

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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	7,380	4,700	5,900	7,100	8,600	10,000
New England:						
Connecticut	7,717	4,800	6,200	7,600	9,100	11,000
Maine	7,677	4,900	6,200	7,400	8,900	11,000
Massachusetts	8,088	5,500	6,500	7,500	9,200	11,000
New Hampshire	7,963	5,200	6,500	7,700	9,500	11,000
Rhode Island	8,125	5,600	6,800	7,900	9,600	11,000
Vermont	8,050	5,200	6,700	8,100	9,500	11,000
Middle Atlantic:						
New Jersey	7,641	5,100	5,900	7,200	9,400	10,000
New York	8,542	5,500	6,700	8,000	10,000	12,000
Pennsylvania	7,438	4,900	6,000	7,200	8,500	10,000
East North Central:						
Illinois	7,395	4,200	5,900	7,100	8,600	10,000
Indiana	7,635	5,100	5,900	7,300	8,700	11,000
Michigan	7,204	4,400	5,500	6,900	8,300	11,000
Ohio	7,095	4,700	5,800	7,000	8,200	9,900
Wisconsin	7,254	4,800	5,900	7,200	8,300	10,000
West North Central:						
Iowa	6,999	4,300	5,800	6,900	7,900	9,800
Kansas	6,889	3,900	5,700	6,800	8,300	10,000
Minnesota	7,448	5,000	6,400	7,100	8,500	9,800
Missouri	7,239	5,000	6,000	6,800	8,200	10,000
Nebraska	7,774	5,200	6,400	7,400	8,800	11,000
North Dakota	7,298	4,500	6,000	7,200	8,700	10,000
South Dakota	7,338	4,900	6,000	7,200	8,300	9,800
South Atlantic:						
Delaware	7,906	4,900	6,100	7,600	9,200	12,000
District of Columbia	8,379	5,200	6,300	7,600	9,500	13,000
Florida	7,372	4,700	5,700	7,200	8,800	10,000
Georgia	7,285	4,700	6,000	7,300	8,500	9,600
Maryland	7,272	4,800	6,200	6,900	8,000	9,800
North Carolina	7,130	4,300	5,700	6,800	8,700	9,800
South Carolina	7,314	5,100	6,000	7,100	8,300	10,000
Virginia	7,324	4,800	5,900	7,200	8,500	9,800
West Virginia	8,046	4,800	6,200	7,800	10,000	11,000
East South Central:						
Alabama	6,719	4,300	5,700	6,700	7,700	9,200
Kentucky	7,319	4,800	6,100	7,300	8,300	9,900
Mississippi	7,008	4,500	5,700	6,700	8,300	10,000
Tennessee	6,741	4,000	5,400	6,600	8,000	9,400
West South Central:						
Arkansas	6,340	4,500	4,900	6,000	7,300	8,800
Louisiana	6,785	4,500	5,400	6,700	7,800	9,300
Oklahoma	7,081	4,500	5,700	7,200	8,100	10,000
Texas	7,183	4,500	5,900	7,100	8,300	10,000
Mountain:						
Arizona	6,728	4,200	5,300	6,600	7,900	9,300
Colorado	6,909	4,300	5,700	6,700	8,200	9,100
Idaho	6,734	4,300	5,200	6,600	7,800	9,700
Montana	7,306	4,600	5,900	7,400	8,600	10,000
Nevada	6,748	4,000	5,000	6,400	8,100	9,900
New Mexico	7,566	4,700	6,000	7,400	8,600	11,000
Utah	6,707	3,300	4,900	6,500	8,200	9,900
Wyoming	7,920	4,600	6,200	7,600	9,300	12,000
Pacific:						
Alaska	9,037	5,800	6,800	8,200	11,000	13,000
California	7,574	4,700	5,800	7,000	8,700	11,000
Hawaii	6,573	3,300	5,200	6,600	7,500	9,300
Oregon	7,418	4,500	5,900	7,400	9,200	9,700
Washington	7,571	4,800	6,100	7,100	8,800	11,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	36.74	51.68	28.24	30.80	55.75	91.41
New England:						
Connecticut	193.24	297.91	271.68	154.17	400.80	468.05
Maine	182.44	218.15	179.32	122.59	337.36	498.23
Massachusetts	204.23	350.83	94.28	203.11	349.31	372.62
New Hampshire	179.78	198.18	244.12	175.24	436.22	321.50
