	17.6%	23.4%	21.9%	36.4%
West North Central	22.2%	31.5%	30.8%	39.6%
South Atlantic	11.0%	22.6%	27.5%	29.4%
East South Central	25.6%	30.8%	32.6%	55.2%
West South Central	18.0%	34.9%	39.5%	43.7%
Mountain	19.0%	41.1%	43.7%	47.3%
Pacific	9.2%	13.2%	15.0%	30.1%
Government type and size:				
State governments	9.8%	20.9%	22.6%	36.5%
Local governments:				
Less than 250 employees	13.7%	19.1%	21.5%	32.6%
250-999 employees	15.9%	21.5%	22.3%	33.4%
1,000-4,999 employees	18.1%	25.9%	29.7%	31.9%
5,000-9,999 employees	15.3%	27.3%	29.0%	46.2%
10,000 or more employees	21.3%	29.7%	34.8%	35.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.95%	1.03%	1.20%	1.23%
Census division:				
New England	0.94%	0.97%	1.01%	1.43%
Middle Atlantic	4.88%	4.92%	6.50%	5.52%
East North Central	3.00%	3.11%	3.05%	3.83%
West North Central	2.78%	3.34%	3.55%	3.84%
South Atlantic	0.91%	1.34%	1.55%	1.67%
East South Central	3.35%	3.71%	3.80%	4.76%
West South Central	2.93%	3.99%	4.18%	4.34%
Mountain	2.83%	3.54%	3.55%	3.50%
Pacific	1.70%	1.88%	2.25%	2.58%
Government type and size:				
State governments	0.79%	1.22%	1.27%	2.37%
Local governments:				
Less than 250 employees	1.80%	2.23%	2.43%	3.12%
250-999 employees	1.94%	2.13%	2.23%	2.47%
1,000-4,999 employees	2.52%	2.85%	3.03%	3.08%
5,000-9,999 employees	1.57%	3.62%	3.62%	3.92%
10,000 or more employees	3.61%	3.16%	4.38%	2.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	20.1	25.9	35.0	28.3
Census division:				
New England	13.4	18.2	30.1	22.0
Middle Atlantic	20.0	34.9	46.1	36.4
East North Central	20.7	23.5	28.5	25.7
West North Central	18.6	26.9	37.5	31.0
South Atlantic	20.2	25.2	32.1	28.9
East South Central	19.3	26.8	32.2	23.4
West South Central	22.9	25.0	36.3	25.4
Mountain	22.2	25.5	37.7	27.6
Pacific	15.9	23.7	31.6	30.5
Government type and size:				
State governments	18.6	25.9	36.6	29.9
Local governments:				
Less than 250 employees	18.5	22.4	31.5	25.7
250-999 employees	18.9	23.8	30.5	25.4
1,000-4,999 employees	21.9	25.7	34.6	27.3
5,000-9,999 employees	20.2	23.5	34.4	25.1
10,000 or more employees	20.5	30.3	38.2	32.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Census division/ government type and size	Generic	Preferred	Non-Preferred	Specialty
United States	0.69	0.62	0.84	0.60
Census division:				
New England	1.02	1.50	4.44	1.19
Middle Atlantic	0.52	2.20	3.18	3.16
East North Central	4.05	2.85	2.94	1.11
West North Central	1.12	1.26	2.08	1.84
South Atlantic	0.78	0.43	0.89	0.71
East South Central	0.91	1.08	1.57	0.86
West South Central	0.97	0.61	1.60	0.54
Mountain	0.52	0.99	1.35	1.09
Pacific	0.86	0.58	1.54	1.46
Government type and size:				
State governments	0.47	0.21	0.52	0.64
Local governments:				
Less than 250 employees	1.02	0.99	1.87	1.11
250-999 employees	0.74	1.01	1.53	0.95
1,000-4,999 employees	2.34	1.58	2.36	1.26
5,000-9,999 employees	0.30	0.54	1.96	1.17
10,000 or more employees	0.41	1.59	1.75	2.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	25.9%	16.2%	43.5%	31.0%	31.3%	36.4%	15.1%
Census division:							
New England	19.9%	1.5% *	27.0%	31.2%	37.3%	52.7%	0.0%
Middle Atlantic	8.5%	0.8% *	18.3%	12.6% *	14.2% *	0.0%	0.3% *
East North Central	45.1%	38.1%	59.2%	32.4%	58.3%	16.1%	50.5%
West North Central	36.2%	19.1%	55.9%	43.3%	36.2%	--	--
South Atlantic	22.5%	18.6%	42.7%	34.3%	21.7%	37.1%	11.9%
East South Central	33.4%	28.9% *	43.0%	35.4%	39.6%	32.7% *	18.6% *
West South Central	37.5%	11.0%	43.4%	43.2%	46.7%	63.4%	39.3%
Mountain	36.6%	30.2%	52.4%	48.3%	39.0%	61.0%	13.5%
Pacific	8.7%	3.1%	17.1% *	14.0%	16.8% *	10.3% *	4.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	1.03%	3.93%	2.29%	3.00%	3.26%	1.24%
Census division:							
