

**Table X.D.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State; United States, 2015**

| Division and State   | Average (mean) | 10th percentile | 25th percentile | 50th percentile<br>(median) | 75th percentile | 90th percentile |
|----------------------|----------------|-----------------|-----------------|-----------------------------|-----------------|-----------------|
| United States        | 4,710          | 640 *           | 2,500           | 4,100                       | 6,100           | 8,900           |
| New England:         |                |                 |                 |                             |                 |                 |
| Connecticut          | 5,484          | 1,200           | 2,700           | 4,600                       | 7,100           | 11,000          |
| Maine                | 4,657          | 1,600 *         | 3,300           | 4,100                       | 5,800           | 8,900           |
| Massachusetts        | 4,487          | 1,800 *         | 3,000           | 4,200                       | 5,600           | 7,500           |
| New Hampshire        | 4,878          | 950 *           | 2,000           | 4,300                       | 6,300           | 8,800           |
| Rhode Island         | 4,495          | 0               | 2,500 *         | 4,200                       | 5,800           | 9,000           |
| Vermont              | 4,900          | 700 *           | 3,000           | 4,200                       | 6,400           | 8,800           |
| Middle Atlantic:     |                |                 |                 |                             |                 |                 |
| New Jersey           | 4,916          | 0               | 2,900           | 4,300                       | 6,500           | 9,500           |
| New York             | 5,190          | 0               | 1,600 *         | 4,400                       | 6,300           | 12,000          |
| Pennsylvania         | 3,803          | 790 *           | 2,200           | 3,200                       | 4,700           | 7,400           |
| East North Central:  |                |                 |                 |                             |                 |                 |
| Illinois             | 3,890          | 0               | 1,900           | 3,700                       | 5,100           | 8,100           |
| Indiana              | 4,108          | 0               | 1,800 *         | 3,700                       | 5,600           | 8,400           |
| Michigan             | 3,646          | 0               | 1,700           | 3,600                       | 4,600           | 6,500           |
| Ohio                 | 3,725          | 340 *           | 1,800           | 3,700                       | 4,800           | 6,300           |
| Wisconsin            | 4,475          | 1,200 *         | 2,900           | 4,300                       | 5,300           | 8,200           |
| West North Central:  |                |                 |                 |                             |                 |                 |
| Iowa                 | 4,804          | 1,800           | 3,100           | 4,500                       | 6,000           | 8,000           |
| Kansas               | 5,079          | 0               | 2,000 *         | 4,100                       | 6,700           | 12,000 *        |
| Minnesota            | 5,083          | 2,000           | 2,900           | 4,700                       | 6,300           | 9,000           |
| Missouri             | 4,186          | 0               | 2,500 *         | 4,300                       | 5,200           | 7,200           |
| Nebraska             | 5,257          | 2,000           | 3,100           | 4,700                       | 6,900           | 8,800           |
| North Dakota         | 5,249          | 70 *            | 3,700           | 5,200                       | 6,800           | 8,700           |
| South Dakota         | 4,940          | 1,400 *         | 3,700           | 5,100                       | 6,000           | 7,700           |
| South Atlantic:      |                |                 |                 |                             |                 |                 |
| Delaware             | 4,478          | 1,800 *         | 3,500           | 3,500                       | 5,500           | 8,000           |
| District of Columbia | 5,120          | 1,200 *         | 3,000           | 4,300                       | 6,300           | 9,400           |
| Florida              | 5,474          | 1,600 *         | 2,900           | 5,200                       | 7,400           | 8,900           |
| Georgia              | 4,859          | 1,700           | 3,200           | 4,200                       | 5,500           | 9,000           |
| Maryland             | 6,365          | 1,800 *         | 3,900           | 5,600                       | 8,900           | 13,000          |
| North Carolina       | 4,493          | 1,500 *         | 2,900           | 4,100                       | 5,400           | 7,500           |
| South Carolina       | 4,771          | 1,500           | 2,300           | 4,200                       | 5,800           | 8,300           |
| Virginia             | 4,949          | 1,700 *         | 3,000           | 4,700                       | 6,200           | 8,500           |
| West Virginia        | 4,580          | 0               | 2,100 *         | 3,600                       | 5,900           | 12,000          |
| East South Central:  |                |                 |                 |                             |                 |                 |
| Alabama              | 5,606          | 1,500           | 2,600           | 4,500                       | 8,500           | 13,000          |
| Kentucky             | 3,980          | 1,100           | 2,000           | 3,600                       | 5,200           | 6,900           |
| Mississippi          | 5,307          | 1,600           | 2,900           | 4,700                       | 7,100           | 9,500           |
| Tennessee            | 4,299          | 1,200           | 2,500           | 3,900                       | 5,400           | 6,900           |
| West South Central:  |                |                 |                 |                             |                 |                 |
| Arkansas             | 4,269          | 1,600           | 2,200           | 3,400                       | 5,600           | 7,700           |
| Louisiana            | 5,696          | 1,800 *         | 3,000           | 5,000                       | 7,400           | 11,000          |
| Oklahoma             | 5,730          | 2,000           | 3,400           | 4,700                       | 6,800           | 12,000          |
| Texas                | 5,409          | 1,700           | 3,200           | 4,600                       | 6,700           | 10,000          |
| Mountain:            |                |                 |                 |                             |                 |                 |
| Arizona              | 5,008          | 1,100 *         | 2,400           | 4,300                       | 7,000           | 9,100           |
| Colorado             | 4,848          | 0               | 2,900           | 4,300                       | 6,800           | 8,900           |
| Idaho                | 4,856          | 1,400 *         | 2,600           | 4,500                       | 6,300           | 8,000           |
| Montana              | 4,212          | 0               | 1,900 *         | 3,600                       | 6,200           | 8,500           |
| Nevada               | 3,991          | 1,800           | 1,800           | 2,400                       | 4,700           | 8,300           |
| New Mexico           | 4,567          | 1,200 *         | 2,100           | 3,800                       | 5,900           | 7,500           |
| Utah                 | 4,286          | 820             | 2,100           | 3,800                       | 5,300           | 7,800           |
| Wyoming              | 4,960          | 0               | 1,900           | 4,100                       | 6,900           | 9,900           |
| Pacific:             |                |                 |                 |                             |                 |                 |
| Alaska               | 4,409          | 0               | 1,600 *         | 3,800                       | 5,200           | 8,400           |
| California           | 4,646          | 0               | 2,300           | 3,900                       | 6,200           | 9,500           |
| Hawaii               | 4,150          | 0               | 0               | 3,200                       | 6,700           | 9,600           |
| Oregon               | 4,729          | 0               | 1,900 *         | 3,800                       | 6,800           | 9,300           |
| Washington           | 4,265          | 0               | 1,600 *         | 3,700                       | 5,900           | 9,700           |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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