Rhode Island	243.26	306.10	159.36	294.27	540.55	509.03
Vermont	212.54	589.28	207.58	137.22	444.01	366.28
Middle Atlantic:						
New Jersey	227.69	165.72	203.34	362.30	383.85	517.36
New York	149.01	169.87	89.53	172.38	316.67	364.20
Pennsylvania	150.08	166.91	240.68	186.60	270.27	373.19
East North Central:						
Illinois	192.55	344.28	132.99	123.77	135.99	223.44
Indiana	204.34	203.79	157.00	263.35	354.35	582.49
Michigan	231.30	158.14	241.81	187.82	509.52	797.21
Ohio	146.70	205.59	168.52	138.45	227.35	323.71
Wisconsin	171.01	284.56	217.28	249.60	263.68	449.84
West North Central:						
Iowa	173.64	437.73	273.48	89.51	150.44	411.37
Kansas	193.96	447.34	219.62	216.46	209.70	495.75
Minnesota	157.16	235.84	184.59	74.95	231.07	260.01
Missouri	141.51	154.40	192.35	172.17	290.69	391.67
Nebraska	202.18	179.28	231.82	121.71	412.18	588.80
North Dakota	189.79	395.54	242.64	159.42	307.96	435.09
South Dakota	138.41	160.00	202.71	154.02	190.56	273.92
South Atlantic:						
Delaware	251.27	399.29	246.69	216.85	564.14	550.88
District of Columbia	278.40	218.84	165.03	144.76	635.58	726.25
Florida	201.96	248.80	307.55	196.13	258.02	346.41
Georgia	172.36	301.72	256.48	231.61	226.83	318.77
Maryland	195.83	269.80	210.33	112.50	326.38	582.98
North Carolina	182.36	432.60	158.45	225.78	207.87	408.24
South Carolina	176.94	285.19	200.31	177.56	231.46	757.22
Virginia	158.64	145.92	226.72	219.02	240.45	332.17
West Virginia	235.98	319.98	225.62	254.45	353.90	415.40
East South Central:						
Alabama	151.95	355.76	232.97	180.90	195.45	365.76
Kentucky	176.03	328.08	242.60	122.70	161.35	533.52
Mississippi	196.31	448.14	233.97	228.76	341.51	482.19
Tennessee	160.38	352.51	271.32	213.06	213.69	367.71
West South Central:						
Arkansas	155.53	224.21	188.13	137.72	281.98	217.48
Louisiana	145.04	298.26	167.23	243.17	208.75	299.08
Oklahoma	169.35	364.85	204.21	140.70	250.41	601.32
Texas	126.40	213.92	105.44	153.50	180.93	245.61
Mountain:						
Arizona	170.21	316.45	225.43	208.73	233.47	449.82
Colorado	193.84	298.75	220.99	293.10	250.69	423.38
Idaho	179.27	301.75	276.93	173.70	224.75	467.27
Montana	180.32	399.85	170.86	215.03	290.53	591.88
Nevada	211.29	405.74	262.43	262.75	308.58	487.82
New Mexico	178.57	385.90	131.44	221.31	246.62	245.09
Utah	205.47	268.21	342.15	223.10	225.86	404.12
Wyoming	232.22	553.20	243.30	177.18	330.77	459.40
Pacific:						
Alaska	396.95	596.57	323.65	236.56	814.44	1,382.50
California	172.05	119.51	117.86	121.08	236.98	707.04
Hawaii	166.70	548.67	157.35	178.32	154.74	403.46
Oregon	337.17	564.35	332.25	414.17	476.25	1,484.08
Washington	219.39	255.34	161.70	220.32	367.79	651.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,643	0	700	1,400	2,200	3,300
New England:						
Connecticut	1,848	0	880	1,500	2,200	3,600
Maine	1,613	0	800	1,300	2,200	3,100
Massachusetts	1,979	480 *	1,200	1,800	2,600	3,700
New Hampshire	1,863	0	1,100	1,700	2,400	3,700
Rhode Island	2,034	0	1,000	1,800	2,600	3,700
Vermont	1,755	0	1,100	1,700	2,400	3,200
Middle Atlantic:						
New Jersey	1,733	70 *	990	1,500	2,300	3,100
