

**Table X.C Premium distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	7,149	4,600	5,700	6,900	8,200	10,000
New England:						
Connecticut	7,501	4,900	6,000	7,500	8,400	10,000
Maine	7,496	5,200	6,400	7,000	8,600	10,000
Massachusetts	7,452	5,300	6,100	7,200	8,400	9,600
New Hampshire	7,991	4,900	6,600	7,700	9,300	11,000
Rhode Island	7,326	5,500	6,000	6,700	8,300	9,500
Vermont	7,868	5,600	6,500	7,800	8,800	10,000
Middle Atlantic:						
New Jersey	7,373	5,100	5,700	7,200	8,400	9,900
New York	8,177	5,100	6,300	7,600	9,600	12,000
Pennsylvania	7,246	4,800	5,800	7,100	8,400	10,000
East North Central:						
Illinois	7,376	4,800	6,000	7,000	8,600	9,900
Indiana	7,319	5,000	5,900	7,000	8,200	10,000
Michigan	6,683	4,100	5,400	6,500	7,800	9,600
Ohio	6,989	4,800	5,600	6,800	8,100	9,800
Wisconsin	7,250	4,600	5,600	6,900	8,600	10,000
West North Central:						
Iowa	6,932	4,200	5,600	7,000	7,900	9,700
Kansas	6,675	3,700	5,600	6,800	7,700	9,100
Minnesota	6,910	4,400	5,300	6,600	8,200	9,500
Missouri	7,179	4,400	5,800	7,000	8,400	9,900
Nebraska	7,611	5,100	6,200	7,300	8,500	11,000
North Dakota	7,216	4,800	5,900	6,700	8,300	10,000
South Dakota	7,070	4,700	5,900	7,000	8,300	9,700
South Atlantic:						
Delaware	7,280	5,300	6,100	6,900	8,300	11,000
District of Columbia	7,558	4,800	6,000	7,200	9,100	10,000
Florida	7,078	4,700	5,700	6,900	8,100	9,600
Georgia	6,876	2,600 *	5,700	6,700	7,900	9,800
Maryland	7,352	5,000	6,000	7,100	8,700	10,000
North Carolina	7,036	4,900	5,800	6,800	7,800	9,300
South Carolina	7,516	4,900	6,000	7,500	8,600	10,000
Virginia	6,928	4,700	5,800	6,700	7,900	9,300
West Virginia	6,993	3,900	5,800	6,900	7,900	10,000
East South Central:						
Alabama	6,393	4,100	5,200	6,100	7,300	8,800
Kentucky	6,949	4,600	5,800	6,800	7,800	9,000
Mississippi	6,561	4,200	5,300	6,300	7,700	9,100
Tennessee	6,485	3,900	4,900	6,300	7,600	9,000
West South Central:						
Arkansas	6,414	3,800	5,200	6,000	7,300	8,800
Louisiana	6,713	4,000	5,100	6,500	8,100	9,800
Oklahoma	7,058	4,800	5,600	6,800	8,100	9,200
Texas	7,017	4,500	5,600	6,900	8,000	9,500
Mountain:						
Arizona	6,612	4,100	5,400	6,600	7,900	8,800
Colorado	7,206	4,800	5,800	7,000	8,300	9,700
Idaho	6,744	4,000	5,400	6,600	7,900	9,000
Montana	6,860	4,200	5,700	6,800	7,900	9,300
Nevada	6,493	3,800	5,100	6,300	7,700	8,900
New Mexico	7,424	4,700	6,000	7,200	8,400	11,000
Utah	6,593	4,200	5,100	6,400	7,700	9,800
Wyoming	7,743	4,100	6,000	7,500	9,300	12,000
Pacific:						
Alaska	8,635	5,600	6,500	8,000	11,000	12,000
California	7,173	4,400	5,600	6,700	8,200	11,000
Hawaii	7,040	4,800	5,800	6,700	8,000	9,500
Oregon	6,917	4,500	5,500	6,600	8,000	9,600
Washington	7,440	4,900	5,900	7,000	8,400	10,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.C Standard errors for premium distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	34.97	48.30	30.43	36.43	51.38	78.49
New England:						
Connecticut	191.93	484.46	248.17	136.99	234.72	477.73
Maine	139.44	197.10	240.34	137.42	409.51	225.84
Massachusetts	174.68	198.04	98.54	224.18	293.89	413.03
New Hampshire	164.24	280.95	177.75	246.57	269.75	371.86
Rhode Island	153.75	337.86	95.45	151.02	338.37	188.46
Vermont	157.30	192.00	221.90	138.44	258.82	452.74
Middle Atlantic:						
New Jersey	194.29	246.20	165.85	240.40	342.21	232.95
New York	184.89	266.22	156.72	117.70	261.93	775.57
Pennsylvania	146.41	186.94	118.46	207.20	152.32	479.63
East North Central:						
Illinois	131.15	207.57	66.07	127.59	255.15	252.99
Indiana	192.47	281.35	127.61	141.89	268.09	465.97
Michigan	190.53	422.88	149.92	163.03	267.99	309.46
Ohio	192.13	181.44	239.68	191.74	257.93	453.04
Wisconsin	188.02	226.76	271.45	221.16	280.27	349.17
West North Central:						
Iowa	146.03	299.21	135.29	163.27	285.90	418.36
Kansas	175.49	566.10	184.32	160.32	160.95	321.02
Minnesota	260.38	109.35	406.52	314.98	296.53	405.89
Missouri	212.66	434.26	221.31	219.84	270.82	569.49
Nebraska	151.59	179.74	171.45	172.17	247.64	628.11
North Dakota	153.71	429.89	97.02	153.98	201.37	496.74
South Dakota	154.96	379.92	115.75	201.78	206.14	226.38
South Atlantic:						
Delaware	246.18	613.92	197.80	372.70	445.38	629.49
District of Columbia	205.20	351.66	167.00	225.50	156.76	602.43
Florida	146.90	125.31	133.98	166.54	145.19	443.99
Georgia	318.07	854.66 *	405.03	217.61	285.62	723.10
Maryland	150.85	224.68	63.14	210.46	294.17	369.79
North Carolina	134.24	85.81	167.87	169.16	149.54	394.81
South Carolina	153.12	215.89	218.53	233.59	170.05	323.28
Virginia	156.77	278.19	203.73	183.51	234.25	416.36
West Virginia	183.26	580.87	268.31	180.74	281.10	290.82
East South Central:						
Alabama	221.42	781.55	249.98	99.72	245.74	503.14
Kentucky	139.58	278.69	176.90	83.96	163.59	413.28
Mississippi	153.28	359.35	95.43	150.28	374.95	406.69
Tennessee	158.38	354.26	135.93	253.23	177.05	438.45
West South Central:						
Arkansas	221.90	276.83	178.54	223.72	149.23	408.22
Louisiana	207.69	440.05	162.95	299.01	265.31	537.27
Oklahoma	160.95	247.19	121.50	190.94	179.80	515.55
Texas	115.52	128.91	164.97	148.48	111.73	242.70
Mountain:						
Arizona	145.45	266.90	192.60	122.00	258.09	230.38
Colorado	168.81	273.09	171.58	206.47	237.41	492.17
Idaho	198.35	374.27	235.63	210.81	211.23	338.73
Montana	163.36	260.81	291.87	371.44	135.99	402.17
Nevada	158.93	397.61	148.13	148.34	177.56	391.89
New Mexico	165.24	217.67	209.43	163.54	322.01	529.19
Utah	214.77	274.71	219.02	215.76	312.44	641.88
Wyoming	274.07	315.33	389.26	265.78	361.98	462.67
Pacific:						
Alaska	200.81	218.11	94.35	385.48	369.64	457.28
California	145.84	197.16	149.00	109.13	154.27	609.54
Hawaii	165.23	152.27	163.33	167.18	296.06	539.19
Oregon	194.04	276.91	149.19	170.91	204.09	523.66
Washington	261.44	274.73	106.60	244.61	450.73	626.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,532	0	700	1,300	2,000	3,000
New England:						
Connecticut	1,740	120 *	930	1,600	2,200	3,100
Maine	1,550	0	690	1,500	2,000	3,100
Massachusetts	1,558	0	650 *	1,400	2,200	3,200
New Hampshire	1,681	190 *	920	1,500	2,100	3,200
Rhode Island	1,531	0	950	1,200	2,000	2,800
Vermont	1,810	10 *	910	1,600	2,500	3,400
Middle Atlantic:						
New Jersey	1,855	0	940	1,600	2,300	3,400
New York	1,684	0	760	1,400	2,200	3,500
Pennsylvania	1,368	0	530	1,200	1,900	2,600
East North Central:						
Illinois	1,659	230 *	940	1,500	2,200	2,900
Indiana	1,627	360 *	840	1,500	2,100	3,100
Michigan	1,440	110 *	770	1,400	1,800	2,600
Ohio	1,583	260 *	1,000	1,500	2,100	2,600
Wisconsin	1,581	490 *	930	1,400	2,100	2,900
West North Central:						
Iowa	1,709	360 *	950	1,600	2,100	2,900
Kansas	1,541	130 *	770	1,400	2,000	3,000
Minnesota	1,499	220 *	760	1,300	2,000	2,800
Missouri	1,611	0	780	1,400	2,100	3,000
Nebraska	1,738	700	1,100	1,500	2,200	3,200
North Dakota	1,257	0	390 *	1,000	1,800	2,900
South Dakota	1,508	0	770	1,400	2,000	3,000
South Atlantic:						
Delaware	1,803	410 *	1,000	1,500	2,400	3,000
District of Columbia	1,580	0	660	1,400	2,000	3,100
Florida	1,811	470	890	1,600	2,400	3,200
Georgia	1,530	190 *	620	1,300	2,000	3,200
Maryland	1,603	0	700	1,400	2,200	3,100
North Carolina	1,653	0	760	1,300	2,100	3,600
South Carolina	1,895	280 *	820	1,600	2,300	3,700
Virginia	1,679	240 *	810	1,400	2,200	3,100
West Virginia	1,546	210	790	1,400	2,000	3,000
East South Central:						
Alabama	1,676	210 *	940	1,600	2,000	3,200
Kentucky	1,535	400 *	910	1,400	2,000	2,900
Mississippi	1,566	0	710	1,300	2,000	3,000
Tennessee	1,550	390	840	1,300	2,000	2,700
West South Central:						
Arkansas	1,470	130 *	600	1,300	2,000	3,000
Louisiana	1,666	0	580	1,500	2,300	3,200
Oklahoma	1,462	0	680	1,200	1,900	2,700
Texas	1,497	0	780	1,300	2,000	2,900
Mountain:						
Arizona	1,554	70 *	850	1,300	2,000	2,800
Colorado	1,673	0	900	1,400	2,100	3,300
Idaho	1,151	0	0	910	1,700	2,600
Montana	1,168	0	360 *	1,100	1,600	2,200
Nevada	1,658	0	760	1,300	2,100	3,400
New Mexico	1,560	0	620 *	1,400	1,900	3,100
Utah	1,461	220 *	760	1,300	2,000	2,800
Wyoming	1,354	0	530 *	1,100	1,900	2,600
Pacific:						
Alaska	1,334	0	290 *	1,300	1,900	2,800
California	1,242	0	310 *	1,100	1,800	2,500
Hawaii	852	0	0	470	1,400	2,200
Oregon	1,140	0	120 *	1,000	1,800	2,600
Washington	1,135	0	0	830	1,600	2,600

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.C.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	15.95	42.77	18.41	12.34	19.37	27.54
New England:						
Connecticut	86.82	91.90 *	120.15	91.70	40.64	172.38
Maine	77.92	121.98	105.61	102.10	112.04	273.02
Massachusetts	104.28	131.49	224.43 *	158.14	171.47	247.51
New Hampshire	84.34	119.49 *	124.14	91.12	145.54	243.85
Rhode Island	68.33	197.04	117.81	48.93	52.39	194.11
Vermont	90.47	81.45 *	129.93	73.21	187.08	233.01
Middle Atlantic:						
New Jersey	105.33	106.64	126.09	114.21	183.77	273.20
New York	71.89	86.71	86.42	81.83	98.40	198.19
Pennsylvania	105.02	66.94	109.99	64.16	101.96	166.55
East North Central:						
Illinois	60.21	108.91 *	89.83	63.28	87.83	170.22
Indiana	87.23	145.20 *	84.97	74.06	117.35	258.67
Michigan	62.17	53.85 *	77.45	84.00	69.90	162.29
Ohio	67.79	140.56 *	50.24	84.21	115.63	89.85
Wisconsin	72.76	150.45 *	113.76	65.36	110.30	154.61
West North Central:						
Iowa	83.05	133.94 *	73.76	82.04	97.12	214.72
Kansas	83.72	106.52 *	91.52	65.63	87.76	209.83
Minnesota	75.79	107.03 *	107.79	95.00	92.91	267.86
Missouri	96.83	130.07	106.45	89.93	145.12	202.85
Nebraska	70.26	50.17	62.15	96.18	125.54	211.05
North Dakota	76.33	125.72	151.70 *	77.86	97.11	131.93
South Dakota	81.80	131.97	106.69	94.73	102.58	252.45
South Atlantic:						