New England	2.11%	0.64% *	6.37%	5.50%	6.92%	0.00%	0.00%
Middle Atlantic	2.16%	0.45% *	4.35%	4.88% *	6.58% *	0.00%	0.19% *
East North Central	4.29%	5.60%	10.99%	5.65%	11.60%	0.00%	4.68%
West North Central	3.91%	4.87%	5.43%	10.13%	10.33%	--	--
South Atlantic	1.40%	1.28%	6.81%	7.07%	4.44%	4.07%	0.86%
East South Central	3.87%	8.68% *	6.32%	5.69%	7.84%	11.64% *	8.57% *
West South Central	3.89%	2.84%	5.91%	7.22%	9.70%	3.32%	2.46%
Mountain	3.32%	5.11%	6.67%	9.02%	9.40%	3.44%	1.28%
Pacific	1.47%	0.27%	5.45% *	3.98%	5.58% *	5.49% *	1.89% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	75.7%	81.7%	84.8%	78.5%	71.7%	70.5%	62.8%
Census division:							
New England	72.2%	65.9%	77.7%	66.2%	83.8%	83.8%	100.0%
Middle Atlantic	82.3%	78.9%	83.2%	82.4%	95.0%	97.3%	69.8%
East North Central	80.9%	87.5%	83.8%	85.2%	72.3%	65.7%	63.1%
West North Central	84.7%	75.9%	89.8%	87.3%	94.8%	--	--
South Atlantic	78.9%	81.9%	87.7%	68.4%	82.4%	83.4%	70.3%
East South Central	92.6%	97.1%	93.3%	91.5%	90.9%	89.8%	84.4%
West South Central	64.2%	76.3%	83.8%	70.9%	43.6%	66.5%	56.3%
Mountain	74.6%	83.9%	89.7%	78.7%	69.6%	--	54.5%
Pacific	62.7%	82.3%	74.2%	62.1%	46.1%	49.7% *	49.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			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%	0.93%	1.85%	2.11%	3.73%	4.54%	1.21%
Census division:							
New England	1.96%	2.11%	5.27%	5.64%	4.23%	0.00%	0.00%
Middle Atlantic	1.93%	2.44%	4.18%	5.70%	2.82%	0.70%	1.69%
East North Central	2.59%	1.71%	5.60%	4.66%	9.77%	0.00%	2.76%
West North Central	2.74%	4.82%	3.23%	4.17%	4.26%	--	--
South Atlantic	1.39%	0.51%	4.96%	7.64%	4.12%	2.88%	2.53%
East South Central	1.93%	1.33%	2.47%	3.53%	5.84%	4.32%	8.93%
West South Central	4.31%	7.98%	4.01%	6.44%	10.90%	5.97%	2.98%
Mountain	3.48%	4.13%	3.87%	9.22%	10.76%	--	3.07%
Pacific	3.68%	0.11%	6.63%	7.31%	11.44%	15.84% *	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	87.7%	87.6%	73.7%	86.1%	89.0%	96.0%	97.1%
Census division:							
New England	86.3%	100.0%	88.1%	88.9%	66.7%	90.9%	74.5%
Middle Atlantic	91.7%	100.0%	64.1%	82.9%	98.0%	100.0%	100.0%
East North Central	84.7%	85.1%	62.5%	94.0%	90.6%	100.0%	100.0%
West North Central	88.1%	100.0%	74.9%	80.6%	91.0%	97.6%	--
South Atlantic	97.4%	100.0%	84.5%	92.0%	98.2%	97.6%	98.2%
East South Central	93.9%	100.0%	82.1%	92.5%	87.6%	100.0%	100.0%
West South Central	93.7%	100.0%	80.8%	84.7%	97.2%	93.0%	100.0%
Mountain	93.3%	100.0%	85.1%	89.1%	85.6%	93.3%	100.0%
Pacific	61.6%	48.9%	70.1%	54.6%	63.0%	91.2%	87.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	1.02%	0.95%	5.58%	2.06%	2.15%	0.75%	0.26%
Census division:							
New England	2.68%	0.00%	3.75%	4.04%	7.44%	0.00%	0.00%
Middle Atlantic	1.88%	0.00%	7.04%	5.91%	1.41%	0.00%	0.00%
East North Central	5.53%	4.87%	18.10%	3.47%	7.89%	0.00%	0.00%
West North Central	2.90%	0.00%	5.36%	7.50%	7.65%	0.00%	--
South Atlantic	0.59%	0.00%	6.74%	4.06%	1.52%	0.30%	0.39%
East South Central	1.95%	0.00%	5.70%	3.70%	6.81%	0.00%	0.00%
West South Central	1.68%	0.00%	5.05%	6.88%	2.60%	3.79%	0.00%
Mountain	2.32%	0.00%	4.35%	6.03%	8.77%	2.07%	0.00%
Pacific	2.34%	0.40%	6.68%	9.33%	10.82%	3.19%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	2,627	1,816	3,921	3,043	2,969	3,382	2,161
Census division:							
New England	1,857	1,129	2,505	2,473	2,191	--	164
Middle Atlantic	1,665	972	2,703	2,996	2,237	--	405
East North Central	3,052	2,477	3,704	2,873	4,220	2,678	1,986
West North Central	3,350	2,291	4,289	3,738	3,139	4,069	--
South Atlantic	2,666	2,212	3,595	3,013	2,863	3,205	2,372
East South Central	2,474	1,867	4,414	2,296	3,028	2,469 *	1,576
West South Central	2,800	1,074	4,167	3,104	3,209	4,823	2,838
Mountain	3,186	2,124	5,404	4,167	3,390	4,269	1,989