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

Dollar amounts have been rounded for confidentiality reasons.

**Table X.D.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State; United States, 2015**

| Division and State   | Average (mean) | 10th percentile | 25th percentile | 50th percentile<br>(median) | 75th percentile | 90th percentile |
|----------------------|----------------|-----------------|-----------------|-----------------------------|-----------------|-----------------|
| United States        | 56.20          | 227.86 *        | 54.59           | 57.97                       | 68.41           | 168.42          |
| New England:         |                |                 |                 |                             |                 |                 |
| Connecticut          | 318.12         | 343.76          | 449.46          | 395.19                      | 345.92          | 1,051.23        |
| Maine                | 241.31         | 523.99 *        | 244.57          | 303.12                      | 328.82          | 1,058.15        |
| Massachusetts        | 199.72         | 623.55 *        | 195.46          | 296.50                      | 255.04          | 695.51          |
| New Hampshire        | 367.67         | 461.16 *        | 253.68          | 494.76                      | 443.68          | 1,011.22        |
| Rhode Island         | 389.82         | 618.80          | 786.33 *        | 446.15                      | 585.71          | 740.46          |
| Vermont              | 253.04         | 300.74 *        | 567.77          | 201.85                      | 399.16          | 565.84          |
| Middle Atlantic:     |                |                 |                 |                             |                 |                 |
| New Jersey           | 257.25         | 407.95          | 339.68          | 252.53                      | 331.07          | 684.04          |
| New York             | 394.14         | 395.94          | 724.55 *        | 262.22                      | 266.12          | 2,209.72        |
| Pennsylvania         | 202.69         | 265.27 *        | 305.73          | 152.22                      | 289.53          | 767.47          |
| East North Central:  |                |                 |                 |                             |                 |                 |
| Illinois             | 225.09         | 356.24          | 260.33          | 319.86                      | 325.14          | 533.38          |
| Indiana              | 361.42         | 458.27          | 728.57 *        | 395.27                      | 509.69          | 762.70          |
| Michigan             | 193.76         | 304.17          | 239.53          | 295.17                      | 235.51          | 632.65          |
| Ohio                 | 213.20         | 364.27 *        | 351.19          | 211.53                      | 297.83          | 270.97          |
| Wisconsin            | 210.85         | 470.79 *        | 280.97          | 293.60                      | 186.69          | 748.75          |
| West North Central:  |                |                 |                 |                             |                 |                 |
| Iowa                 | 196.87         | 447.81          | 182.35          | 211.85                      | 413.55          | 530.25          |
| Kansas               | 746.77         | 559.50          | 743.00 *        | 655.33                      | 673.68          | 4,465.94 *      |
| Minnesota            | 407.12         | 587.77          | 304.73          | 314.41                      | 374.01          | 1,609.82        |
| Missouri             | 308.64         | 638.65          | 840.33 *        | 183.91                      | 204.23          | 332.18          |
| Nebraska             | 282.22         | 509.75          | 258.69          | 188.64                      | 531.13          | 726.80          |
| North Dakota         | 257.59         | 640.89 *        | 356.65          | 262.31                      | 641.93          | 622.41          |
| South Dakota         | 194.66         | 703.91 *        | 336.88          | 282.76                      | 208.15          | 482.13          |
| South Atlantic:      |                |                 |                 |                             |                 |                 |
| Delaware             | 253.39         | 615.78 *        | 431.12          | 431.12                      | 505.94          | 1,044.17        |
| District of Columbia | 292.99         | 602.56 *        | 308.48          | 327.87                      | 268.75          | 1,366.63        |