Delaware	84.98	186.47 *	100.97	187.33	236.55	73.10
District of Columbia	103.12	102.84	116.34	79.39	123.12	271.17
Florida	84.45	73.97	84.41	88.00	118.28	241.18
Georgia	103.30	129.74 *	53.96	107.07	164.29	219.88
Maryland	103.12	144.12	90.32	78.24	148.55	231.28
North Carolina	128.94	75.98	111.18	102.52	189.75	345.45
South Carolina	150.72	128.76 *	78.08	126.86	120.05	496.66
Virginia	119.15	108.13 *	127.10	101.47	197.53	354.30
West Virginia	118.83	52.61	185.36	100.63	138.79	259.96
East South Central:						
Alabama	95.09	112.16 *	163.05	75.89	134.98	221.28
Kentucky	73.66	156.12 *	77.14	89.77	129.55	227.76
Mississippi	120.12	109.28	82.13	118.48	147.03	259.21
Tennessee	69.24	102.37	74.67	64.30	97.80	281.32
West South Central:						
Arkansas	90.39	60.09 *	96.60	110.77	114.52	245.36
Louisiana	104.48	88.54	153.00	112.56	141.32	329.22
Oklahoma	108.74	113.42	119.84	95.18	130.79	291.94
Texas	49.58	99.39	83.09	45.75	80.93	77.66
Mountain:						
Arizona	88.21	88.25 *	158.79	102.56	161.43	133.78
Colorado	120.77	130.02	106.99	83.51	196.86	381.57
Idaho	101.60	157.80	157.80	85.64	205.29	210.74
Montana	76.73	106.54	129.11 *	93.20	133.96	161.59
Nevada	103.09	123.32	78.47	83.64	241.55	155.76
New Mexico	148.34	189.33	232.86 *	152.23	153.76	361.07
Utah	79.81	118.87 *	53.25	93.56	159.22	138.58
Wyoming	99.00	132.50	194.49 *	95.29	118.44	201.78
Pacific:						
Alaska	100.54	89.15	131.18 *	140.05	156.27	90.06
California	54.47	90.29	128.95 *	77.46	75.54	80.36
Hawaii	97.46	48.83	48.83	111.61	165.73	349.99
Oregon	77.65	98.47	99.96 *	92.86	161.85	128.07
Washington	105.51	119.66	119.66	115.65	126.30	341.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.C.2 Employer cost distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	5,617	2,900	4,200	5,400	6,800	8,400
New England:						
Connecticut	5,761	3,300	4,500	5,700	6,800	8,500
Maine	5,946	3,500	4,700	5,500	7,200	8,700
Massachusetts	5,894	3,600	4,900	5,800	6,800	8,000
New Hampshire	6,310	2,900	4,500	6,100	7,800	9,100
Rhode Island	5,795	3,700	4,800	5,500	6,700	7,600
Vermont	6,058	3,300	4,500	6,100	7,500	8,200
Middle Atlantic:						
New Jersey	5,518	3,000	4,000	5,400	6,700	8,400
New York	6,493	3,300	4,700	6,000	7,800	11,000
Pennsylvania	5,878	3,100	4,400	5,800	6,900	9,500
East North Central:						
Illinois	5,717	3,300	4,500	5,500	7,000	8,200
Indiana	5,692	3,300	4,500	5,600	6,600	8,300
Michigan	5,243	2,900	3,900	5,100	6,400	7,800
Ohio	5,406	3,000	4,000	5,100	6,600	8,000
Wisconsin	5,670	3,400	4,000	5,500	7,100	8,500
West North Central:						
Iowa	5,223	2,500	3,600	5,200	6,300	8,400
Kansas	5,134	2,300	4,100	5,300	6,400	7,500
Minnesota	5,411	3,100	4,000	5,100	6,500	8,100
Missouri	5,568	2,600	4,000	5,300	6,800	8,600
Nebraska	5,872	3,300	4,500	5,700	7,000	9,100
North Dakota	5,960	3,700	4,800	5,600	7,000	8,900
South Dakota	5,562	3,100	4,200	5,600	6,700	8,300
South Atlantic:						
Delaware	5,477	2,600	4,600	5,300	6,500	8,500
District of Columbia	5,978	3,000	4,500	5,700	7,300	9,100
Florida	5,267	2,600	3,800	5,200	6,400	7,800
Georgia	5,346	1,500 *	3,800	5,100	6,700	8,700
Maryland	5,749	3,200	4,300	5,700	7,200	8,200
North Carolina	5,383	3,000	4,200	5,300	6,400	7,700
South Carolina	5,622	2,500	4,400	5,700	7,000	8,300
Virginia	5,249	2,800	4,200	5,400	6,300	7,200
West Virginia	5,447	3,000	3,900	5,300	6,400	8,500
East South Central:						
Alabama	4,718	2,100 *	3,600	4,500	5,800	7,300
Kentucky	5,414	2,700	4,200	5,500	6,400	7,800
Mississippi	4,996	2,400	3,600	4,600	6,300	8,200
Tennessee	4,935	1,900	3,600	4,700	6,200	7,500
West South Central:						
Arkansas	4,944	2,600	3,500	4,600	5,900	7,100
Louisiana	5,047	2,700	3,500	4,800	6,400	7,600
Oklahoma	5,596	2,800	4,400	5,600	6,700	7,800
Texas	5,520	2,900	4,100	5,300	6,600	8,000
Mountain:						
Arizona	5,057	2,400	3,900	4,900	6,400	7,500
Colorado	5,533	3,300	4,400	5,400	6,800	7,800
Idaho	5,592	3,100	4,200	5,700	6,900	8,000
Montana	5,692	3,300	4,500	5,600	7,000	8,000
Nevada	4,835	1,900	3,600	4,800	6,000	7,300
New Mexico	5,864	2,900	4,200	5,700	7,200	8,800
Utah	5,132	2,600	3,900	4,900	6,100	7,900
Wyoming	6,389	3,100	4,700	6,000	8,200	10,000
Pacific:						
Alaska	7,301	4,000	5,300	6,700	9,000	11,000
California	5,931	3,000	4,200	5,600	7,200	9,300
Hawaii	6,189	3,700	4,600	6,000	7,300	9,200
Oregon	5,776	3,100	4,200	5,600	7,000	8,800
Washington	6,306	3,700	4,800	6,000	7,200	9,500

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.C.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	35.34	45.61	33.25	34.31	51.24	79.44
New England:						
Connecticut	167.97	296.56	161.29	96.62	210.51	357.65
Maine	164.20	211.43	254.47	189.45	397.78	400.74
Massachusetts	159.00	301.43	165.65	212.70	249.25	419.94
New Hampshire	173.92	296.09	267.02	184.83	292.15	425.44
Rhode Island	135.77	285.84	125.80	59.78	265.19	229.02
Vermont	160.04	298.07	268.41	196.69	223.53	362.24
Middle Atlantic:						
New Jersey	175.55	361.03	261.52	286.01	155.04	350.39
New York	185.03	182.78	147.98	190.46	255.99	695.14
Pennsylvania	162.77	363.34	173.79	180.99	150.18	504.07
East North Central:						
Illinois	121.62	193.15	130.45	143.23	256.31	233.88
Indiana	180.30	347.68	167.36	121.85	300.89	318.45
Michigan	186.49	334.43	229.17	158.86	271.32	284.96
Ohio	181.85	141.10	197.93	210.33	182.44	408.92
Wisconsin	173.61	189.65	203.02	231.91	199.27	345.31
West North Central:						
Iowa	155.53	225.49	213.39	168.36	175.27	478.79
Kansas	159.55	527.77	229.89	129.72	180.45	343.90
Minnesota	262.99	182.87	424.48	271.14	246.43	517.64
Missouri	219.15	457.86	249.79	272.72	285.54	334.87
Nebraska	160.77	331.14	188.61	215.82	238.16	487.37
North Dakota	136.72	277.56	134.04	120.34	271.93	249.82
South Dakota	159.26	316.63	251.06	165.34	244.67	240.88
South Atlantic:						
Delaware	233.16	329.57	256.67	139.52	462.37	856.16
District of Columbia	220.89	494.18	181.35	269.08	249.99	465.77
Florida	137.23	190.50	162.68	169.77	146.79	275.85
Georgia	287.24	749.14 *	307.52	280.29	330.80	814.85
Maryland	144.96	207.40	114.68	195.03	333.66	400.66
North Carolina	153.50	343.12	302.01	128.63	175.58	296.10
South Carolina	194.62	446.64	277.93	233.87	157.17	355.98
Virginia	145.46	306.33	354.16	195.19	177.47	211.00
West Virginia	162.62	494.18	330.77	133.79	224.94	289.53
East South Central:						
Alabama	213.86	702.86 *	248.58	134.66	266.04	455.10
Kentucky	142.49	140.20	264.58	148.07	184.85	322.99
Mississippi	184.84	263.43	125.21	243.16	330.98	410.31
Tennessee	159.15	360.43	193.96	202.89	161.63	411.83
West South Central:						
Arkansas	243.05	318.15	137.35	221.54	165.88	463.34
Louisiana	177.63	224.63	197.03	192.13	342.04	325.49
Oklahoma	161.66	343.06	186.65	132.39	219.32	376.46
Texas	123.25	192.98	187.11	117.15	164.71	223.53
Mountain:						
Arizona	164.07	293.58	304.36	280.04	276.48	236.94
Colorado	165.59	352.98	275.19	182.17	228.27	298.71
Idaho	185.05	457.57	242.36	210.54	135.24	456.16
Montana	158.18	222.98	266.51	347.23	193.77	173.19
Nevada	162.05	423.99	216.99	106.04	183.27	183.85
New Mexico	191.73	307.54	139.44	240.89	439.16	327.99
Utah	187.89	389.77	163.97	193.01	201.58	365.21
Wyoming	271.43	267.83	553.09	265.24	487.19	584.77
Pacific:						
Alaska	193.39	253.43	262.08	170.89	330.67	610.13
California	153.86	248.05	129.62	134.56	236.52	739.95
Hawaii	211.13	303.39	169.12	226.52	248.40	614.43
Oregon	216.10	212.41	271.98	222.53	257.18	396.60
Washington	228.32	197.77	230.22	99.40	544.13	454.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.D Premium 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, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	20,758	13,000	17,000	21,000	24,000	28,000
New England:						
Connecticut	21,952	15,000	18,000	22,000	25,000	29,000
Maine	20,728	16,000	20,000	20,000	22,000	26,000
Massachusetts	21,965	15,000	19,000	21,000	25,000	30,000
New Hampshire	23,654	15,000	20,000	24,000	27,000	31,000
Rhode Island	21,425	16,000	18,000	22,000	23,000	28,000
Vermont	22,288	16,000	19,000	22,000	26,000	30,000
Middle Atlantic:						
New Jersey	23,042	16,000	19,000	22,000	27,000	31,000
New York	23,381	15,000	19,000	22,000	27,000	33,000
Pennsylvania	19,764	14,000	16,000	20,000	23,000	26,000
East North Central:						
Illinois	21,775	14,000	18,000	21,000	25,000	29,000
Indiana	20,125	11,000	16,000	21,000	24,000	27,000
Michigan	20,008	13,000	16,000	19,000	24,000	28,000
Ohio	20,088	12,000	17,000	21,000	23,000	28,000
Wisconsin	21,474	14,000	17,000	22,000	25,000	30,000
West North Central:						
Iowa	18,934	11,000	15,000	20,000	23,000	26,000
Kansas	20,247	14,000	18,000	20,000	23,000	27,000
Minnesota	20,624	15,000	17,000	20,000	24,000	28,000
Missouri	21,231	13,000	17,000	22,000	25,000	29,000
Nebraska	20,602	14,000	17,000	21,000	24,000	27,000
North Dakota	19,925	14,000	16,000	20,000	23,000	28,000
South Dakota	20,277	14,000	17,000	20,000	24,000	29,000
South Atlantic:						
Delaware	21,565	16,000	18,000	21,000	25,000	29,000
District of Columbia	22,502	14,000	17,000	22,000	26,000	31,000
Florida	20,862	15,000	17,000	21,000	24,000	26,000
Georgia	19,891	9,300	16,000	20,000	24,000	29,000
Maryland	20,424	14,000	17,000	20,000	23,000	26,000
North Carolina	20,152	15,000	18,000	20,000	23,000	26,000
South Carolina	21,154	12,000	17,000	21,000	26,000	28,000
Virginia	20,458	13,000	18,000	21,000	24,000	26,000
West Virginia	22,342	12,000	18,000	22,000	26,000	32,000
East South Central:						
Alabama	17,324	11,000	15,000	17,000	20,000	24,000
Kentucky	20,396	13,000	18,000	21,000	23,000	26,000
Mississippi	19,058	10,000	16,000	20,000	22,000	28,000
Tennessee	18,424	12,000	15,000	19,000	22,000	24,000