Pacific	2,082	1,606	2,703	2,036	2,005	1,279 *	3,285

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	74.98	90.24	260.41	173.42	164.16	236.06	128.58
Census division:							
New England	127.09	18.78	486.03	396.24	293.14	--	0.00
Middle Atlantic	196.90	51.18	459.48	394.96	417.97	--	77.44
East North Central	218.50	245.03	633.85	372.29	644.49	0.00	155.03
West North Central	186.17	153.24	415.07	316.80	482.30	0.00	--
South Atlantic	104.06	59.39	656.50	506.86	283.39	412.35	63.85
East South Central	182.82	256.46	627.71	223.24	338.53	785.29 *	375.03
West South Central	338.08	225.69	806.23	627.03	568.84	255.54	164.15
Mountain	231.45	149.75	816.42	958.79	396.60	305.27	107.99
Pacific	80.19	15.19	374.11	341.42	267.50	400.54 *	82.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4,975	3,858	7,559	5,525	5,301	5,910	4,581
Census division:							
New England	4,169	3,896	3,991	3,757	5,374	--	--
Middle Atlantic	4,718	1,088	3,689	5,990	5,218	--	4,023
East North Central	5,400	4,465	7,723	5,215	6,483	1,960	4,457
West North Central	6,354	5,899	8,067	7,664	5,138	8,044	--
South Atlantic	5,057	4,403	6,651 *	6,690	5,444	6,163	4,385
East South Central	4,486	4,281	6,594	4,174	4,971	--	2,766
West South Central	5,375	1,906	12,933 *	4,608	5,141	9,774	5,629
Mountain	5,977	4,906	9,485	8,139	6,856	7,810	4,115
Pacific	3,270	2,700	5,223	3,870	3,212	1,432 *	4,919

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	171.19	196.67	1,098.51	372.19	365.57	746.07	133.33
Census division:							
New England	298.27	0.00	1,030.56	610.88	845.85	--	--
Middle Atlantic	577.60	134.60	771.03	1,032.99	1,003.20	--	60.03
East North Central	448.15	513.79	1,528.46	912.73	1,491.66	0.00	581.70
West North Central	410.76	213.42	1,506.36	804.33	901.46	0.00	--
South Atlantic	221.71	90.92	2,054.75 *	1,292.11	706.97	808.00	166.96
East South Central	324.19	346.17	1,462.55	461.15	793.66	--	735.37
West South Central	972.74	376.29	5,977.81 *	698.38	724.52	385.74	321.23
Mountain	412.37	663.16	1,017.19	1,767.49	782.34	243.63	197.40
Pacific	236.35	19.22	814.77	520.38	456.83	551.97 *	62.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	4,986	3,872	7,121	5,693	5,608	5,952	3,712
Census division:							
New England	3,803	2,599	4,796	6,219	4,411	--	287
Middle Atlantic	3,781	3,210	5,641	5,793	4,271	--	1,216
East North Central	6,063	5,157	7,370	5,113	8,889	3,577	4,127
West North Central	5,357	3,539	9,245	6,283	4,193	6,737	--
South Atlantic	5,259	4,213	6,397	6,451	6,279	6,112	4,693
East South Central	4,629	3,705	9,508	4,294	5,485	--	2,427 *
West South Central	6,075	3,266	7,502	6,367	6,573	6,719	7,989
Mountain	6,236	4,242	10,643	8,485	6,902	10,351	4,073
Pacific	4,338	3,602	4,248	4,323	4,065	3,424	5,839

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	167.46	156.05	563.06	368.01	403.77	366.22	454.06
Census division:							
New England	251.83	32.29	775.52	1,031.93	538.30	--	0.00
Middle Atlantic	442.33	405.66	945.59	830.48	758.76	--	285.56
East North Central	527.74	708.52	1,562.70	701.24	1,549.05	0.00	284.75
West North Central	570.60	716.11	1,016.51	776.86	1,011.26	0.00	--
South Atlantic	265.78	113.85	1,327.14	1,387.26	842.16	725.92	276.58
East South Central	438.56	755.85	1,526.87	479.86	632.14	--	758.75 *
West South Central	457.17	554.93	875.68	767.41	907.43	244.03	439.57
Mountain	391.80	358.38	1,362.56	1,480.68	717.47	104.52	150.70
Pacific	154.48	13.65	1,091.90	578.04	292.67	758.02	96.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	186	251	150	311 *	117	--	261
Census division:							
New England	266	250	--	--	--	--	--
Middle Atlantic	106	--	--	--	104	--	--
East North Central	--	--	--	--	--	--	--