New York	1,705	0	750	1,400	2,200	3,600
Pennsylvania	1,678	0	770	1,400	2,400	3,400
East North Central:						
Illinois	1,778	110 *	880	1,600	2,300	3,400
Indiana	1,733	380	860	1,400	2,100	3,500
Michigan	1,614	180 *	810	1,400	2,200	3,200
Ohio	1,755	400 *	880	1,500	2,300	3,300
Wisconsin	1,840	490	1,000	1,600	2,300	3,200
West North Central:						
Iowa	1,895	270 *	920	1,600	2,200	3,800
Kansas	1,458	0	530	1,200	2,100	2,900
Minnesota	1,490	80 *	910	1,300	1,900	2,700
Missouri	1,721	0	910	1,500	2,200	3,200
Nebraska	1,953	130 *	860	1,700	2,700	3,600
North Dakota	1,485	0	450 *	1,400	2,000	3,200
South Dakota	1,683	0	750	1,500	2,200	3,500
South Atlantic:						
Delaware	1,813	0	620 *	1,500	2,400	3,700
District of Columbia	1,549	0	410 *	1,300	2,200	3,300
Florida	1,684	260 *	780	1,500	2,200	3,200
Georgia	1,696	0	890	1,500	2,300	3,200
Maryland	1,659	0	630	1,500	2,300	3,300
North Carolina	1,560	310 *	770	1,300	2,100	3,000
South Carolina	1,553	360 *	770	1,200	1,900	3,000
Virginia	1,741	0	760	1,500	2,400	3,700
West Virginia	1,858	0	580	1,400	2,400	3,500
East South Central:						
Alabama	1,514	0	750	1,400	2,000	3,000
Kentucky	1,646	70 *	870	1,600	2,300	2,900
Mississippi	1,653	0	660	1,500	2,200	3,600
Tennessee	1,710	440 *	860	1,400	2,000	3,600
West South Central:						
Arkansas	1,698	240 *	730	1,300	2,100	3,600
Louisiana	1,766	0	910	1,400	2,400	3,400
Oklahoma	1,507	0	640	1,300	1,900	3,000
Texas	1,569	0	670	1,400	2,200	3,100
Mountain:						
Arizona	1,630	0	780	1,500	2,100	2,800
Colorado	1,483	0	650	1,300	1,900	3,300
Idaho	1,179	0	0	980	1,700	2,500
Montana	1,219	0	310 *	990	1,600	2,800
Nevada	1,480	210 *	520	1,100	1,800	3,100
New Mexico	1,773	0	800	1,500	2,400	3,700
Utah	1,497	0	680	1,400	2,000	2,600
Wyoming	1,309	0	190 *	1,100	1,700	2,900
Pacific:						
Alaska	1,554	0	700	1,600	2,100	2,700
California	1,640	0	470 *	1,300	2,300	3,500
Hawaii	970	0	0	470 *	1,600	2,800
Oregon	969	0	0	680 *	1,500	2,400
Washington	1,314	0	280 *	980	1,800	3,200

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	19.27	42.63	15.90	21.33	27.94	34.76
New England:						
Connecticut	171.73	103.07	173.63	150.39	128.57	480.55
Maine	91.58	124.81	77.13	51.24	136.09	184.33
Massachusetts	99.40	154.03 *	151.85	107.80	169.72	181.43
New Hampshire	107.32	196.61	125.26	72.74	186.85	338.91
Rhode Island	112.40	141.77	174.59	111.14	236.90	531.12
Vermont	81.44	100.87	143.51	88.02	98.30	185.56
Middle Atlantic:						
New Jersey	95.00	160.49 *	145.16	123.72	95.71	159.13
New York	82.65	112.07	85.90	39.08	127.44	196.52
Pennsylvania	90.21	137.36	106.09	64.29	152.32	304.49
East North Central:						
Illinois	74.76	110.48 *	50.28	78.67	80.92	298.50
Indiana	96.73	69.50	99.96	75.95	121.70	281.75
Michigan	90.70	129.93 *	90.04	112.23	121.49	271.36
Ohio	86.60	133.32 *	93.43	82.63	152.51	238.97
Wisconsin	98.63	78.69	107.99	83.10	163.40	156.87
West North Central:						
Iowa	161.04	142.41 *	114.13	71.08	165.91	943.36
Kansas	109.30	119.83	122.75	92.11	143.35	305.19
Minnesota	61.70	152.64 *	73.64	70.74	117.46	157.82
Missouri	85.57	158.39	136.83	85.49	93.16	187.14