West South Central:						
Arkansas	17,093	7,200	14,000	17,000	21,000	25,000
Louisiana	18,930	11,000	15,000	18,000	23,000	27,000
Oklahoma	19,764	13,000	16,000	20,000	24,000	27,000
Texas	20,937	14,000	17,000	21,000	24,000	28,000
Mountain:						
Arizona	19,808	11,000	16,000	21,000	22,000	25,000
Colorado	21,292	15,000	18,000	21,000	24,000	27,000
Idaho	21,132	15,000	18,000	21,000	23,000	28,000
Montana	19,401	12,000	15,000	19,000	23,000	25,000
Nevada	19,524	12,000	16,000	20,000	23,000	27,000
New Mexico	18,949	10,000	16,000	19,000	22,000	27,000
Utah	19,530	12,000	16,000	19,000	23,000	27,000
Wyoming	21,465	13,000	18,000	20,000	25,000	30,000
Pacific:						
Alaska	21,809	12,000	18,000	21,000	26,000	31,000
California	21,137	13,000	17,000	21,000	24,000	29,000
Hawaii	19,567	11,000	15,000	20,000	23,000	28,000
Oregon	20,213	14,000	16,000	20,000	24,000	27,000
Washington	19,476	13,000	17,000	19,000	22,000	26,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

**Table X.D Standard errors for premium 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, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	123.51	213.78	109.98	119.62	138.23	232.42
New England:						
Connecticut	462.02	1,044.02	442.47	645.60	382.25	1,020.18
Maine	334.91	1,541.43	741.03	189.71	897.18	1,034.52
Massachusetts	587.56	1,001.63	667.87	707.75	1,259.51	1,244.46
New Hampshire	561.74	1,036.17	809.45	462.64	785.81	1,551.73
Rhode Island	453.83	1,233.64	468.27	441.82	815.90	1,121.11
Vermont	465.83	630.73	730.33	567.09	859.45	973.44
Middle Atlantic:						
New Jersey	901.70	1,525.27	654.42	645.41	1,787.82	3,475.71
New York	523.68	524.22	425.93	448.60	460.80	1,122.39
Pennsylvania	513.10	1,475.54	682.15	543.59	314.07	564.97
East North Central:						
Illinois	581.98	1,177.68	867.01	571.85	1,010.69	789.54
Indiana	631.54	1,901.09	1,118.53	550.22	746.70	749.40
Michigan	548.70	538.66	622.73	582.38	989.79	1,015.78
Ohio	543.81	1,828.57	720.03	469.01	639.73	837.05
Wisconsin	459.04	894.48	831.55	578.27	601.80	1,225.75
West North Central:						
Iowa	561.98	1,768.95	972.25	545.72	574.67	804.66
Kansas	495.83	1,365.94	516.28	375.76	532.66	906.07
Minnesota	676.40	1,220.89	298.18	907.00	1,331.55	646.90
Missouri	496.74	591.21	758.68	718.66	497.14	1,366.91
Nebraska	584.50	1,439.68	834.23	521.31	812.32	848.28
North Dakota	417.06	651.47	641.71	471.19	566.44	1,615.92
South Dakota	526.54	517.31	521.05	808.79	922.89	1,157.85
South Atlantic:						
Delaware	764.60	641.10	1,087.47	1,118.46	1,077.15	1,965.32
District of Columbia	739.07	1,606.44	834.07	964.09	781.03	1,805.14
Florida	358.32	525.96	317.61	423.55	629.61	944.20
Georgia	906.17	2,040.91	1,762.39	591.25	1,135.75	1,819.02
Maryland	505.80	1,962.47	763.20	578.18	306.99	996.59
North Carolina	379.50	909.24	576.87	270.97	401.51	865.97
South Carolina	711.82	2,300.95	903.65	850.98	844.77	1,127.04
Virginia	490.24	1,763.13	731.34	814.42	657.99	683.57
West Virginia	751.33	1,045.65	1,245.40	794.59	926.62	2,492.55
East South Central:						
Alabama	576.44	2,350.12	761.12	417.93	723.35	1,206.37
Kentucky	406.90	950.92	536.09	405.97	553.76	1,299.75
Mississippi	672.98	1,278.91	821.45	772.83	825.67	1,823.67
Tennessee	426.38	1,320.24	516.64	870.88	602.97	757.93
West South Central:						
Arkansas	736.55	1,305.95	1,092.87	852.19	838.46	2,080.77
Louisiana	648.74	1,490.93	686.04	697.76	872.06	1,078.12
Oklahoma	538.00	1,086.55	723.67	560.10	642.45	1,562.29
Texas	383.65	720.18	559.84	408.10	357.21	819.99
Mountain:						
Arizona	750.26	1,973.54	1,917.16	1,453.55	1,157.98	1,598.98
Colorado	511.78	1,142.33	533.19	673.35	797.52	926.55
Idaho	706.02	647.14	755.17	981.86	417.10	2,217.84
Montana	606.85	997.28	696.55	1,409.24	788.56	858.20
Nevada	764.10	1,587.79	593.56	994.25	535.05	1,920.76
New Mexico	447.00	754.85	593.39	495.76	856.38	671.77
Utah	612.09	586.55	496.66	611.70	821.74	2,353.45
Wyoming	604.21	1,804.10	637.58	614.06	1,479.23	1,397.82
Pacific:						
Alaska	869.51	3,456.29	972.42	631.15	1,797.10	1,178.52
California	624.74	607.97	484.54	584.41	537.10	2,427.31
Hawaii	835.66	1,644.38	1,241.60	1,164.04	988.62	1,805.10
Oregon	451.35	1,074.32	627.97	1,011.78	417.38	1,010.28
Washington	600.14	1,872.29	331.92	892.61	731.22	1,278.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	5,978	1,100	3,100	5,200	7,600	12,000
New England:						
Connecticut	5,759	2,000 *	3,700	5,600	6,800	9,500
Maine	6,209	3,000	4,500	6,300	6,800	8,800
Massachusetts	5,741	620 *	3,100	5,200	7,800	11,000
New Hampshire	5,705	1,900	3,200	4,900	7,500	11,000
Rhode Island	5,410	2,100	3,700	5,200	6,600	9,500
Vermont	5,784	330 *	3,300	4,400	7,300	11,000
Middle Atlantic:						
New Jersey	6,927	1,900 *	4,200	6,100	9,600	12,000
New York	5,778	610 *	2,700	5,100	7,000	12,000
Pennsylvania	5,419	0 *	2,700	4,400	6,500	10,000
East North Central:						
Illinois	6,044	1,800	3,300	5,400	7,000	12,000
Indiana	4,769	0	2,500	4,200	6,400	8,800
Michigan	4,842	120 *	2,500	4,100	6,500	9,500
Ohio	4,906	1,600 *	3,000	4,500	6,200	8,400
Wisconsin	5,220	1,600 *	3,000	4,700	6,400	10,000
West North Central:						
Iowa	6,417	2,000	3,500	5,700	7,500	12,000
Kansas	7,253	2,600	4,200	6,400	9,200	13,000
Minnesota	5,635	960	2,600	5,400	7,000	10,000
Missouri	7,072	2,400	4,500	6,200	8,600	13,000
Nebraska	6,212	2,000 *	3,700	5,100	7,200	11,000
North Dakota	6,003	960 *	2,800	5,100	8,100	12,000
South Dakota	6,135	1,900	3,800	5,700	7,500	10,000
South Atlantic:						
Delaware	6,852	1,400 *	3,800	5,700	8,300	13,000
District of Columbia	7,445	1,100 *	3,400	6,200	9,400	14,000
Florida	7,674	2,900	4,400	6,400	10,000	14,000
Georgia	5,919	1,200	3,000	4,900	7,400	13,000
Maryland	6,461	1,100 *	3,500	5,800	9,500	11,000
North Carolina	6,297	2,500	4,000	5,200	6,900	11,000
South Carolina	7,206	2,500	3,700	6,000	8,200	14,000
Virginia	6,414	2,000 *	3,600	5,200	8,600	12,000
West Virginia	5,279	0	2,700	4,000	6,500	10,000
East South Central:						
Alabama	5,976	1,200 *	3,200	4,900	6,900	12,000
Kentucky	5,197	1,900	2,800	4,600	6,200	10,000
Mississippi	7,421	2,700	4,200	5,700	9,300	14,000
Tennessee	5,186	1,800	2,800	4,400	6,500	9,400
West South Central:						
Arkansas	5,793	1,500	3,000	5,100	7,200	11,000
Louisiana	7,104	1,900 *	3,500	5,800	9,400	14,000
Oklahoma	6,426	2,400	3,600	6,100	8,000	12,000
Texas	6,950	2,300	4,100	5,700	8,700	13,000
Mountain:						
Arizona	5,886	970 *	4,000	6,000	6,700	9,400
Colorado	6,103	100 *	3,900	5,000	7,700	11,000
Idaho	6,019	1,600 *	3,000	5,800	7,600	11,000
Montana	5,430	0	3,100	4,800	6,900	11,000
Nevada	7,285	2,200	3,800	6,100	9,400	16,000
New Mexico	6,690	2,000	3,600	5,700	9,000	13,000
Utah	5,204	1,400 *	2,900	4,700	7,100	9,600
Wyoming	5,868	0	2,400 *	4,200	7,400	15,000
Pacific:						
Alaska	5,905	0	1,100 *	4,000	8,100	16,000
California	5,528	0	2,000	4,500	7,200	12,000
Hawaii	5,240	0	1,600 *	4,300	7,600	13,000
Oregon	6,124	500 *	2,500	5,100	8,600	12,000
Washington	4,610	0	1,100 *	3,400	6,000	11,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	76.18	150.93	105.49	68.79	121.37	231.93
New England:						
Connecticut	244.80	730.65 *	312.09	282.79	134.78	584.93
Maine	228.73	655.66	543.21	549.02	487.06	835.94
Massachusetts	360.53	519.42 *	508.15	448.85	685.86	1,145.59
New Hampshire	334.27	442.66	283.96	441.63	477.09	1,035.36
Rhode Island	218.69	379.97	262.25	335.89	363.27	807.15
Vermont	531.10	153.52 *	514.36	169.19	608.84	1,054.55
Middle Atlantic:						
New Jersey	536.10	565.70 *	735.47	613.33	1,498.98	1,444.12
New York	249.97	260.21 *	360.18	154.45	237.54	934.02
Pennsylvania	328.03	316.45 *	413.78	259.91	394.63	1,263.66
East North Central:						
Illinois	245.16	217.99	283.89	351.04	461.42	980.73
Indiana	369.76	497.02	707.84	297.59	473.89	384.16
Michigan	284.50	422.81 *	304.68	245.05	512.75	821.96
Ohio	231.60	517.38 *	345.33	293.00	313.83	427.33
Wisconsin	267.21	517.49 *	339.04	229.98	331.33	912.78
West North Central:						
Iowa	327.34	366.11	386.90	199.72	499.65	1,608.56
Kansas	379.69	587.73	278.19	337.60	541.16	1,489.90
Minnesota	410.67	148.62	764.76	500.22	464.91	1,138.67
Missouri	293.44	533.30	320.68	315.08	661.64	914.35
Nebraska	407.30	752.30 *	265.93	338.03	526.25	1,227.76
North Dakota	403.63	510.37 *	360.70	378.57	649.99	783.78
South Dakota	324.47	470.95	424.19	450.96	462.99	1,189.73
South Atlantic:						
Delaware	632.71	889.87 *	263.89	711.64	890.29	2,512.14
District of Columbia	590.41	620.25 *	449.17	501.45	903.91	2,615.84
Florida	391.06	327.26	335.70	424.87	908.07	555.96
Georgia	500.91	--	605.42	387.06	627.17	1,836.85
Maryland	472.97	620.29 *	457.42	705.08	557.87	908.37
North Carolina	366.21	353.58	374.30	341.17	554.51	869.65
South Carolina	532.09	447.18	403.78	409.18	834.00	2,696.50
Virginia	475.32	619.11 *	536.46	477.20	765.28	1,440.60
West Virginia	474.47	581.76	206.31	301.20	415.18	1,089.99
East South Central:						
Alabama	362.43	682.67 *	374.73	274.22	603.19	1,166.24
Kentucky	301.91	500.65	261.41	310.46	503.52	1,075.41
Mississippi	558.74	348.61	394.23	302.71	632.81	1,505.61
Tennessee	371.00	350.24	371.00	504.25	448.04	842.32
West South Central:						
Arkansas	473.84	299.21	586.86	264.77	839.92	1,599.77
Louisiana	428.11	598.79 *	675.55	517.52	1,007.03	1,053.62
Oklahoma	395.41	651.15	291.23	507.61	357.46	1,711.53
Texas	321.05	479.59	253.95	160.22	534.66	1,449.52
Mountain:						
Arizona	333.62	759.31 *	1,082.09	452.49	742.34	1,285.65
Colorado	411.62	472.10 *	483.41	255.84	712.79	929.78
Idaho	493.77	567.15 *	516.80	433.79	837.56	1,255.01
Montana	360.47	632.29	436.26	421.72	690.58	1,490.15