West North Central	100	--	--	100	--	--	--
South Atlantic	--	--	--	--	--	--	261
East South Central	--	--	--	--	--	--	--
West South Central	--	--	50	--	--	--	--
Mountain	502	--	502	--	--	--	--
Pacific	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	28.68	0.71	23.38	97.14 *	20.31	--	4.61
Census division:							
New England	13.23	0.00	--	--	--	--	--
Middle Atlantic	4.53	--	--	--	4.33	--	--
East North Central	--	--	--	--	--	--	--
West North Central	0.00	--	--	0.00	--	--	--
South Atlantic	--	--	--	--	--	--	4.61
East South Central	--	--	--	--	--	--	--
West South Central	--	--	0.23	--	--	--	--
Mountain	38.18	--	42.42	--	--	--	--
Pacific	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	317	272	463	516	384	281	310
Census division:							
New England	360	100	325	459	760	--	100
Middle Atlantic	459	522	--	--	223 *	--	500
East North Central	318	322	335	371	--	--	100
West North Central	296	190	443	1,577	--	180	--
South Atlantic	273	230	357	--	341	349	197
East South Central	231	171	--	240	--	198	--
West South Central	618	705	--	--	102	210	373
Mountain	363	131	--	--	--	--	--
Pacific	189	122	--	--	--	--	309 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	22.46	41.42	48.67	84.93	54.51	23.84	37.88
Census division:							
New England	89.98	0.00	55.34	54.19	215.61	--	0.00
Middle Atlantic	28.65	0.00	--	--	79.89 *	--	0.00
East North Central	33.18	46.43	48.93	86.73	--	--	0.03
West North Central	44.60	23.93	120.32	156.93	--	0.00	--
South Atlantic	21.69	0.00	18.20	--	63.85	45.93	13.17
East South Central	24.37	14.58	--	37.00	--	1.79	--
West South Central	60.47	34.27	--	--	0.13	21.27	27.76
Mountain	80.32	0.81	--	--	--	--	--
Pacific	28.72	0.00	--	--	--	--	105.15 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

Division	All State and local governments	State governments	Local governments				
			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	36	36	39	40	31
Census division:							
New England	37	29	37	38	43	14	--
Middle Atlantic	27	22	36	30	30	--	20
East North Central	35	38	32	36	40	32	26
West North Central	32	22	36	36	34	42	--
South Atlantic	37	34	40	41	37	39	35
East South Central	40	33	42	45	46	27	39
West South Central	42	42	39	37	50	36	45
Mountain	39	37	40	40	45	38	28
Pacific	39	38	33	36	42	63	24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	0.58	0.63	1.70	1.22	1.52	3.35	1.26
Census division:							
New England	2.55	0.16	3.93	3.81	6.69	0.00	--
Middle Atlantic	1.51	1.82	3.29	4.29	3.74	--	0.15
East North Central	1.58	1.36	4.11	2.67	1.90	0.00	0.89
West North Central	1.74	1.56	2.09	2.31	4.19	0.00	--
South Atlantic	0.66	0.98	4.21	2.36	1.25	0.87	0.76
East South Central	1.44	2.12	2.17	1.29	4.57	1.04	1.56
West South Central	1.95	0.96	2.62	3.35	11.27	2.56	0.63
Mountain	1.12	1.54	3.09	2.32	3.05	3.79	1.70
Pacific	2.51	0.29	3.30	3.44	4.09	16.77	0.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	7,715	7,223	7,815	8,570	7,374	8,302	8,248
Census division:							
New England	5,343	3,522	6,732	6,956	5,415	4,908	6,813
Middle Atlantic	9,427	14,705	9,578	6,561	5,642	4,257	11,474
East North Central	7,179	6,430	8,307	7,007	7,962	5,437	7,680
West North Central	8,468	8,742	6,610	11,959 *	6,207	7,883	--
South Atlantic	8,242	9,494	6,695	8,877	7,657	7,796	7,611
East South Central	7,636	7,200	8,796	8,645	7,647	5,936	7,022
West South Central	9,273	7,135	9,406	9,227	8,955	12,542	11,801
Mountain	8,206	6,518	8,024	10,519	9,548	7,817	8,281
Pacific	3,742	2,815	5,359	4,453	5,404	3,852	5,375

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	167.64	143.26	309.50	888.42	302.79	396.08	180.15
Census division:							
New England	553.59	205.56	872.12	1,765.11	834.08	0.00	0.00