Nebraska	139.33	125.03 *	140.32	173.05	288.68	354.64
North Dakota	94.11	105.26	178.76 *	95.40	134.48	182.72
South Dakota	83.71	161.79	111.80	59.11	177.70	182.49
South Atlantic:						
Delaware	166.58	161.92	207.58 *	152.26	137.43	504.81
District of Columbia	120.70	104.84	156.97 *	83.83	328.08	373.47
Florida	99.08	128.88 *	67.58	124.99	151.54	333.15
Georgia	100.60	159.04	118.48	120.47	83.07	237.56
Maryland	109.04	104.81	89.94	174.63	206.41	199.83
North Carolina	79.54	104.96 *	119.31	48.15	149.38	234.19
South Carolina	100.59	131.38 *	63.24	104.43	148.57	347.86
Virginia	100.13	76.76	121.68	81.53	145.87	349.14
West Virginia	201.34	82.56	165.02	106.32	147.62	462.15
East South Central:						
Alabama	76.76	77.65	139.39	108.43	97.40	200.75
Kentucky	80.65	82.37 *	148.34	171.84	104.18	196.17
Mississippi	121.54	118.17	149.57	87.15	191.28	444.78
Tennessee	100.97	154.67 *	76.11	99.64	223.23	338.98
West South Central:						
Arkansas	100.35	153.57 *	51.81	139.43	161.99	379.11
Louisiana	138.37	193.70	251.29	69.02	191.87	161.53
Oklahoma	103.68	99.50	170.09	71.65	129.82	289.26
Texas	61.72	85.61	67.92	93.65	102.77	166.02
Mountain:						
Arizona	125.43	131.81	117.26	134.22	168.03	316.55
Colorado	92.36	100.29	126.43	108.36	131.79	262.89
Idaho	87.58	107.84	107.84	114.00	125.58	167.63
Montana	93.50	129.22	130.68 *	89.26	133.43	259.40
Nevada	129.70	105.70 *	36.34	130.43	151.09	282.29
New Mexico	103.92	132.17	110.67	109.85	196.01	317.85
Utah	92.64	88.68	116.38	87.16	111.18	145.47
Wyoming	106.03	126.08	159.82 *	80.76	141.44	287.11
Pacific:						
Alaska	105.21	165.11	129.62	197.09	105.11	161.76
California	92.82	119.27	149.16 *	72.50	149.66	233.21
Hawaii	88.70	91.64	91.64	146.97 *	241.44	225.88
Oregon	153.20	174.37	174.37	239.01 *	194.37	260.24
Washington	128.49	119.33	127.18 *	115.03	177.53	526.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	5,737	2,900	4,200	5,600	7,000	8,900
New England:						
Connecticut	5,869	2,600	4,000	6,000	7,200	9,500
Maine	6,064	3,300	4,700	6,100	7,000	8,900
Massachusetts	6,110	3,200	4,700	5,900	7,300	9,600
New Hampshire	6,100	3,000	4,500	6,100	7,300	9,800
Rhode Island	6,090	3,200	4,800	5,900	7,600	8,700
Vermont	6,295	3,100	4,700	6,300	8,000	9,200
Middle Atlantic:						
New Jersey	5,908	3,000	4,200	5,900	7,500	9,200
New York	6,837	3,600	5,300	6,300	8,500	10,000
Pennsylvania	5,760	3,100	4,100	5,600	7,200	8,400
East North Central:						
Illinois	5,617	2,100	4,100	5,600	6,900	8,500
Indiana	5,902	3,000	4,200	5,700	7,200	9,200
Michigan	5,590	2,800	3,900	5,500	6,700	9,000
Ohio	5,340	2,600	4,000	5,300	6,500	8,100
Wisconsin	5,414	2,800	3,900	5,400	6,700	8,100
West North Central:						
Iowa	5,104	1,600 *	3,800	5,200	6,300	7,700
Kansas	5,431	2,200	3,900	5,500	6,900	8,100
Minnesota	5,958	3,200	4,900	5,900	6,700	8,600
Missouri	5,517	2,800	4,000	5,300	6,900	8,300
Nebraska	5,821	3,000	4,300	5,300	6,900	9,100
North Dakota	5,813	3,200	4,100	5,600	6,900	9,200
South Dakota	5,656	3,400	4,400	5,500	6,700	8,100
South Atlantic:						
Delaware	6,093	2,900	4,300	5,900	7,400	10,000