Nevada	673.41	207.70	406.56	572.91	1,135.10	2,678.42
New Mexico	349.48	222.50	348.19	492.86	514.87	1,234.87
Utah	272.11	484.44 *	309.99	358.01	600.23	416.77
Wyoming	715.35	630.80	915.71 *	612.86	1,271.65	1,881.76
Pacific:						
Alaska	815.06	282.45	497.45 *	1,117.56	1,518.70	2,306.30
California	315.00	301.94	310.99	297.57	411.32	536.15
Hawaii	416.70	365.79	743.21 *	370.71	900.16	1,129.19
Oregon	585.52	418.48 *	573.59	529.60	1,059.84	821.79
Washington	725.69	--	823.69 *	768.51	1,013.25	1,856.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.D.2 Employer cost 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, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	14,781	5,400	11,000	15,000	19,000	22,000
New England:						
Connecticut	16,194	7,800	13,000	16,000	19,000	24,000
Maine	14,519	9,800	13,000	14,000	16,000	20,000
Massachusetts	16,225	7,100	12,000	16,000	20,000	22,000
New Hampshire	17,949	7,900	14,000	19,000	23,000	26,000
Rhode Island	16,015	8,600	14,000	16,000	19,000	22,000
Vermont	16,504	6,800	14,000	17,000	21,000	23,000
Middle Atlantic:						
New Jersey	16,115	5,800 *	12,000	18,000	20,000	23,000
New York	17,603	7,300	13,000	17,000	21,000	27,000
Pennsylvania	14,345	5,600	11,000	14,000	18,000	22,000
East North Central:						
Illinois	15,731	6,400	12,000	16,000	20,000	23,000
Indiana	15,357	5,800	12,000	16,000	20,000	24,000
Michigan	15,166	8,700	12,000	14,000	18,000	22,000
Ohio	15,182	6,700	12,000	16,000	19,000	22,000
Wisconsin	16,254	7,100	12,000	16,000	21,000	23,000
West North Central:						
Iowa	12,517	2,500 *	9,500	13,000	16,000	19,000
Kansas	12,995	4,200	8,700	13,000	17,000	20,000
Minnesota	14,989	8,000	11,000	15,000	18,000	23,000
Missouri	14,159	6,200	10,000	14,000	18,000	21,000
Nebraska	14,390	5,400 *	11,000	15,000	18,000	21,000
North Dakota	13,922	6,000	10,000	14,000	18,000	21,000
South Dakota	14,141	6,400	10,000	14,000	18,000	23,000
South Atlantic:						
Delaware	14,713	4,900 *	11,000	15,000	18,000	24,000
District of Columbia	15,057	5,000	9,000	15,000	21,000	27,000
Florida	13,187	4,100	9,600	14,000	17,000	19,000
Georgia	13,972	3,200	9,800	14,000	19,000	22,000
Maryland	13,963	5,100	9,700	14,000	18,000	20,000
North Carolina	13,855	5,700	11,000	15,000	17,000	19,000
South Carolina	13,948	4,300	7,600	14,000	20,000	22,000
Virginia	14,044	4,000 *	9,400	14,000	19,000	21,000
West Virginia	17,064	6,300	11,000	17,000	23,000	27,000
East South Central:						
Alabama	11,348	3,200 *	7,700	11,000	15,000	19,000
Kentucky	15,199	7,200	12,000	15,000	19,000	22,000
Mississippi	11,636	3,400	6,800	11,000	16,000	19,000
Tennessee	13,238	4,100	10,000	14,000	17,000	19,000
West South Central:						
Arkansas	11,300	3,600	8,100	11,000	15,000	18,000
Louisiana	11,826	3,200	6,300	10,000	17,000	21,000
Oklahoma	13,338	5,500	9,000	14,000	17,000	20,000
Texas	13,987	4,500	8,900	15,000	19,000	22,000
Mountain:						
Arizona	13,922	5,200 *	11,000	16,000	17,000	20,000
Colorado	15,189	5,800	12,000	16,000	19,000	22,000
Idaho	15,113	5,400	12,000	16,000	18,000	23,000
Montana	13,971	4,500	11,000	15,000	18,000	20,000
Nevada	12,239	3,000	8,600	13,000	16,000	19,000
New Mexico	12,259	4,200	8,000	12,000	16,000	18,000
Utah	14,327	6,400	11,000	14,000	17,000	22,000
Wyoming	15,597	3,800	9,800	17,000	19,000	24,000
Pacific:						
Alaska	15,903	4,000 *	11,000	16,000	21,000	24,000
California	15,609	4,600	11,000	16,000	19,000	23,000
Hawaii	14,327	6,800	11,000	14,000	18,000	22,000
Oregon	14,089	5,700	10,000	14,000	18,000	22,000
Washington	14,865	5,700	11,000	17,000	17,000	21,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.2 Standard errors for employer cost 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, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	139.42	197.75	159.28	146.28	140.23	215.76
New England:						
Connecticut	472.34	1,371.53	510.58	479.27	762.80	1,238.13
Maine	417.65	1,459.52	649.26	55.04	1,100.86	1,368.78
Massachusetts	696.14	1,117.39	1,088.77	566.93	886.14	2,379.40
New Hampshire	625.66	1,363.05	852.91	482.27	789.97	1,335.08
Rhode Island	457.70	1,270.35	627.52	666.98	685.59	1,123.49
Vermont	566.49	1,180.55	1,319.29	539.44	659.62	1,027.06
Middle Atlantic:						
New Jersey	721.70	1,742.23 *	1,176.32	940.77	951.78	1,192.26
New York	554.85	446.39	684.51	429.36	737.32	1,703.55
Pennsylvania	534.24	1,658.56	570.00	518.73	334.45	997.91
East North Central:						
Illinois	569.97	512.75	852.05	397.70	849.36	1,054.74
Indiana	687.00	1,335.50	956.67	803.10	1,166.78	1,487.84
Michigan	530.24	1,007.73	509.36	464.26	803.91	1,195.32
Ohio	533.45	1,094.38	798.45	866.95	558.80	925.72
Wisconsin	492.35	536.65	804.89	403.10	758.82	1,128.90
West North Central:						
Iowa	605.39	1,587.97 *	1,119.62	604.78	556.24	688.81
Kansas	503.41	790.95	885.03	418.77	606.87	771.00
Minnesota	903.42	1,371.59	314.10	1,039.60	1,441.05	--
Missouri	460.35	819.03	594.60	770.28	551.43	1,063.30
Nebraska	561.24	2,270.31 *	648.80	479.52	694.42	699.86
North Dakota	448.52	778.65	663.86	878.40	529.99	1,219.27
South Dakota	545.18	1,127.52	732.69	470.62	1,383.79	893.33
South Atlantic:						
Delaware	960.69	2,278.39 *	754.81	1,184.67	912.58	2,749.12
District of Columbia	745.65	1,068.19	1,282.78	817.61	936.37	1,479.07
Florida	484.90	668.34	996.99	678.42	485.62	668.31
Georgia	803.63	816.96	1,999.51	663.21	878.44	1,375.15
Maryland	557.30	1,515.74	930.32	626.11	470.30	1,207.70
North Carolina	441.10	978.17	1,008.18	751.54	553.06	714.28
South Carolina	757.70	1,068.59	983.87	1,315.99	962.25	1,039.24
Virginia	764.69	1,535.73 *	1,176.28	933.73	798.04	1,177.69
West Virginia	815.49	962.98	893.35	504.89	1,568.05	1,609.66
East South Central:						
Alabama	596.37	1,189.89 *	1,047.71	596.15	1,144.81	1,261.24
Kentucky	489.55	733.47	989.72	725.45	317.27	1,225.39
Mississippi	668.14	902.77	751.32	669.98	1,175.85	1,570.27
Tennessee	499.67	942.19	1,076.30	1,007.34	714.44	647.74
West South Central:						
Arkansas	516.49	764.43	882.93	595.40	585.95	578.22
Louisiana	662.32	623.80	968.79	900.53	822.78	1,030.98
Oklahoma	543.41	858.26	794.66	838.33	386.99	1,767.13
Texas	529.36	794.73	879.71	393.28	507.40	1,006.47
Mountain:						
Arizona	787.83	1,704.94 *	2,145.62	1,042.47	753.99	1,128.11
Colorado	580.83	1,126.90	692.99	766.39	777.45	892.02
Idaho	658.96	987.87	1,664.22	682.91	1,367.70	1,409.94
Montana	724.25	1,152.38	1,308.98	1,245.55	1,100.58	1,243.94
Nevada	531.18	747.03	1,038.85	748.75	758.31	714.92
New Mexico	522.30	551.90	826.51	560.40	673.52	1,248.33
Utah	572.99	545.27	627.00	527.62	802.50	1,927.87
Wyoming	866.82	580.49	2,289.97	826.41	968.36	1,832.85
Pacific:						
Alaska	982.29	1,901.09 *	1,866.03	1,194.95	1,402.10	1,858.43
California	733.38	589.67	760.95	444.15	890.83	2,523.59
Hawaii	811.05	642.88	836.65	1,017.83	1,163.34	2,522.44
Oregon	559.98	1,014.14	851.35	1,033.25	668.58	1,044.14
Washington	659.45	1,158.74	2,137.11	689.03	432.18	1,305.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.E Premium distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	14,191	9,100	11,000	14,000	16,000	19,000
New England:						
Connecticut	15,702	10,000	12,000	15,000	17,000	23,000
Maine	14,831	10,000	13,000	15,000	16,000	20,000
Massachusetts	14,475	11,000	12,000	14,000	17,000	19,000
New Hampshire	16,380	9,100	12,000	16,000	20,000	23,000
Rhode Island	14,880	10,000	12,000	15,000	18,000	19,000
Vermont	16,236	11,000	13,000	16,000	19,000	21,000
Middle Atlantic:						
New Jersey	15,323	11,000	13,000	15,000	17,000	20,000
New York	15,500	10,000	13,000	15,000	18,000	22,000
Pennsylvania	14,069	8,100	12,000	13,000	17,000	20,000
East North Central:						
Illinois	15,252	10,000	12,000	14,000	18,000	22,000
Indiana	14,253	9,600	12,000	14,000	16,000	19,000
Michigan	13,987	8,800	11,000	14,000	16,000	19,000
Ohio	13,742	9,200	11,000	13,000	17,000	18,000
Wisconsin	14,405	9,400	12,000	14,000	17,000	20,000
West North Central:						
Iowa	12,913	6,300	10,000	13,000	16,000	18,000
Kansas	14,031	8,300	11,000	14,000	17,000	19,000
Minnesota	14,170	10,000	11,000	14,000	16,000	19,000
Missouri	13,965	8,400	11,000	14,000	16,000	20,000
Nebraska	14,746	11,000	13,000	14,000	17,000	19,000
North Dakota	14,127	9,700	12,000	14,000	16,000	19,000
South Dakota	14,242	8,200	11,000	14,000	17,000	20,000
South Atlantic:						
Delaware	13,506	11,000	11,000	12,000	15,000	18,000
District of Columbia	14,680	8,400	11,000	14,000	18,000	20,000
Florida	13,912	9,700	11,000	13,000	16,000	18,000
Georgia	13,440	6,200	11,000	14,000	17,000	19,000
Maryland	14,840	9,300	12,000	14,000	17,000	22,000
North Carolina	13,487	9,500	11,000	13,000	15,000	18,000
South Carolina	14,994	10,000	12,000	15,000	17,000	20,000
Virginia	13,215	7,900	10,000	12,000	16,000	19,000
West Virginia	15,551	10,000	12,000	15,000	18,000	23,000
East South Central:						
Alabama	13,195	8,100	10,000	14,000	15,000	17,000
Kentucky	13,954	9,000	11,000	14,000	16,000	18,000
Mississippi	13,413	7,500	11,000	14,000	16,000	18,000
Tennessee	13,218	8,600	11,000	13,000	16,000	18,000
West South Central:						
Arkansas	12,873	8,000	9,900	13,000	15,000	18,000
Louisiana	13,129	7,600	10,000	13,000	16,000	18,000
Oklahoma	13,769	8,900	11,000	13,000	15,000	19,000
Texas	14,149	8,700	11,000	14,000	16,000	18,000
Mountain:						
Arizona	12,866	8,100	10,000	13,000	15,000	17,000
Colorado	14,685	9,400	12,000	15,000	17,000	19,000
Idaho	12,359	7,300	9,700	12,000	15,000	18,000
Montana	13,543	8,200	11,000	14,000	16,000	18,000
Nevada	12,967	7,600	10,000	13,000	15,000	19,000
New Mexico	13,601	7,200	11,000	13,000	17,000	18,000
Utah	13,962	9,000	11,000	14,000	16,000	19,000