Middle Atlantic	550.38	2,116.33	1,508.32	1,172.62	754.07	101.71	2,088.02
East North Central	274.19	298.08	546.64	632.51	667.75	0.00	979.27
West North Central	1,351.31	714.08	557.64	4,351.49 *	945.50	0.00	--
South Atlantic	146.57	73.19	584.75	580.93	396.86	516.97	238.45
East South Central	281.94	391.45	723.55	830.72	817.93	559.12	621.33
West South Central	506.29	173.90	958.50	1,015.82	1,550.08	1,001.24	224.17
Mountain	516.75	203.80	694.90	2,255.62	1,049.70	811.79	241.49
Pacific	143.78	134.90	567.27	816.93	986.48	167.86	154.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	15,369	14,454	16,967	15,801	14,971	17,198	16,231
Census division:							
New England	7,538	4,232	12,163	8,486	9,871	8,887	--
Middle Atlantic	22,117	57,351	19,030	14,357	11,921	--	--
East North Central	16,141	13,597	18,447	14,179	17,473	10,014	24,366
West North Central	18,680	19,438	13,416	37,045 *	13,713	15,885	--
South Atlantic	15,918	16,036	12,652	18,431	16,132	17,678	14,552
East South Central	13,327	12,545	15,753	14,717	12,958	12,609	13,461
West South Central	18,206	13,823	22,900	17,053	14,122 *	28,082	22,406
Mountain	14,919	11,521	16,028	15,376	23,144	11,249	16,391
Pacific	6,972	4,577	9,184	8,448	10,064 *	8,175	10,453

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	359.31	207.20	1,043.48	1,740.43	1,115.73	1,007.27	429.56
Census division:							
New England	522.56	0.00	1,554.82	1,212.05	1,229.98	0.00	--
Middle Atlantic	2,067.57	1,812.25	5,690.58	3,520.00	2,190.23	--	--
East North Central	943.04	1,113.60	1,941.95	1,295.42	3,025.05	0.00	2,742.89
West North Central	2,990.06	1,419.48	1,467.07	15,652.69 *	2,243.07	0.00	--
South Atlantic	363.04	93.22	1,604.04	1,246.75	1,319.55	1,250.76	431.49
East South Central	538.17	447.89	2,720.29	1,203.23	1,733.80	948.92	1,244.29
West South Central	1,350.60	366.08	2,331.81	2,982.24	5,549.09 *	2,405.35	543.15
Mountain	1,542.76	397.48	2,228.14	1,490.82	6,286.06	724.14	510.49
Pacific	407.26	198.20	1,584.52	1,233.54	3,384.47 *	689.27	688.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	14,774	13,955	16,478	13,845	15,424	15,132	15,843
Census division:							
New England	8,683	6,697	12,060	13,522	8,606	10,295	10,984
Middle Atlantic	19,390	38,301	21,555	13,982	14,591	8,504	16,863
East North Central	14,324	12,826	16,111	12,427	17,211	10,759	21,492
West North Central	12,737	14,668	13,136	13,359	9,640	16,066	--
South Atlantic	17,650	19,700	14,482	19,089	17,860	15,906	15,244
East South Central	16,235	16,527	17,575	18,065	16,580	13,798	13,784
West South Central	23,695	23,164	22,981	19,724	24,171	23,006	26,031
Mountain	14,044	11,079	14,618	15,653	18,379	14,166	13,924
Pacific	8,928	5,728	16,193	8,268	14,646	12,618	10,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Division	All State and local governments	State governments	Local governments				
			Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
United States	313.00	373.76	886.22	795.26	1,037.66	754.80	421.62
Census division:							
New England	728.82	384.94	1,050.22	3,809.13	672.94	0.00	0.00
Middle Atlantic	1,532.95	6,183.38	4,126.73	2,028.22	3,871.92	194.03	913.67
East North Central	776.96	652.47	1,549.05	1,375.51	2,420.62	0.00	1,337.82
West North Central	1,061.98	2,738.57	1,140.90	1,875.46	1,544.33	0.00	--
South Atlantic	428.25	162.17	1,835.67	1,092.03	1,349.31	1,768.10	591.09
East South Central	634.73	732.93	2,445.25	1,729.15	1,512.58	1,260.05	1,800.61
West South Central	1,292.91	2,244.58	3,016.37	1,629.46	6,205.53	2,094.04	489.29
Mountain	917.10	327.17	1,505.55	1,811.38	3,683.32	1,134.08	378.53
Pacific	582.67	68.67	2,627.15	1,618.12	2,596.41	2,269.92	604.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	10,422	10,398	10,052	10,589	10,445	9,915	10,762