District of Columbia	6,830	3,500	4,900	6,200	8,300	9,800
Florida	5,688	2,800	4,300	5,500	7,100	8,600
Georgia	5,589	2,700	4,300	5,500	6,800	8,500
Maryland	5,613	3,000	4,300	5,300	6,400	8,300
North Carolina	5,570	2,700	4,000	5,400	7,000	8,400
South Carolina	5,761	3,200	4,400	5,600	6,700	8,800
Virginia	5,584	2,900	4,300	5,700	6,700	7,700
West Virginia	6,188	2,800	4,300	6,100	7,900	9,200
East South Central:						
Alabama	5,206	2,500	3,900	5,300	6,000	7,800
Kentucky	5,673	3,000	4,500	5,600	6,800	8,400
Mississippi	5,355	2,400	3,800	5,400	6,700	7,700
Tennessee	5,031	2,700	3,600	4,900	6,300	7,300
West South Central:						
Arkansas	4,643	2,100	3,400	4,300	5,700	7,400
Louisiana	5,019	2,500	3,800	5,000	6,100	7,200
Oklahoma	5,574	2,600	4,300	5,700	6,600	8,000
Texas	5,614	3,000	3,900	5,400	6,800	8,700
Mountain:						
Arizona	5,098	2,400	4,000	5,100	6,000	7,500
Colorado	5,427	3,100	4,000	5,100	6,700	7,500
Idaho	5,556	2,700	4,300	5,600	6,800	8,400
Montana	6,087	3,500	4,700	6,000	7,100	8,600
Nevada	5,267	2,300	3,600	5,000	6,400	8,300
New Mexico	5,793	2,700	4,400	5,700	6,800	9,800
Utah	5,210	1,300	3,400	5,100	6,700	8,400
Wyoming	6,612	3,000	4,700	6,200	8,400	11,000
Pacific:						
Alaska	7,483	3,600	5,300	6,500	8,900	12,000
California	5,934	2,800	4,100	5,400	7,200	9,800
Hawaii	5,603	2,400	4,100	5,400	6,600	8,300
Oregon	6,450	3,000	4,500	6,600	8,500	9,600
Washington	6,257	3,600	4,800	5,900	7,500	9,100

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	35.79	66.37	36.43	42.49	56.01	107.65
New England:						
Connecticut	226.02	455.08	366.83	185.18	419.14	368.20
Maine	185.26	229.35	279.49	164.96	258.09	419.35
Massachusetts	203.04	368.74	293.83	180.86	283.08	374.09
New Hampshire	197.74	432.21	276.33	328.85	189.80	592.92
Rhode Island	266.36	383.33	301.06	184.20	610.25	476.24
Vermont	207.30	346.23	227.91	266.11	330.56	283.89
Middle Atlantic:						
New Jersey	231.18	323.05	317.69	262.18	552.88	354.27
New York	143.37	188.64	145.37	175.32	296.42	208.93
Pennsylvania	163.19	149.13	226.39	205.41	235.83	327.08
East North Central:						
Illinois	206.20	434.94	190.34	133.41	167.19	286.66
Indiana	222.49	284.83	249.53	153.52	277.11	798.09
Michigan	218.34	161.88	185.06	218.13	386.54	718.98
Ohio	152.98	355.19	270.75	172.81	184.00	392.83
Wisconsin	159.52	304.53	202.87	182.29	195.79	490.36
West North Central:						
Iowa	192.75	566.09 *	295.28	140.99	199.87	307.15
Kansas	203.81	348.23	307.27	287.85	227.66	549.75
Minnesota	162.02	240.50	219.24	70.11	218.89	442.49
Missouri	176.39	239.72	216.29	236.23	259.74	390.73
Nebraska	267.68	375.91	128.69	344.30	567.03	604.81
North Dakota	195.83	99.11	269.23	190.52	283.67	494.65
South Dakota	127.58	131.24	191.40	143.85	140.10	268.58
South Atlantic:						
Delaware	234.33	158.40	335.62	280.15	378.95	813.18
District of Columbia	230.83	317.50	138.36	173.83	661.19	494.98
Florida	182.55	365.36	120.95	241.52	392.70	204.05
Georgia	180.16	335.00	208.57	263.06	258.00	424.48
Maryland	225.37	224.56	219.89	295.60	191.56	725.63
North Carolina	177.81	257.85	196.01	205.25	316.31	440.89