Wyoming	15,403	8,800	12,000	16,000	17,000	22,000
Pacific:						
Alaska	17,275	11,000	13,000	17,000	21,000	25,000
California	14,498	8,600	11,000	14,000	17,000	22,000
Hawaii	14,276	9,500	11,000	14,000	16,000	21,000
Oregon	13,763	9,500	11,000	13,000	16,000	19,000
Washington	13,418	8,200	11,000	14,000	16,000	17,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

**Table X.E Standard errors for premium distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	92.93	179.47	103.92	86.36	131.51	263.17
New England:						
Connecticut	459.96	949.32	435.10	199.29	452.84	1,387.90
Maine	324.50	331.55	279.99	362.43	423.05	1,230.28
Massachusetts	470.82	497.72	434.89	498.18	753.42	1,330.68
New Hampshire	493.19	757.14	801.79	608.77	414.49	1,300.01
Rhode Island	362.34	523.68	232.14	364.01	521.64	798.56
Vermont	364.10	778.95	508.63	266.59	465.62	1,190.32
Middle Atlantic:						
New Jersey	330.82	441.32	522.47	310.26	317.07	1,237.87
New York	414.93	499.50	268.95	287.69	566.35	854.13
Pennsylvania	417.69	1,715.22	426.86	368.20	517.68	965.03
East North Central:						
Illinois	429.58	307.32	448.30	344.36	629.68	1,395.20
Indiana	397.04	969.72	446.13	576.96	672.19	745.94
Michigan	359.00	699.70	386.73	434.12	573.27	714.62
Ohio	438.35	875.45	525.18	609.97	556.86	747.42
Wisconsin	378.98	641.26	454.37	477.60	787.65	878.77
West North Central:						
Iowa	410.61	1,151.67	837.31	430.77	562.98	365.43
Kansas	324.51	803.87	388.06	398.82	507.51	288.90
Minnesota	421.93	658.21	522.28	651.38	674.60	598.80
Missouri	386.79	765.62	310.31	478.65	599.11	1,098.60
Nebraska	281.67	574.73	360.47	227.45	607.26	999.21
North Dakota	323.14	848.00	303.67	430.34	429.74	834.61
South Dakota	473.97	1,750.73	705.57	627.08	654.62	928.32
South Atlantic:						
Delaware	555.89	434.38	420.23	829.80	841.34	658.72
District of Columbia	474.48	1,273.33	391.84	620.47	426.99	995.71
Florida	346.28	520.34	367.39	340.84	329.68	815.81
Georgia	638.92	--	1,216.03	399.66	539.32	1,132.92
Maryland	510.01	919.84	401.51	354.88	560.01	1,790.33
North Carolina	308.33	562.83	454.45	413.79	270.66	710.53
South Carolina	394.56	344.23	467.14	612.26	374.06	956.80
Virginia	422.81	927.57	634.97	437.03	598.80	662.78
West Virginia	518.64	1,158.45	552.00	467.59	1,105.67	1,188.81
East South Central:						
Alabama	556.97	1,659.16	899.96	850.81	484.58	1,575.35
Kentucky	327.50	351.89	625.99	318.60	381.36	843.00
Mississippi	440.32	920.78	538.00	522.74	795.98	1,179.26
Tennessee	335.38	915.56	506.43	471.10	606.27	573.04
West South Central:						
Arkansas	374.40	1,034.85	594.37	379.78	475.53	691.61
Louisiana	441.77	630.72	574.21	483.35	655.16	1,102.64
Oklahoma	530.41	487.39	490.88	473.61	915.58	1,207.38
Texas	243.85	450.68	326.54	356.63	288.96	345.01
Mountain:						
Arizona	321.20	769.56	696.22	586.60	366.86	405.27
Colorado	437.66	1,004.09	429.27	392.57	908.62	1,055.80
Idaho	492.70	592.44	720.25	465.21	949.40	535.91
Montana	529.90	1,119.89	762.36	858.49	528.49	1,072.24
Nevada	359.92	711.98	676.02	378.06	519.06	696.12
New Mexico	311.57	555.03	312.30	317.41	508.49	73.77
Utah	462.70	441.11	319.15	675.91	647.44	1,177.16
Wyoming	574.81	920.40	972.10	568.16	879.08	1,807.35
Pacific:						
Alaska	493.16	585.77	515.35	959.75	928.55	1,211.35
California	512.38	615.59	148.48	305.99	617.13	2,370.93
Hawaii	600.36	462.35	700.17	606.05	760.35	1,870.49
Oregon	372.56	434.48	510.89	412.66	750.78	900.92
Washington	442.35	1,002.57	575.35	616.72	390.78	704.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 X.E.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,035	780	2,200	3,500	5,200	7,600
New England:						
Connecticut	4,000	910 *	2,500	3,600	4,400	7,100
Maine	3,884	1,300	1,700	3,700	4,700	7,300
Massachusetts	3,580	280 *	1,900	3,500	4,900	6,900
New Hampshire	3,932	290 *	2,400	3,600	5,200	6,700
Rhode Island	3,991	1,200 *	2,400	4,000	5,000	6,800
Vermont	4,444	1,400 *	3,100	3,800	5,300	7,300
Middle Atlantic:						
New Jersey	4,534	30 *	2,400	3,900	5,800	7,900
New York	3,703	0	1,800	3,300	4,700	7,500
Pennsylvania	3,611	240 *	1,900	3,000	4,600	6,600
East North Central:						
Illinois	3,928	1,200	2,400	3,700	4,900	6,800
Indiana	3,618	0	1,400 *	3,100	5,100	7,100
Michigan	3,479	840 *	2,000	3,300	4,100	6,400
Ohio	3,737	710 *	2,400	3,300	4,700	7,100
Wisconsin	3,412	820 *	1,900	3,000	4,400	6,000
West North Central:						
Iowa	3,876	970 *	2,300	3,500	4,700	6,700
Kansas	4,299	1,200 *	2,700	3,900	5,500	7,600
Minnesota	4,347	1,400	2,800	4,100	5,200	7,400
Missouri	4,540	1,100 *	3,000	4,100	6,100	7,500
Nebraska	4,256	1,600 *	2,700	3,600	5,500	7,500
North Dakota	3,383	30 *	1,700	3,000	4,600	6,200
South Dakota	4,339	1,500 *	2,700	4,400	5,900	6,600
South Atlantic:						
Delaware	4,360	1,500 *	2,100	3,900	5,400	8,500
District of Columbia	4,297	0	1,600	3,400	5,800	9,200
Florida	4,987	830 *	2,500	4,300	6,800	10,000
Georgia	3,982	1,200	2,000	3,500	5,200	7,300
Maryland	4,130	750 *	2,200	3,300	6,000	8,100
North Carolina	4,272	1,500	2,500	3,500	5,800	8,000
South Carolina	5,161	2,000	2,600	4,400	6,000	9,600
Virginia	3,788	910 *	2,300	3,000	5,000	6,800
West Virginia	4,191	0	2,000	3,100	5,000	8,900
East South Central:						
Alabama	4,392	1,800	2,900	4,300	5,400	7,500
Kentucky	3,642	1,200 *	2,200	3,300	4,400	6,600
Mississippi	4,427	910	2,200	3,700	5,200	7,700
Tennessee	3,961	1,400	2,000	3,300	5,100	7,500
West South Central:						
Arkansas	3,897	1,200	2,400	3,300	5,100	7,300
Louisiana	4,446	500 *	2,700	3,700	6,000	8,100
Oklahoma	3,949	320 *	2,200	3,700	5,100	7,000
Texas	4,258	600 *	2,300	3,600	6,000	8,800
Mountain:						
Arizona	4,014	1,000 *	2,300	3,600	4,900	6,800
Colorado	5,260	1,600	2,500	3,700	6,600	10,000
Idaho	3,642	490	1,200 *	3,000	4,400	6,900
Montana	3,659	0	2,000	3,300	4,900	7,200
Nevada	4,000	1,400	2,000	3,200	5,800	8,000
New Mexico	4,441	1,100 *	2,600	3,600	5,800	7,100
Utah	3,649	1,300	2,300	3,200	4,800	6,500
Wyoming	3,818	290 *	1,900	2,700	5,100	7,500
Pacific:						
Alaska	4,577	820 *	2,300	3,700	5,600	9,900
California	3,871	520 *	1,900	3,400	4,600	7,800
Hawaii	3,959	270 *	1,900	3,800	5,500	7,800
Oregon	3,325	0	1,200	3,100	4,800	6,600
Washington	3,564	0	1,500 *	2,900	4,500	8,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.E.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	51.66	99.88	51.68	42.40	57.65	128.00
New England:						
Connecticut	237.57	380.25 *	237.34	228.36	211.25	749.73
Maine	219.69	283.38	263.46	319.10	414.69	655.63
Massachusetts	244.04	317.38 *	341.16	308.22	475.58	420.42
New Hampshire	221.77	256.83 *	309.49	240.09	336.50	316.11
Rhode Island	205.70	437.89 *	207.12	336.51	204.10	350.35
Vermont	216.60	501.72 *	170.92	340.00	208.00	334.84
Middle Atlantic:						
New Jersey	319.93	408.61 *	309.04	341.73	366.72	982.43
New York	172.05	264.86	286.16	150.66	168.35	693.05
Pennsylvania	237.43	195.60 *	254.64	183.51	238.23	595.20
East North Central:						
Illinois	149.29	251.81	193.45	121.10	204.96	446.53
Indiana	342.61	--	598.32 *	358.33	412.30	800.79
Michigan	183.45	290.36 *	224.29	123.48	168.84	608.85
Ohio	235.06	448.96 *	194.13	205.83	503.30	723.78
Wisconsin	177.19	290.56 *	278.83	250.57	304.74	279.91
West North Central:						
Iowa	195.01	388.67 *	292.43	96.44	241.81	629.41
Kansas	198.85	504.99 *	212.29	196.79	262.79	552.14
Minnesota	216.94	359.54	319.42	291.30	248.78	578.14
Missouri	200.68	466.58 *	222.19	302.86	343.36	375.85
Nebraska	248.23	572.27 *	235.42	153.75	437.87	457.79
North Dakota	182.35	242.55 *	261.95	214.34	337.04	488.83
South Dakota	237.97	577.61 *	213.76	434.25	341.43	387.65
South Atlantic:						
Delaware	252.24	526.04 *	324.13	400.99	373.12	1,626.07
District of Columbia	352.09	381.03	338.28	274.44	584.18	1,310.62
Florida	340.79	437.72 *	267.62	427.92	613.24	869.16
Georgia	281.60	304.07	329.41	356.42	318.05	786.45
Maryland	280.58	237.74 *	408.44	366.50	490.09	412.09
North Carolina	243.14	430.83	222.55	181.08	528.25	709.14
South Carolina	405.31	306.05	213.38	264.18	571.46	1,825.33
Virginia	238.58	304.41 *	212.93	192.48	453.65	540.91
West Virginia	471.49	452.24	361.42	294.56	618.81	1,554.81
East South Central:						
Alabama	210.92	483.64	429.09	203.15	611.12	618.71
Kentucky	168.41	457.47 *	170.56	109.42	335.82	688.85
Mississippi	535.18	227.06	354.20	228.87	554.08	1,758.02
Tennessee	285.07	230.04	137.77	272.69	416.73	1,200.10
West South Central:						
Arkansas	213.81	209.16	297.72	186.03	451.83	773.56
Louisiana	263.38	408.66 *	323.04	222.02	486.23	708.54
Oklahoma	312.18	384.74 *	222.37	340.82	443.50	1,046.16
Texas	218.87	334.27 *	218.79	183.55	358.09	814.78
Mountain:						
Arizona	220.56	348.70 *	273.72	199.12	438.09	811.61
Colorado	852.52	460.95	304.51	308.77	848.98	--
Idaho	431.43	--	568.55 *	406.52	604.70	1,248.83
Montana	294.85	416.14	590.54	328.44	647.19	778.32
Nevada	247.97	380.53	280.94	213.94	572.17	321.99
New Mexico	296.97	415.68 *	432.80	55.54	259.44	812.48
Utah	192.70	359.45	180.55	176.04	384.58	361.53
Wyoming	315.29	338.43 *	193.91	362.20	820.26	761.02
Pacific:						
Alaska	312.06	269.91 *	432.78	277.66	283.04	1,024.82
California	180.81	219.32 *	286.53	211.98	208.03	453.27
Hawaii	252.22	247.76 *	396.26	378.32	539.89	478.67
Oregon	197.88	177.47	327.42	391.43	190.86	369.36
Washington	379.03	407.40	561.59 *	352.17	495.78	1,154.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.E.2 Employer cost distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	10,156	4,200	7,200	10,000	13,000	16,000
New England:						
Connecticut	11,701	6,100	8,700	11,000	14,000	19,000
Maine	10,947	6,200	8,400	11,000	12,000	18,000