10th percentile	6,888	7,396	6,078	6,384	6,610	7,084	7,482
25th percentile	8,385	8,458	7,453	8,220	8,320	8,125	8,773
50th percentile (median)	10,038	10,026	9,680	10,204	9,958	9,401	10,612
75th percentile	11,969	11,578	11,630	12,304	11,992	11,472	12,102
90th percentile	14,184	13,600	14,206	14,550	15,246	13,061	13,821
Employee-plus-one coverage:							
Average (mean)	19,445	19,459	17,815	20,236	20,123	18,367	19,263
10th percentile	11,959	13,183	8,555	11,712	11,753	10,629	12,612
25th percentile	15,232	15,433	12,751	15,404	15,946	13,781	15,156
50th percentile (median)	19,158	19,546	17,359	20,014	19,104	19,102	18,636
75th percentile	23,316	22,599	22,276	24,143	25,160	22,802	23,306
90th percentile	26,704	25,433	26,076	28,767	29,122	23,982	26,288
Family coverage:							
Average (mean)	27,464	27,137	25,963	28,262	28,267	27,316	27,170
10th percentile	17,443	19,690	15,624	18,609	17,377	19,489	16,838
25th percentile	22,668	23,952	19,221	22,588	22,446	22,804	22,124
50th percentile (median)	27,246	27,169	25,843	27,884	27,342	26,923	28,183
75th percentile	31,790	30,189	30,987	33,539	33,068	31,882	31,768
90th percentile	37,097	33,945	37,822	38,513	40,143	34,713	33,818

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	109.28	282.94	239.92	204.33	235.26	236.26	109.77
10th percentile	145.61	257.96	362.09	243.68	209.63	436.12	147.31
25th percentile	106.01	248.88	421.47	226.21	257.46	164.56	106.34
50th percentile (median)	114.51	195.67	309.26	266.06	297.12	289.04	148.31
75th percentile	133.87	302.95	184.11	298.87	519.25	260.02	63.26
90th percentile	299.62	843.81	511.71	585.77	664.73	293.71	127.45
Employee-plus-one coverage:							
Average (mean)	213.50	353.85	920.54	388.81	554.82	654.21	177.02
10th percentile	347.96	132.33	1,338.08	518.41	1,012.88	776.24	279.39
25th percentile	312.71	830.59	1,811.78	562.47	453.13	1,032.81	298.26
50th percentile (median)	279.04	495.03	1,109.30	636.12	736.78	1,021.50	588.72
75th percentile	278.86	375.74	656.34	589.03	1,125.83	847.80	233.46
90th percentile	313.63	235.29	1,053.19	957.20	1,269.37	1,328.54	522.79
Family coverage:							
Average (mean)	233.08	239.72	1,015.05	510.98	660.85	583.49	495.39
10th percentile	556.47	571.04	377.49	1,054.05	818.21	886.85	428.05
25th percentile	399.41	549.47	2,056.14	668.75	703.86	1,136.59	984.54
50th percentile (median)	230.82	310.93	1,068.34	652.29	831.46	881.18	735.15
75th percentile	205.97	251.37	957.27	941.16	997.80	1,398.76	625.50
90th percentile	623.45	649.70	1,383.24	1,003.59	1,749.43	429.39	646.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	1,182	1,189	1,037	1,238	1,406	1,022	940
10th percentile	0	0	0	0	0	0	0
25th percentile	0	445	0	0	100 *	292 *	0
50th percentile (median)	828	851	340 *	1,005	910	703	600
75th percentile	1,765	1,807	1,615	1,821	1,871	1,557	1,488
90th percentile	2,780	2,737	2,928	2,832	3,291	2,399	2,372
Employee-plus-one coverage:							
Average (mean)	3,841	3,393	3,387	4,241	4,959	3,252	3,199
10th percentile	470 *	1,042	0	929	998	0	0
25th percentile	1,821	1,952	959 *	2,155	2,254	1,148 *	1,080 *
50th percentile (median)	3,225	3,035	2,825	3,599	3,562	2,979	3,064
75th percentile	4,789	4,177	4,723	5,519	6,531	4,373	4,310
90th percentile	7,195	5,312	6,735	8,072	9,898	6,397	6,059
Family coverage:							
Average (mean)	5,229	4,749	4,977	6,065	6,663	4,592	3,505
10th percentile	0	1,445	0	1,241 *	977 *	0	0
25th percentile	2,230	2,585	1,243 *	2,789	2,838	926 *	0
50th percentile (median)	4,319	4,435	3,897	4,501	4,785	4,300	2,001 *
75th percentile	7,149	5,875	7,148	8,065	8,276	6,891	6,208
90th percentile	10,022	8,377	11,102	12,758	13,972	9,260	8,985