| Florida              | 264.69         | 526.31 *        | 316.29          | 438.95                      | 295.59          | 749.30          |
| Georgia              | 218.59         | 313.89          | 272.19          | 151.89                      | 463.60          | 859.12          |
| Maryland             | 313.17         | 652.41 *        | 437.69          | 306.50                      | 891.51          | 572.13          |
| North Carolina       | 219.32         | 594.27 *        | 162.54          | 411.52                      | 294.29          | 437.97          |
| South Carolina       | 324.01         | 382.52          | 393.19          | 342.36                      | 534.17          | 686.23          |
| Virginia             | 218.09         | 612.04 *        | 312.15          | 238.56                      | 377.87          | 635.51          |
| West Virginia        | 556.51         | 489.73          | 646.48 *        | 455.58                      | 1,017.56        | --              |
| East South Central:  |                |                 |                 |                             |                 |                 |
| Alabama              | 721.10         | 441.06          | 564.44          | 476.19                      | 1,859.18        | --              |
| Kentucky             | 259.62         | 272.43          | 284.15          | 420.51                      | 345.97          | 774.96          |
| Mississippi          | 488.44         | 466.23          | 406.23          | 447.13                      | 955.53          | 2,835.20        |
| Tennessee            | 213.32         | 221.31          | 461.83          | 223.29                      | 352.79          | 484.36          |
| West South Central:  |                |                 |                 |                             |                 |                 |
| Arkansas             | 232.93         | 442.66          | 201.77          | 364.33                      | 244.09          | 483.47          |
| Louisiana            | 299.94         | 616.91 *        | 444.36          | 190.44                      | 728.95          | 689.25          |
| Oklahoma             | 396.12         | 459.93          | 311.12          | 247.16                      | 470.13          | 2,079.51        |
| Texas                | 240.77         | 400.85          | 124.12          | 258.06                      | 421.53          | 753.24          |
| Mountain:            |                |                 |                 |                             |                 |                 |
| Arizona              | 363.75         | 563.99 *        | 327.90          | 417.04                      | 548.14          | 648.03          |
| Colorado             | 296.15         | 561.51          | 355.22          | 388.99                      | 620.36          | 462.29          |
| Idaho                | 431.35         | 443.87 *        | 503.46          | 459.08                      | 722.05          | 921.86          |
| Montana              | 326.08         | 396.74          | 662.97 *        | 319.44                      | 595.22          | 679.80          |
| Nevada               | 588.30         | 459.69          | 459.74          | 441.31                      | 336.20          | 1,094.64        |
| New Mexico           | 332.89         | 404.24 *        | 278.02          | 334.11                      | 515.56          | 640.81          |
| Utah                 | 325.32         | 236.52          | 498.25          | 426.30                      | 283.57          | 888.72          |
| Wyoming              | 617.40         | 310.45          | 476.98          | 513.75                      | 895.93          | 1,858.24        |
| Pacific:             |                |                 |                 |                             |                 |                 |
| Alaska               | 422.31         | 388.95          | 675.54 *        | 214.34                      | 645.67          | 1,913.58        |
| California           | 185.00         | 318.49          | 269.20          | 133.89                      | 283.83          | 263.98          |
| Hawaii               | 372.26         | 428.72          | 428.72          | 606.84                      | 781.37          | 785.98          |
| Oregon               | 564.01         | 563.59          | 656.46 *        | 452.72                      | 812.69          | 1,952.16        |
| Washington           | 315.36         | 324.12          | 512.86 *        | 308.39                      | 616.02          | 939.35          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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