Massachusetts	10,895	6,200	8,600	11,000	13,000	16,000
New Hampshire	12,448	5,200	8,600	12,000	16,000	18,000
Rhode Island	10,889	6,200	9,300	10,000	13,000	14,000
Vermont	11,792	5,400	8,600	13,000	15,000	17,000
Middle Atlantic:						
New Jersey	10,789	5,000	8,000	11,000	14,000	16,000
New York	11,798	6,100	8,600	12,000	14,000	18,000
Pennsylvania	10,459	4,500	7,500	11,000	13,000	17,000
East North Central:						
Illinois	11,324	5,400	8,500	11,000	15,000	18,000
Indiana	10,635	4,300	7,800	11,000	14,000	16,000
Michigan	10,508	5,100	7,900	10,000	13,000	15,000
Ohio	10,004	3,400	6,900	10,000	13,000	15,000
Wisconsin	10,993	5,500	7,900	11,000	14,000	16,000
West North Central:						
Iowa	9,037	1,300 *	5,800	9,500	12,000	15,000
Kansas	9,732	3,600	7,100	9,500	13,000	16,000
Minnesota	9,822	5,200	7,000	9,700	12,000	14,000
Missouri	9,425	4,200	6,800	8,500	12,000	15,000
Nebraska	10,490	5,400	7,700	10,000	13,000	15,000
North Dakota	10,744	5,100	8,400	11,000	12,000	17,000
South Dakota	9,903	4,800	7,300	10,000	12,000	15,000
South Atlantic:						
Delaware	9,146	4,000 *	7,100	8,600	11,000	14,000
District of Columbia	10,383	3,500	7,100	10,000	13,000	18,000
Florida	8,926	3,500	6,800	8,900	12,000	13,000
Georgia	9,458	2,700	5,600	9,300	13,000	15,000
Maryland	10,710	4,100	7,600	10,000	12,000	18,000
North Carolina	9,215	4,200	6,000	9,400	11,000	14,000
South Carolina	9,833	4,500 *	6,600	10,000	13,000	14,000
Virginia	9,427	3,700	6,200	9,300	12,000	15,000
West Virginia	11,360	3,800	7,800	12,000	14,000	19,000
East South Central:						
Alabama	8,803	3,100	6,000	9,400	11,000	14,000
Kentucky	10,312	5,200	7,600	10,000	12,000	15,000
Mississippi	8,986	2,900 *	5,600	9,900	12,000	14,000
Tennessee	9,256	3,500	6,400	9,700	12,000	14,000
West South Central:						
Arkansas	8,976	4,400	5,500	8,400	12,000	14,000
Louisiana	8,683	3,100	4,900	7,700	11,000	16,000
Oklahoma	9,820	5,000	6,900	9,500	12,000	15,000
Texas	9,891	4,300	6,500	9,900	13,000	16,000
Mountain:						
Arizona	8,852	3,400	6,500	9,600	11,000	13,000
Colorado	9,425	2,400	6,500	9,700	12,000	14,000
Idaho	8,717	3,200	6,300	8,600	11,000	14,000
Montana	9,883	4,100	6,100	9,400	12,000	15,000
Nevada	8,968	3,000	6,000	8,900	12,000	14,000
New Mexico	9,160	4,700	6,600	9,100	12,000	14,000
Utah	10,313	4,700	7,900	9,600	13,000	15,000
Wyoming	11,585	4,300	9,000	12,000	15,000	16,000
Pacific:						
Alaska	12,698	6,200	8,700	13,000	15,000	20,000
California	10,627	4,100	7,400	10,000	13,000	17,000
Hawaii	10,317	4,800	6,900	10,000	12,000	16,000
Oregon	10,439	5,200	7,800	10,000	13,000	15,000
Washington	9,854	4,800	6,800	11,000	13,000	15,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.E.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	98.61	116.33	100.34	88.63	103.82	167.68
New England:						
Connecticut	437.17	731.43	533.82	287.58	331.16	1,420.59
Maine	332.01	408.02	499.20	238.98	604.35	1,415.99
Massachusetts	528.86	616.81	433.55	396.16	801.06	1,982.61
New Hampshire	485.68	517.65	404.56	667.32	685.84	822.38
Rhode Island	337.60	670.76	373.97	492.26	632.50	788.06
Vermont	380.94	779.79	807.78	370.39	548.01	605.40
Middle Atlantic:						
New Jersey	366.26	976.96	650.01	240.48	629.34	676.49
New York	429.16	426.57	450.15	239.13	644.80	1,319.98
Pennsylvania	412.86	1,231.46	604.15	333.44	723.11	756.71
East North Central:						
Illinois	399.34	549.43	378.26	314.57	739.16	1,365.05
Indiana	524.21	849.58	670.68	679.94	916.75	691.17
Michigan	343.31	589.50	519.46	412.12	431.93	529.11
Ohio	509.07	849.79	976.93	674.86	723.10	760.19
Wisconsin	368.57	368.80	423.49	395.33	618.16	982.23
West North Central:						
Iowa	524.86	1,128.26 *	735.30	594.29	796.29	329.74
Kansas	338.01	625.91	451.80	301.55	511.48	190.96
Minnesota	454.15	675.87	893.96	663.34	495.99	659.77
Missouri	363.86	604.28	418.78	511.41	362.48	992.84
Nebraska	362.13	549.03	361.81	310.84	759.73	768.01
North Dakota	311.62	720.48	483.86	417.86	354.52	1,242.00
South Dakota	396.46	552.72	714.00	501.41	617.88	586.70
South Atlantic:						
Delaware	727.72	1,722.17 *	689.72	921.26	812.76	877.76
District of Columbia	608.32	877.69	1,037.25	656.41	1,052.80	1,814.82
Florida	284.39	408.51	496.63	550.87	335.15	601.78
Georgia	597.86	670.63	1,224.96	647.34	668.49	1,109.15
Maryland	586.17	820.41	512.05	441.04	796.76	2,145.44
North Carolina	350.98	532.86	607.71	510.08	398.90	777.09
South Carolina	441.25	1,394.67 *	454.29	713.82	168.47	682.72
Virginia	464.97	223.58	810.65	478.87	813.77	827.48
West Virginia	744.61	787.50	1,328.88	370.14	1,120.52	1,913.22
East South Central:						
Alabama	507.18	910.58	582.87	982.91	703.76	1,034.53
Kentucky	305.54	393.10	584.70	350.80	432.34	1,056.59
Mississippi	520.96	1,136.56 *	704.18	730.98	689.90	694.05
Tennessee	370.91	585.38	843.64	510.08	486.68	726.73
West South Central:						
Arkansas	368.81	528.77	348.28	592.55	425.48	1,212.45
Louisiana	530.44	647.78	605.20	390.77	658.99	1,188.75
Oklahoma	371.06	369.34	553.07	276.92	893.80	913.55
Texas	317.72	153.21	576.09	346.18	409.65	513.14
Mountain:						
Arizona	390.26	821.29	755.58	609.12	501.86	537.54
Colorado	730.99	--	928.15	521.06	455.99	1,092.33
Idaho	413.99	894.25	880.62	309.36	578.44	1,218.22
Montana	644.22	1,123.21	793.83	946.08	1,011.80	1,831.96
Nevada	354.77	668.45	490.47	516.17	456.81	567.64
New Mexico	359.06	604.29	570.17	439.74	423.17	1,095.06
Utah	426.95	356.19	652.02	488.82	429.61	714.19
Wyoming	528.98	507.94	795.04	708.87	553.89	1,557.40
Pacific:						
Alaska	473.12	745.72	618.82	512.39	886.58	1,084.08
California	538.19	500.59	361.20	315.58	498.36	2,615.64
Hawaii	697.27	277.13	888.56	536.89	834.34	2,402.97
Oregon	410.80	462.82	627.92	554.03	430.71	1,319.47
Washington	456.56	1,367.73	747.34	823.14	476.42	856.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.F.1 Deductible distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,945	490	960	1,500	2,800	4,000
New England:						
Connecticut	1,976	490	700	1,500	2,900	4,000
Maine	2,295	440	810 *	1,900	3,000	4,700
Massachusetts	1,636	450	930	1,500	2,000	2,900
New Hampshire	2,415	470	1,300	1,900	3,000	4,700
Rhode Island	1,949	460	790	1,900	2,500	3,000
Vermont	2,059	250	740	1,900	2,900	4,500
Middle Atlantic:						
New Jersey	1,694	430	870	1,500	2,400	2,900
New York	1,821	400	690	1,400	2,500	3,500
Pennsylvania	1,674	300	700	1,500	2,300	3,000
East North Central:						
Illinois	1,802	390	850	1,500	2,500	3,400
Indiana	2,164	620	1,200	1,800	2,900	3,800
Michigan	1,697	460	770	1,500	2,400	3,100
Ohio	2,003	560	960	1,700	2,800	3,400
Wisconsin	2,267	460	1,100	1,900	3,000	4,600
West North Central:						
Iowa	2,140	680	1,000	1,800	2,800	4,000
Kansas	2,017	460	930	1,900	2,800	3,500
Minnesota	2,310	670	1,300	2,200	2,900	4,000
Missouri	2,195	720	1,200	1,900	2,800	3,900
Nebraska	2,115	900	980	1,700	2,800	3,500
North Dakota	1,840	380	790	1,500	2,800	3,200
South Dakota	2,364	690	1,400	2,200	2,900	3,900
South Atlantic:						
Delaware	1,897	420	660	1,500	2,700	3,500
District of Columbia	1,432	290	440	960	2,000	2,900
Florida	2,147	510	1,000	1,800	2,900	4,000
Georgia	1,987	660	920	1,600	2,800	3,500
Maryland	1,610	340	720	1,400	2,100	2,900
North Carolina	2,263	770	1,400	1,900	2,800	4,500
South Carolina	2,032	500	950	1,700	2,800	4,000
Virginia	1,844	450	800	1,500	2,500	3,900
West Virginia	2,010	630	970	1,500	2,500	4,000
East South Central:						
Alabama	1,573	400	560	950	2,000	3,600
Kentucky	2,190	690	1,400	1,600	2,800	4,600
Mississippi	1,841	410	780	1,400	2,000	4,200
Tennessee	2,153	510	920	1,800	2,900	4,000
West South Central:						
Arkansas	1,820	500	960	1,500	2,400	3,400
Louisiana	1,818	440	750	1,400	2,500	3,800
Oklahoma	2,029	480	970	1,500	2,900	3,900
Texas	2,153	470	940	1,700	2,900	4,200
Mountain:						
Arizona	2,161	480	1,000	1,800	2,900	3,900
Colorado	2,053	570	980	1,500	2,900	4,000
Idaho	2,058	500	910	1,900	2,900	3,500
Montana	2,517	500	1,400	2,400	3,200	4,800
Nevada	1,820	400	940	1,400	2,500	3,300
New Mexico	2,080	380	960	1,500	2,800	4,600
Utah	1,856	470	980	1,700	2,400	3,000
Wyoming	1,899	670	960	1,500	2,400	3,600
Pacific:						
Alaska	2,102	460	900	1,800	2,900	4,500
California	1,718	400	730	1,500	2,100	3,100
Hawaii	1,346	100	180	950	2,300	3,000
Oregon	2,068	450	940	1,500	2,900	4,700
Washington	1,740	410	770	1,400	2,300	3,300

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.F.1 Standard errors for deductible distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	17.62	29.21	42.72	17.10	70.66	119.44
New England:						
Connecticut	76.54	62.48	51.56	132.31	130.52	213.23
Maine	202.56	76.15	264.66 *	269.28	329.84	217.82
Massachusetts	82.06	63.79	120.87	117.98	123.80	157.63
New Hampshire	121.87	117.01	152.07	127.79	115.83	222.51
Rhode Island	107.68	53.46	84.68	128.75	103.62	113.07
Vermont	96.23	--	103.32	139.24	118.20	400.06
Middle Atlantic:						
New Jersey	95.98	73.62	182.72	140.69	137.93	185.06
New York	92.25	47.86	78.26	63.34	125.30	413.26
Pennsylvania	76.72	59.02	77.77	121.86	123.77	130.26
East North Central:						
Illinois	70.40	64.96	77.86	114.90	128.41	128.37
Indiana	79.33	61.49	119.77	107.50	144.15	234.33
Michigan	89.68	77.56	109.65	29.25	157.84	141.17
Ohio	79.36	64.76	59.09	99.39	137.54	302.61
Wisconsin	125.57	63.49	159.83	98.65	206.65	281.00
West North Central:						
Iowa	85.31	80.74	63.66	107.47	119.75	255.53
Kansas	87.28	61.24	103.58	129.11	117.35	147.10
Minnesota	101.52	77.72	130.46	152.63	42.17	279.13
Missouri	75.26	65.28	117.37	108.54	87.51	291.31
Nebraska	95.56	55.04	55.04	121.54	88.53	213.11
North Dakota	84.97	61.30	113.43	125.17	79.86	160.65