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	46.41	106.91	92.71	76.41	127.84	82.01	57.63
10th percentile	74.33	113.46	75.70	122.58	106.80	76.11	104.52
25th percentile	74.33	121.62	75.70	122.58	132.42 *	90.18 *	104.52
50th percentile (median)	36.76	48.59	106.98 *	121.87	114.17	99.57	96.42
75th percentile	64.34	104.27	167.01	127.77	159.21	194.00	64.34
90th percentile	80.55	159.93	337.07	208.30	412.98	102.89	121.94
Employee-plus-one coverage:							
Average (mean)	121.02	82.36	308.85	198.43	408.51	347.70	100.98
10th percentile	210.08 *	113.21	113.85	230.60	221.11	505.83	248.22
25th percentile	94.80	160.66	488.22 *	177.12	311.09	661.77 *	386.63 *
50th percentile (median)	117.49	71.80	481.66	188.35	209.12	262.15	175.27
75th percentile	68.92	146.57	426.40	250.72	751.29	375.75	130.95
90th percentile	342.15	282.08	572.68	545.01	2,161.76	189.54	322.51
Family coverage:							
Average (mean)	159.11	74.08	451.26	344.89	442.67	611.19	401.29
10th percentile	208.83	80.87	198.55	452.39 *	533.16 *	--	640.47
25th percentile	140.57	134.21	786.17 *	174.01	296.48	896.24 *	640.47
50th percentile (median)	143.77	182.50	515.71	319.30	367.92	684.44	1,000.90 *
75th percentile	130.88	161.58	584.11	466.57	605.22	695.08	498.80
90th percentile	325.31	105.71	1,111.43	1,050.30	1,636.88	639.85	429.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	9,240	9,210	9,015	9,351	9,038	8,893	9,821
10th percentile	5,904	6,320	5,145	5,765	4,603	6,115	6,319
25th percentile	7,472	7,473	6,623	7,307	6,876	7,383	8,074
50th percentile (median)	8,936	8,885	8,716	9,114	8,791	8,319	9,963
75th percentile	10,866	10,710	10,852	10,911	10,463	10,595	11,965
90th percentile	12,895	11,683	13,167	13,341	13,600	11,989	12,653
Employee-plus-one coverage:							
Average (mean)	15,605	16,066	14,427	15,994	15,164	15,114	16,064
10th percentile	8,100	10,329	7,877	7,461	6,775	6,205	8,707
25th percentile	11,627	12,346	8,829	11,159	10,862	10,564	11,627
50th percentile (median)	15,461	15,460	13,635	16,140	15,144	15,313	15,761
75th percentile	19,838	19,837	18,891	20,848	18,675	19,771	20,601
90th percentile	23,126	21,342	22,547	24,342	23,998	23,528	23,469
Family coverage:							
Average (mean)	22,235	22,388	20,986	22,198	21,605	22,724	23,665
10th percentile	11,837	15,129	10,044	10,545	8,478	15,017	10,290
25th percentile	17,135	18,727	14,828	17,086	15,462	18,659	18,332
50th percentile (median)	22,620	22,681	20,019	22,913	21,809	22,769	24,591
75th percentile	27,141	27,057	27,204	27,937	27,114	27,459	29,592
90th percentile	31,795	28,363	31,934	31,455	33,123	34,246	31,717

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	94.24	179.98	215.44	189.43	270.47	265.64	150.70
10th percentile	119.22	39.60	436.44	362.28	568.61	821.40	188.14
25th percentile	68.99	81.62	306.58	208.64	351.53	219.02	159.37
50th percentile (median)	132.60	253.49	217.56	283.20	306.63	148.60	249.93
75th percentile	133.22	252.66	256.31	243.38	326.45	335.16	337.18
90th percentile	264.87	123.55	358.28	356.88	738.16	384.44	39.75
Employee-plus-one coverage:							
Average (mean)	197.64	316.05	680.05	412.86	549.95	977.60	211.00
10th percentile	97.65	46.63	451.73	614.71	1,182.14	1,098.74	323.79
25th percentile	360.73	749.31	949.41	725.65	1,146.95	918.31	215.97
50th percentile (median)	192.99	374.48	1,195.56	506.70	557.04	903.26	596.27
75th percentile	391.17	547.78	614.35	505.63	1,000.51	1,709.27	501.08
90th percentile	389.74	241.52	891.96	849.15	820.29	--	545.33
Family coverage:							
Average (mean)	268.64	241.26	709.28	497.64	743.70	922.99	876.74
10th percentile	548.81	154.94	928.70	674.06	1,184.23	1,593.97	715.10
25th percentile	404.24	373.88	591.08	985.58	821.96	1,111.80	940.54