South Carolina	192.69	359.74	185.81	154.81	246.21	769.88
Virginia	167.30	215.26	297.32	188.26	241.08	253.89
West Virginia	187.28	420.43	274.95	235.01	212.39	372.66
East South Central:						
Alabama	166.94	222.22	287.10	210.41	171.76	506.53
Kentucky	177.88	231.17	282.93	180.90	323.12	373.95
Mississippi	198.69	369.68	228.48	289.27	324.85	477.60
Tennessee	133.82	248.46	232.41	155.97	221.88	227.75
West South Central:						
Arkansas	152.72	510.90	155.89	273.75	275.32	285.52
Louisiana	139.59	277.53	207.76	275.66	151.49	238.09
Oklahoma	157.80	263.86	254.09	156.52	184.37	459.66
Texas	129.60	208.41	157.26	183.84	220.41	282.29
Mountain:						
Arizona	152.93	320.54	363.88	131.69	182.68	367.16
Colorado	174.22	162.53	214.55	290.49	251.24	334.52
Idaho	172.07	354.69	281.87	227.29	204.44	388.96
Montana	189.21	508.71	173.67	193.95	207.01	424.05
Nevada	244.60	331.78	283.74	204.25	459.52	523.52
New Mexico	180.16	297.18	163.86	241.29	369.06	352.24
Utah	220.69	331.74	394.12	239.71	241.91	271.13
Wyoming	257.27	372.07	258.12	259.28	596.47	223.13
Pacific:						
Alaska	415.85	382.45	232.57	399.12	487.63	1,486.22
California	148.86	196.87	125.30	192.12	224.83	513.35
Hawaii	186.79	260.68	319.97	206.62	220.41	456.55
Oregon	465.84	394.47	446.83	632.65	693.46	--
Washington	208.43	245.85	184.97	219.46	319.32	787.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	21,381	14,000	17,000	21,000	25,000	29,000
New England:						
Connecticut	24,018	14,000	20,000	25,000	28,000	32,000
Maine	21,630	16,000	18,000	21,000	25,000	29,000
Massachusetts	22,163	15,000	18,000	22,000	25,000	30,000
New Hampshire	24,297	15,000	21,000	24,000	27,000	32,000
Rhode Island	22,381	17,000	19,000	22,000	24,000	31,000
Vermont	23,447	16,000	20,000	23,000	27,000	33,000
Middle Atlantic:						
New Jersey	22,094	15,000	18,000	21,000	26,000	31,000
New York	23,450	16,000	18,000	23,000	28,000	34,000
Pennsylvania	21,531	15,000	18,000	21,000	25,000	29,000
East North Central:						
Illinois	20,878	11,000	17,000	22,000	25,000	29,000
Indiana	21,281	11,000	17,000	20,000	25,000	29,000
Michigan	20,142	14,000	17,000	19,000	23,000	30,000
Ohio	21,102	13,000	18,000	21,000	25,000	28,000
Wisconsin	21,166	14,000	18,000	21,000	24,000	27,000
West North Central:						
Iowa	20,567	12,000	18,000	21,000	24,000	27,000
Kansas	19,237	8,200	15,000	19,000	24,000	26,000
Minnesota	21,327	14,000	18,000	21,000	26,000	28,000
Missouri	21,827	14,000	18,000	22,000	26,000	29,000
Nebraska	21,685	15,000	18,000	22,000	24,000	30,000
North Dakota	20,922	15,000	18,000	20,000	24,000	28,000
South Dakota	21,301	16,000	18,000	21,000	25,000	29,000
South Atlantic:						
Delaware	22,079	13,000	17,000	22,000	26,000	30,000
District of Columbia	24,455	16,000	20,000	24,000	30,000	33,000
Florida	21,184	13,000	16,000	20,000	25,000	29,000
Georgia	22,282	15,000	19,000	23,000	26,000	28,000
Maryland	21,648	14,000	18,000	22,000	25,000	28,000
North Carolina	22,737	14,000	19,000	22,000	26,000	33,000
South Carolina	19,453	13,000	17,000	20,000	23,000	25,000
Virginia	21,348	14,000	17,000	21,000	25,000	30,000