South Dakota	106.67	122.31	135.29	135.03	114.07	173.02
South Atlantic:						
Delaware	122.29	27.99	124.30	154.90	149.22	421.46
District of Columbia	84.42	15.09	34.97	116.90	127.23	128.16
Florida	85.59	116.23	115.79	113.71	111.23	362.81
Georgia	108.21	63.56	78.14	153.41	80.70	214.02
Maryland	92.47	54.95	119.99	122.66	161.55	129.68
North Carolina	97.05	97.12	65.66	116.37	114.58	328.82
South Carolina	108.28	69.20	128.54	106.12	208.45	378.63
Virginia	116.11	68.84	54.35	81.29	267.59	386.20
West Virginia	96.53	100.30	83.65	51.12	172.40	391.88
East South Central:						
Alabama	105.28	41.98	37.63	182.23	139.74	252.84
Kentucky	86.60	75.62	122.98	112.07	111.93	313.80
Mississippi	116.16	120.39	37.22	130.38	111.02	458.60
Tennessee	106.70	60.80	94.17	129.84	122.56	196.81
West South Central:						
Arkansas	82.74	48.14	71.62	118.57	147.22	220.79
Louisiana	103.01	44.95	74.91	128.56	230.63	309.07
Oklahoma	92.07	--	89.87	112.37	211.03	151.65
Texas	75.87	47.28	59.00	120.87	103.83	206.72
Mountain:						
Arizona	101.78	66.07	211.60	109.31	162.04	265.21
Colorado	96.09	72.13	69.98	62.86	115.88	367.87
Idaho	87.73	91.79	61.11	108.78	243.64	218.63
Montana	111.52	48.53	145.25	207.22	162.62	244.25
Nevada	91.62	22.89	121.32	117.79	198.90	264.09
New Mexico	211.84	68.69	70.52	184.23	251.27	562.07
Utah	108.14	103.98	136.78	127.47	131.04	116.05
Wyoming	90.74	124.50	109.87	118.19	206.26	244.71
Pacific:						
Alaska	108.68	96.19	60.39	108.36	204.44	226.52
California	76.19	48.57	111.42	107.47	114.59	238.52
Hawaii	121.68	14.12	14.12	269.00	295.28	55.77
Oregon	112.98	48.27	117.37	120.65	160.27	329.27
Washington	94.70	51.44	125.22	119.08	140.02	423.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.F.2 Deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	3,722	980	1,600	3,000	5,000	7,500
New England:						
Connecticut	3,520	1,200	1,400	2,900	4,200	7,000
Maine	3,198	830	910	2,000 *	4,600	7,500
Massachusetts	3,355	620	2,000	2,900	4,000	5,800
New Hampshire	4,464	930	2,400	3,800	5,800	8,700
Rhode Island	3,566	780	1,000	2,900	4,900	7,700
Vermont	3,770	720	1,400	2,800	5,500	8,000
Middle Atlantic:						
New Jersey	3,436	830	1,200	2,900	4,900	5,900
New York	3,207	750	1,200	2,800	4,600	5,900
Pennsylvania	3,177	700	1,400	2,900	4,000	5,900
East North Central:						
Illinois	3,723	560	1,400	2,900	5,000	8,600
Indiana	4,193	1,000	1,900	3,600	5,700	7,300
Michigan	3,217	820	1,400	2,900	4,500	6,100
Ohio	3,671	960	1,900	3,100	4,700	6,500
Wisconsin	4,180	770	1,800	3,400	5,700	8,700
West North Central:						
Iowa	4,128	1,200	1,900	3,100	5,600	8,000
Kansas	3,765	900	1,900	2,900	5,000	7,000
Minnesota	4,581	1,400	2,700	4,000	5,900	8,100
Missouri	4,128	950	2,000	3,900	5,000	7,600
Nebraska	4,075	1,200	2,000	3,000	5,800	7,300
North Dakota	3,521	690	1,500	2,900	5,100	6,200
South Dakota	4,301	730	2,000	4,000	5,800	6,900
South Atlantic:						
Delaware	3,593	740	1,100	2,800	5,800	6,900
District of Columbia	3,010	540	800	2,000	3,900	6,900
Florida	3,894	990	1,900	3,600	5,000	6,700
Georgia	4,307	750	1,900	3,800	5,600	9,900
Maryland	3,380	730	1,400	2,900	4,900	5,900
North Carolina	3,879	1,200	2,000	2,900	4,900	7,400
South Carolina	3,607	990	1,400	3,000	4,800	7,800
Virginia	3,386	790	1,400	2,900	4,100	7,000
West Virginia	4,083	660	1,900	3,900	5,800	7,800
East South Central:						
Alabama	2,979	910	1,200	2,100	3,900	7,000
Kentucky	4,011	840	2,100	3,000	5,700	7,800
Mississippi	3,361	850	1,300	2,800	4,100	7,100
Tennessee	3,778	910	1,400	2,900	5,600	7,900
West South Central:						
Arkansas	3,554	970	1,900	2,900	4,800	6,200
Louisiana	3,937	920	1,800	3,000	5,300	7,700
Oklahoma	4,126	900	1,400	2,900	6,400	8,000
Texas	4,029	980	1,500	3,000	5,800	8,000
Mountain:						
Arizona	4,992	1,000	2,300	4,000	8,600	8,800
Colorado	4,417	1,400	2,000	4,000	5,800	7,600
Idaho	3,414	890 *	1,600	2,900	5,100	5,900
Montana	3,807	980	1,900	2,900	5,600	6,900
Nevada	3,556	1,000	1,800	2,900	4,700	6,800
New Mexico	4,149	980	2,000	3,800	5,500	7,900
Utah	3,948	1,400	2,300	3,300	4,800	7,400
Wyoming	4,228	1,400	2,000	3,600	5,700	7,800
Pacific:						
Alaska	3,905	670	1,800	2,900	5,700	7,900
California	3,420	660	1,500	2,900	4,300	6,000
Hawaii	3,248	310	440 *	2,400	6,000	7,000
Oregon	3,480	810	1,500	2,900	4,600	6,000
Washington	3,265	720	1,800	2,900	3,700	5,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.F.2 Standard errors for deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	51.60	55.20	99.10	37.39	123.77	247.84
New England:						
Connecticut	160.00	142.97	21.88	348.72	371.26	453.13
Maine	479.63	153.41	153.41	739.28 *	720.11	1,110.58
Massachusetts	230.18	172.22	358.30	249.88	258.13	485.17
New Hampshire	253.54	--	304.88	299.63	256.02	737.04
Rhode Island	333.45	84.72	84.72	457.39	440.01	952.22
Vermont	246.30	77.48	184.19	253.94	488.37	953.19
Middle Atlantic:						
New Jersey	343.59	225.66	134.19	493.39	356.03	380.03
New York	157.62	118.78	127.09	220.30	266.57	253.56
Pennsylvania	156.53	136.11	127.53	245.49	247.09	247.53
East North Central:						
Illinois	242.64	95.00	297.82	245.05	381.45	983.41
Indiana	217.32	116.61	126.73	388.34	278.74	668.27
Michigan	214.20	126.97	181.47	145.91	576.39	287.00
Ohio	165.41	101.29	296.66	146.10	403.05	303.87
Wisconsin	292.80	163.88	364.78	258.67	592.74	735.46
West North Central:						
Iowa	224.50	213.96	68.50	264.47	455.28	790.65
Kansas	210.92	120.84	246.19	235.60	418.93	344.75
Minnesota	234.13	367.67	240.21	273.60	116.63	685.51
Missouri	197.42	174.57	287.42	254.33	251.20	807.69
Nebraska	208.32	163.58	187.59	163.20	238.20	382.30
North Dakota	218.47	132.94	232.68	300.73	228.71	272.77
South Dakota	292.06	--	458.54	453.54	246.90	232.93
South Atlantic:						
Delaware	335.21	104.13	219.98	725.33	348.11	740.41
District of Columbia	283.49	82.12	72.92	391.07	285.49	594.41
Florida	178.68	124.28	150.52	263.10	363.20	450.91
Georgia	420.36	54.22	405.13	368.56	545.06	1,215.83
Maryland	233.21	161.72	153.41	435.08	467.67	264.46
North Carolina	242.88	295.76	198.69	234.04	501.26	1,007.16
South Carolina	281.80	88.86	210.68	272.91	585.27	780.51
Virginia	262.78	--	247.77	265.17	515.68	516.83
West Virginia	298.24	120.13	242.84	340.80	441.86	869.66
East South Central:						
Alabama	180.16	130.38	71.50	218.87	363.08	582.84
Kentucky	219.06	92.86	388.00	266.71	329.41	807.10
Mississippi	252.09	78.73	195.64	174.30	472.76	1,136.40
Tennessee	365.98	--	342.18	337.86	748.93	634.56
West South Central:						
Arkansas	192.30	226.10	146.58	248.31	391.31	261.58
Louisiana	246.94	149.07	276.66	268.35	389.26	631.63
Oklahoma	325.03	--	172.45	495.37	663.48	487.29
Texas	185.94	70.94	120.20	237.35	262.19	400.15
Mountain:						
Arizona	810.87	299.44	654.75	761.76	--	--
Colorado	226.25	160.17	292.76	292.45	244.71	632.52
Idaho	265.61	293.59 *	196.26	469.43	517.32	257.98
Montana	267.10	255.22	246.38	493.37	491.18	296.63
Nevada	227.93	114.49	187.23	258.94	578.98	563.09
New Mexico	261.46	191.81	224.34	497.08	213.49	1,033.91
Utah	214.64	167.25	239.89	239.09	380.90	697.13
Wyoming	253.14	226.46	284.25	266.43	498.24	579.52
Pacific:						
Alaska	345.02	70.83	404.83	186.11	561.80	1,031.86
California	206.17	118.55	145.21	159.07	421.73	391.80
Hawaii	415.40	35.25	418.35 *	613.58	871.98	405.07
Oregon	272.70	156.24	170.25	239.62	643.01	619.77
Washington	187.10	115.66	351.35	244.61	241.88	956.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 X.G.1 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,594	2,100	3,000	4,500	6,300	6,900
New England:						
Connecticut	4,304	1,900	2,900	3,900	6,000	6,600
Maine	4,423	2,000	3,000	4,000	6,000	6,700
Massachusetts	4,420	1,900	2,500	4,500	6,000	6,800
New Hampshire	5,178	2,300	3,400	6,000	6,600	7,100
Rhode Island	3,677	1,800	1,900	3,000	5,000	6,500
Vermont	4,375	1,500	2,500	4,000	6,000	7,100
Middle Atlantic:						
New Jersey	4,556	2,400	3,200	4,200	5,400	6,600
New York	4,468	2,000	2,900	4,000	6,300	7,000
Pennsylvania	4,576	1,500	2,700	4,500	6,500	7,100
East North Central:						
Illinois	4,071	1,800	3,000	3,900	5,000	6,300
Indiana	4,695	2,900	3,500	4,500	6,000	6,500
Michigan	5,129	2,500	3,400	5,500	6,600	7,200
Ohio	4,452	1,900	3,100	4,000	5,500	6,900
Wisconsin	4,453	2,000	2,900	4,500	6,000	6,700
West North Central:						
Iowa	4,312	1,700	2,800	3,800	6,000	6,700
Kansas	4,406	1,700	2,900	4,300	6,000	6,500
Minnesota	4,461	2,400	3,200	4,400	5,700	6,500
Missouri	4,854	2,500	3,500	4,800	6,300	6,800
Nebraska	4,362	2,400	2,900	4,000	6,000	6,600
North Dakota	3,866	1,400	2,500	3,400	5,500	6,500
South Dakota	4,901	2,700	3,200	4,900	6,200	7,100
South Atlantic:						
Delaware	4,484	2,000	2,800	4,000	6,300	7,300
District of Columbia	3,662	1,400	2,300	3,400	4,900	6,000
Florida	4,898	2,600	3,400	4,900	6,300	6,700
Georgia	4,935	2,400	3,300	5,000	6,400	7,400
Maryland	4,060	1,800	2,800	3,500	5,000	6,600
North Carolina	4,863	2,800	3,400	4,700	6,400	7,300
South Carolina	5,257	3,000	3,600	4,900	6,900	7,700
Virginia	4,646	2,800	3,800	4,300	5,900	6,600
West Virginia	4,542	2,000	2,900	4,300	6,100	6,800
East South Central:						
Alabama	4,883	2,500	3,100	4,800	6,600	6,800
Kentucky	4,603	2,500	3,800	4,300	6,000	6,500
Mississippi	4,499	1,500	2,400	4,800	6,200	7,100
Tennessee	4,586	2,400	3,100	4,900	5,900	6,500
West South Central:						
Arkansas	4,303	1,800	2,500	4,300	5,900	6,800
Louisiana	4,665	1,900	2,900	4,500	6,300	7,400
Oklahoma	4,656	2,800	3,000	4,500	6,300	6,900
Texas	4,808	2,000	3,500	4,900	6,300	6,900
Mountain:						
Arizona	4,830	2,800	3,500	4,900	5,900	6,600
Colorado	4,511	2,300	3,200	4,000	5,800	6,500