50th percentile (median)	225.31	184.28	1,496.53	936.15	622.94	904.59	1,439.13
75th percentile	262.55	257.42	1,002.31	625.24	1,000.75	1,510.34	978.77
90th percentile	450.42	737.50	1,254.08	515.31	2,512.84	2,680.20	946.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	1,517	1,029	2,080	1,651	1,765	1,636	1,373
10th percentile	287	250	461	304	394	222	278
25th percentile	486	377	747	492	714	562	491
50th percentile (median)	1,235	733	1,701	1,368	1,471	1,457	1,112
75th percentile	1,950	1,497	2,998	2,415	2,452	2,438	1,638
90th percentile	3,251	1,934	4,633	3,298	3,343	3,258	2,385
Family coverage:							
Average (mean)	2,801	1,901	4,355	2,974	2,970	2,655	2,845
10th percentile	493	479	630	421	733	388	419
25th percentile	956	773	1,395	930	997	751	927
50th percentile (median)	1,923	1,022	3,290	1,943	2,567	1,996	1,961
75th percentile	3,924	3,137	6,512	3,958	3,966	3,942	3,718
90th percentile	5,996	3,974	9,945	6,575	5,830	5,833	5,246

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	38.78	31.95	133.68	81.22	114.71	88.95	30.20
10th percentile	11.73	21.08	50.52	41.84	49.36	49.67	15.66
25th percentile	18.42	18.28	65.19	41.10	64.24	164.30	22.37
50th percentile (median)	59.85	77.56	136.72	126.90	71.63	66.30	61.84
75th percentile	51.22	52.43	186.24	148.82	193.93	169.52	42.62
90th percentile	27.98	40.49	381.92	218.23	202.18	66.44	79.30
Family coverage:							
Average (mean)	123.25	63.93	634.84	185.82	164.15	216.88	89.07
10th percentile	19.51	7.39	119.93	85.70	119.11	82.98	57.36
25th percentile	30.05	43.12	254.75	66.18	112.49	151.22	52.74
50th percentile (median)	131.98	50.60	424.09	187.97	344.49	495.15	140.13
75th percentile	123.81	131.05	1,549.27	173.06	283.62	166.17	77.90
90th percentile	361.74	131.92	--	478.13	422.62	241.93	195.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	3,980	3,557	4,247	4,246	4,152	4,177	4,052
10th percentile	1,471	1,447	1,735	1,470	1,470	1,376	1,370
25th percentile	1,992	1,941	2,493	2,467	2,411	2,658	2,201
50th percentile (median)	3,576	2,989	3,819	3,893	3,577	3,924	3,889
75th percentile	5,242	4,825	5,948	5,983	5,964	5,848	5,616
90th percentile	6,820	6,339	7,139	7,130	7,398	6,858	6,931
Family coverage:							
Average (mean)	7,408	6,931	8,104	7,875	7,594	6,882	7,449
10th percentile	2,919	2,856	2,934	2,490	2,928	1,865	2,622
25th percentile	3,975	3,358	4,904	3,989	3,910	2,856	3,123
50th percentile (median)	6,393	5,887	6,917	6,588	6,195	5,725	7,753
75th percentile	9,924	8,866	11,463	10,952	9,929	9,000	9,093
90th percentile	13,634	13,127	14,774	14,306	14,295	13,140	13,154

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

			Local governments				
	All State and local governments	State governments	Less than 250 employees	250-999 employees	1,000-4,999 employees	5,000-9,999 employees	10,000 or more employees
Single coverage:							
Average (mean)	65.54	119.37	124.37	123.76	199.44	222.62	58.60
10th percentile	96.54	159.23	97.87	134.53	121.45	175.87	76.60
25th percentile	109.77	108.97	149.99	138.99	338.53	235.38	205.26
50th percentile (median)	92.82	244.41	116.52	185.28	258.66	249.70	113.92
75th percentile	223.57	181.34	338.43	342.39	392.49	267.60	234.35
90th percentile	100.46	276.49	367.10	336.08	349.72	528.02	84.44
Family coverage:							
Average (mean)	132.22	252.42	388.64	332.90	349.43	455.99	192.83
10th percentile	234.14	324.01	298.60	317.93	372.57	--	215.95
25th percentile	181.12	216.49	310.23	333.63	259.18	306.91	325.86
50th percentile (median)	204.42	244.40	491.88	405.20	371.52	863.79	554.71
75th percentile	229.28	184.37	765.06	807.82	539.40	516.21	353.82
90th percentile	281.72	958.97	850.06	629.36	468.74	472.72	331.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.