West Virginia	23,384	13,000	19,000	23,000	27,000	34,000
East South Central:						
Alabama	19,539	13,000	16,000	19,000	23,000	26,000
Kentucky	21,531	16,000	18,000	21,000	25,000	28,000
Mississippi	20,373	14,000	16,000	20,000	25,000	27,000
Tennessee	19,593	12,000	16,000	19,000	24,000	27,000
West South Central:						
Arkansas	18,339	12,000	14,000	17,000	22,000	27,000
Louisiana	19,305	13,000	16,000	19,000	23,000	26,000
Oklahoma	20,108	14,000	17,000	21,000	23,000	25,000
Texas	21,288	14,000	18,000	21,000	25,000	28,000
Mountain:						
Arizona	20,117	13,000	17,000	21,000	23,000	26,000
Colorado	20,771	13,000	18,000	21,000	24,000	28,000
Idaho	19,788	12,000	16,000	20,000	23,000	27,000
Montana	20,921	15,000	17,000	22,000	23,000	26,000
Nevada	20,103	12,000	15,000	21,000	24,000	29,000
New Mexico	20,431	9,800	16,000	20,000	24,000	31,000
Utah	19,844	13,000	16,000	19,000	22,000	26,000
Wyoming	22,390	14,000	19,000	23,000	26,000	30,000
Pacific:						
Alaska	23,438	17,000	20,000	23,000	26,000	31,000
California	21,830	13,000	18,000	21,000	25,000	30,000
Hawaii	18,539	9,600	14,000	20,000	22,000	26,000
Oregon	20,916	14,000	17,000	21,000	24,000	28,000
Washington	21,914	15,000	19,000	21,000	25,000	30,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	111.48	207.07	146.91	83.58	127.92	236.42
New England:						
Connecticut	753.83	1,022.48	1,249.80	665.49	1,544.94	980.98
Maine	455.43	1,259.51	389.55	537.91	882.40	1,034.11
Massachusetts	534.11	1,362.55	1,063.83	541.08	978.23	1,533.24
New Hampshire	864.39	1,587.16	1,420.16	744.04	1,275.79	1,875.36
Rhode Island	728.14	614.81	711.37	461.86	1,391.68	--
Vermont	904.02	1,471.40	1,143.54	550.79	2,318.78	3,215.67
Middle Atlantic:						
New Jersey	687.64	1,486.13	776.86	882.35	1,460.75	1,507.23
New York	602.84	1,173.92	722.95	569.74	1,184.24	953.18
Pennsylvania	543.59	1,258.21	505.09	508.73	1,268.39	810.55
East North Central:						
Illinois	604.44	664.52	1,340.56	636.14	352.03	819.51
Indiana	787.10	885.00	1,017.84	978.56	920.22	1,703.05
Michigan	555.74	961.43	393.69	669.75	1,049.55	1,671.79
Ohio	460.37	1,845.79	613.65	353.72	594.90	956.47
Wisconsin	416.78	1,024.12	581.02	525.82	597.16	824.65
West North Central:						
Iowa	569.45	1,370.15	933.75	419.68	468.55	1,406.33
Kansas	694.78	2,126.91	859.70	645.74	833.00	670.02
Minnesota	708.06	1,195.87	797.53	476.78	1,495.36	2,049.72
Missouri	554.75	1,417.55	883.36	546.76	880.74	1,230.17
Nebraska	568.64	1,260.07	493.48	492.12	739.31	2,187.58
North Dakota	430.54	851.66	399.39	545.45	593.16	1,188.20
South Dakota	459.29	861.25	255.93	765.02	636.92	758.23
South Atlantic:						
Delaware	740.34	1,422.30	698.67	611.26	1,618.92	938.00
District of Columbia	678.69	1,204.47	635.66	998.13	1,198.15	1,231.77
Florida	740.20	2,625.09	1,157.77	854.15	1,079.95	1,054.74
Georgia	510.17	1,032.84	625.59	546.00	915.52	856.68
Maryland	761.34	2,144.12	691.05	780.27	645.97	1,853.89
North Carolina	777.22	730.01	801.70	622.87	1,218.06	2,305.26
South Carolina	493.97	1,482.84	602.95	721.58	494.53	589.16
Virginia	526.27	785.51	737.90	688.02	902.13	1,010.90