Idaho	5,225	2,900	3,900	5,000	6,600	7,400
Montana	4,547	2,500	3,300	4,900	5,400	6,700
Nevada	5,039	2,600	3,300	4,800	6,600	7,300
New Mexico	4,242	1,800	2,800	3,900	5,200	6,900
Utah	4,841	2,500	3,500	4,800	6,300	7,200
Wyoming	4,541	1,800	3,200	4,200	6,000	6,900
Pacific:						
Alaska	4,775	2,600	3,300	4,800	6,000	6,900
California	4,455	1,900	3,000	4,000	6,300	7,400
Hawaii	3,329	2,100	2,400	2,500	4,500	5,500
Oregon	4,835	2,300	2,900	4,800	6,400	7,300
Washington	4,314	2,200	2,900	3,900	6,000	6,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

**Table X.G.1 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	25.29	68.54	63.46	126.61	26.52	16.35
New England:						
Connecticut	112.70	257.50	147.74	71.02	260.93	86.98
Maine	246.34	262.42	497.59	275.53	259.94	70.17
Massachusetts	189.63	271.85	91.47	374.19	331.38	243.25
New Hampshire	162.52	184.81	255.89	280.37	104.62	139.39
Rhode Island	145.52	228.72	228.72	142.03	383.45	221.21
Vermont	155.42	72.03	243.93	293.09	390.27	260.03
Middle Atlantic:						
New Jersey	181.18	104.19	217.05	239.31	348.24	454.68
New York	113.74	130.18	114.01	134.86	214.49	169.23
Pennsylvania	156.50	153.57	241.85	348.55	82.61	152.21
East North Central:						
Illinois	97.73	137.53	136.36	116.60	167.42	87.86
Indiana	106.29	223.65	185.18	247.70	234.72	99.09
Michigan	142.79	272.10	231.69	335.79	58.88	154.17
Ohio	129.14	151.59	164.02	131.91	279.27	161.20
Wisconsin	144.93	162.52	197.96	258.76	183.66	115.42
West North Central:						
Iowa	136.95	120.55	176.86	136.38	326.57	101.31
Kansas	149.45	207.96	302.10	224.29	359.75	59.23
Minnesota	124.30	210.48	132.81	234.16	227.49	86.85
Missouri	129.62	226.79	193.10	243.33	133.15	89.36
Nebraska	131.39	233.51	114.79	134.07	255.04	196.62
North Dakota	137.06	191.93	158.43	232.50	292.63	108.80
South Dakota	130.69	136.79	228.86	254.69	166.63	151.83
South Atlantic:						
Delaware	180.53	287.78	225.52	193.20	475.31	295.15
District of Columbia	132.43	27.98	200.52	275.28	242.75	203.18
Florida	98.98	207.51	141.44	234.55	123.19	75.82
Georgia	198.18	108.44	380.46	269.66	193.91	239.41
Maryland	117.34	101.49	131.20	223.97	147.92	99.61
North Carolina	127.42	208.11	125.49	260.59	188.78	124.98
South Carolina	181.79	226.37	244.79	214.65	282.37	195.93
Virginia	126.48	358.53	252.25	133.05	335.22	79.31
West Virginia	188.08	233.34	302.68	204.81	318.01	141.30
East South Central:						
Alabama	192.50	351.35	188.90	501.39	174.22	181.38
Kentucky	103.63	140.69	149.86	213.45	259.99	128.69
Mississippi	186.22	135.80	166.95	451.59	191.86	173.89
Tennessee	129.17	152.14	236.08	264.53	219.93	23.55
West South Central:						
Arkansas	175.76	170.54	257.79	329.87	314.74	143.01
Louisiana	190.51	234.74	250.94	283.62	283.59	344.49
Oklahoma	161.36	245.75	243.34	275.31	376.88	112.86
Texas	101.62	267.83	134.95	219.48	95.26	127.73
Mountain:						
Arizona	153.40	205.90	250.45	152.06	279.36	125.78
Colorado	118.12	142.47	309.16	198.65	297.38	54.77
Idaho	142.07	177.41	133.40	215.15	228.10	198.32
Montana	119.50	284.65	153.32	240.23	255.63	92.58
Nevada	138.63	186.98	221.76	292.02	129.69	304.25
New Mexico	201.49	262.07	272.89	234.03	411.94	251.36
Utah	118.51	195.47	231.04	229.87	270.53	183.35
Wyoming	203.17	184.17	510.35	216.04	368.13	202.02
Pacific:						
Alaska	135.56	188.85	167.48	239.29	266.86	146.25
California	98.75	137.85	136.10	122.95	156.72	181.53
Hawaii	114.40	47.89	87.88	87.88	361.26	146.96
Oregon	154.83	216.60	139.54	248.24	150.42	181.35
Washington	154.64	86.35	178.05	131.61	338.43	106.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 X.G.2 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	8,867	4,400	6,000	8,000	12,000	14,000
New England:						
Connecticut	8,509	5,500	6,800	7,600	10,000	13,000
Maine	7,805	3,400	5,700	7,000	9,700	13,000
Massachusetts	8,515	3,200	4,800	7,900	12,000	13,000
New Hampshire	10,075	4,800	6,700	10,000	13,000	14,000
Rhode Island	7,786	3,900	4,900	6,900	9,900	13,000
Vermont	7,725	3,300	4,300	6,800	9,900	13,000
Middle Atlantic:						
New Jersey	8,290	4,700	5,200	7,500	10,000	13,000
New York	8,494	4,000	5,700	7,400	12,000	13,000
Pennsylvania	9,207	3,400	5,800	9,000	13,000	14,000
East North Central:						
Illinois	8,350	3,600	5,500	7,900	12,000	13,000
Indiana	9,160	5,600	6,900	7,900	12,000	13,000
Michigan	9,879	4,300	5,900	9,900	14,000	15,000
Ohio	8,853	4,200	5,900	8,000	11,000	14,000
Wisconsin	8,217	3,000	4,500	7,800	11,000	13,000
West North Central:						
Iowa	7,843	3,600	5,700	6,700	10,000	13,000
Kansas	8,468	4,000	5,900	8,400	11,000	13,000
Minnesota	8,458	3,800	6,300	8,000	11,000	13,000
Missouri	9,149	4,900	6,400	8,600	12,000	13,000
Nebraska	8,088	3,700	5,700	7,300	10,000	13,000
North Dakota	6,934	2,900	4,900	5,900	8,700	12,000
South Dakota	8,981	3,400	5,700	8,600	12,000	14,000
South Atlantic:						
Delaware	8,136	4,000	5,700	6,900	12,000	14,000
District of Columbia	7,412	2,900	4,800	6,700	9,700	12,000
Florida	10,158	5,600	7,600	10,000	13,000	15,000
Georgia	9,897	4,800	7,400	9,800	13,000	14,000
Maryland	7,964	3,600	5,300	7,900	10,000	13,000
North Carolina	8,744	4,600	6,000	7,900	12,000	14,000
South Carolina	9,545	4,900	6,300	9,400	13,000	15,000
Virginia	8,890	5,100	6,600	8,000	12,000	13,000
West Virginia	9,657	5,100	5,900	8,800	13,000	15,000
East South Central:						
Alabama	9,904	4,900	6,300	10,000	13,000	14,000
Kentucky	8,474	4,600	6,300	8,000	9,900	13,000
Mississippi	9,264	3,700	6,400	9,600	12,000	14,000
Tennessee	8,624	4,800	5,500	7,600	12,000	13,000
West South Central:						
Arkansas	9,055	3,700	5,800	8,800	12,000	15,000
Louisiana	9,031	2,800	5,600	8,600	13,000	15,000
Oklahoma	9,582	5,200	5,900	8,800	13,000	14,000
Texas	9,519	4,900	6,900	9,700	13,000	14,000
Mountain:						
Arizona	9,752	5,700	6,600	10,000	13,000	13,000
Colorado	8,866	4,800	5,800	8,000	11,000	13,000
Idaho	10,018	6,000	7,000	10,000	13,000	14,000
Montana	8,879	4,500	6,400	8,600	11,000	14,000
Nevada	10,034	5,800	8,000	9,600	13,000	14,000
New Mexico	8,470	4,700	5,700	7,500	9,900	14,000
Utah	8,598	4,600	5,900	7,900	10,000	13,000
Wyoming	8,457	4,500	6,300	7,900	9,800	13,000
Pacific:						
Alaska	9,596	3,900	6,600	9,300	13,000	14,000
California	8,305	3,900	5,900	7,300	12,000	13,000
Hawaii	7,735	3,500	6,300	7,500	8,300	12,000
Oregon	9,050	4,100	5,600	9,200	12,000	13,000
Washington	8,154	3,000	5,900	6,900	11,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

**Table X.G.2 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2020**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	68.81	127.51	184.89	119.61	203.97	73.49
New England:						
Connecticut	185.75	387.79	276.15	110.33	679.76	272.78
Maine	633.60	--	--	921.24	976.52	370.88
Massachusetts	490.56	512.55	411.67	974.64	622.31	797.67
New Hampshire	317.07	267.66	521.21	571.34	510.38	264.29
Rhode Island	417.55	459.17	459.61	563.94	857.40	667.41
Vermont	407.77	772.63	416.98	420.68	773.91	308.00
Middle Atlantic:						
New Jersey	492.53	321.13	545.36	1,051.13	646.25	329.59
New York	267.11	696.31	228.40	270.34	457.20	221.25
Pennsylvania	340.57	296.75	549.13	702.07	154.88	412.89
East North Central:						
Illinois	299.28	199.54	445.14	234.33	616.46	256.52
Indiana	242.93	261.04	376.51	210.55	536.35	220.51
Michigan	441.41	509.34	363.08	1,109.48	442.42	570.76
Ohio	339.35	426.43	546.05	357.05	792.25	419.04
Wisconsin	350.79	301.78	508.17	494.20	800.58	470.27
West North Central:						
Iowa	261.33	259.81	273.18	224.77	1,032.59	148.36
Kansas	270.84	426.43	508.48	380.52	467.88	321.63
Minnesota	396.22	--	725.63	533.83	760.18	476.64
Missouri	348.36	866.88	238.51	542.77	677.17	234.26
Nebraska	341.08	273.01	480.51	390.47	741.70	524.92
North Dakota	301.15	438.91	370.88	154.07	286.06	709.20
South Dakota	486.69	--	981.99	656.09	502.57	423.47
South Atlantic:						
Delaware	419.64	942.67	365.70	523.60	1,277.84	425.83
District of Columbia	318.04	--	382.72	272.48	496.27	661.71
Florida	313.55	318.41	426.68	475.49	289.67	751.55
Georgia	408.19	750.19	636.85	738.51	448.14	741.06
Maryland	293.06	317.65	402.75	641.33	324.05	391.03
North Carolina	292.12	247.00	463.57	762.77	640.54	339.97
South Carolina	475.81	1,274.19	469.01	666.45	570.43	524.85
Virginia	360.31	1,164.48	390.55	323.98	628.88	257.04
West Virginia	319.76	458.86	448.14	543.75	274.65	244.62
East South Central:						
Alabama	419.97	927.07	566.20	767.69	440.16	341.00
Kentucky	316.24	885.88	381.63	269.29	359.47	482.50
Mississippi	440.49	1,007.01	840.41	491.84	684.00	420.50
Tennessee	435.43	489.02	264.39	1,001.07	751.89	162.42
West South Central:						
Arkansas	500.65	398.48	538.31	715.62	877.29	838.09
Louisiana	498.65	372.08	740.70	725.08	774.84	698.14
Oklahoma	424.14	462.58	597.40	631.19	402.24	319.68
Texas	225.29	482.03	322.55	341.75	499.88	283.35
Mountain:						
Arizona	675.84	608.36	489.74	1,507.27	2,049.26	2,049.26
Colorado	312.04	322.13	200.61	395.07	593.73	292.10
Idaho	400.57	812.55	251.16	526.98	965.17	803.45
Montana	301.61	1,086.56	620.82	480.86	732.64	308.48
Nevada	285.89	494.86	362.01	362.35	360.51	239.71
New Mexico	329.62	495.88	236.54	133.95	678.33	805.25
Utah	291.96	356.92	325.45	293.10	466.41	687.00
Wyoming	301.71	507.99	567.54	332.44	433.59	750.09
Pacific:						
Alaska	465.31	556.44	199.37	623.34	442.76	626.63
California	257.57	294.18	340.90	331.59	599.20	219.81
Hawaii	306.37	--	955.15	426.70	857.59	600.07
Oregon	444.88	589.62	633.58	860.15	573.63	324.62
Washington	452.57	--	761.09	861.70	808.31	578.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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