West Virginia	734.48	3,475.66	1,537.70	779.71	569.78	2,370.45
East South Central:						
Alabama	432.88	701.10	892.72	470.86	615.16	706.48
Kentucky	810.61	910.56	478.86	1,210.96	1,179.22	1,828.88
Mississippi	538.26	782.14	855.20	917.55	933.69	1,072.59
Tennessee	515.03	1,279.93	656.49	725.85	801.32	928.87
West South Central:						
Arkansas	544.50	1,828.53	490.47	799.96	908.47	1,310.30
Louisiana	554.22	2,409.67	297.65	957.78	847.12	859.87
Oklahoma	439.74	804.47	580.29	576.22	507.66	864.98
Texas	398.21	911.70	628.24	421.97	369.35	801.06
Mountain:						
Arizona	516.66	1,771.66	865.48	643.59	568.83	992.43
Colorado	582.70	1,170.94	783.99	396.51	873.40	1,032.94
Idaho	511.05	1,211.00	767.93	340.51	654.52	1,282.09
Montana	477.47	776.70	1,036.90	902.94	373.65	934.02
Nevada	500.66	392.13	902.16	926.93	629.12	1,582.00
New Mexico	978.40	2,110.87	550.22	303.68	987.72	2,806.47
Utah	481.89	558.45	339.24	729.54	610.79	1,312.01
Wyoming	600.94	2,804.51	1,265.86	703.64	559.42	362.39
Pacific:						
Alaska	737.11	1,476.65	622.20	959.63	1,932.27	2,917.29
California	415.48	872.28	553.98	325.20	610.70	1,026.79
Hawaii	693.72	1,833.76	1,327.36	646.43	563.93	797.12
Oregon	539.98	976.28	672.73	581.59	947.78	1,208.94
Washington	721.04	1,139.05	705.84	540.74	1,246.70	1,892.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	6,174	920	3,000	5,100	7,900	13,000
New England:						
Connecticut	6,005	710 *	3,600	5,500	7,300	11,000
Maine	6,540	2,900	3,700	5,800	8,500	12,000
Massachusetts	5,976	2,000 *	3,400	5,400	7,500	11,000
New Hampshire	6,203	3,100	3,800	5,500	6,900	10,000
Rhode Island	6,216	2,700	4,100	5,700	7,500	10,000
Vermont	6,116	360 *	3,700	5,400	7,600	11,000
Middle Atlantic:						
New Jersey	5,402	0	2,500	4,000	7,500	11,000
New York	5,724	0	2,300	4,400	7,500	13,000
Pennsylvania	6,650	0	3,200	5,000	8,400	15,000
East North Central:						
Illinois	5,728	910 *	2,900	4,800	7,500	11,000
Indiana	5,801	960 *	2,100	4,400	6,300	12,000
Michigan	4,072	730 *	1,400	3,000	5,400	8,400
Ohio	5,831	900 *	2,500	4,900	7,800	11,000
Wisconsin	5,490	640 *	2,900	4,900	6,600	11,000
West North Central:						
Iowa	5,442	2,200 *	3,000	5,000	6,700	9,100
Kansas	5,669	0	2,300	4,700	7,400	12,000
Minnesota	5,573	1,600 *	3,400	5,100	7,300	9,300
Missouri	6,831	2,700	4,400	6,000	7,900	12,000
Nebraska	7,230	2,300	3,900	6,300	9,900	13,000
North Dakota	6,146	0	2,900	6,300	8,000	11,000
South Dakota	6,699	3,000 *	4,500	6,400	8,300	11,000
South Atlantic:						
Delaware	6,310	1,300	3,500	5,600	7,900	14,000
District of Columbia	6,996	560 *	3,400	6,700	8,800	14,000
Florida	6,366	960 *	3,700	5,400	8,300	13,000
Georgia	6,387	2,400	3,900	5,500	8,000	12,000
Maryland	6,359	1,700	2,600	5,600	8,700	13,000
North Carolina	7,601	3,100	4,600	6,500	8,700	13,000
South Carolina	5,076	1,500 *	2,800	4,000	6,300	10,000
Virginia	7,037	2,000 *	3,800	6,500	9,200	14,000
West Virginia	6,813	0	1,900	5,800	9,500	13,000
East South Central:						
Alabama	6,246	1,800 *	3,500	5,400	7,300	12,000
Kentucky	5,414	740	2,200 *	5,400	6,600	9,700
Mississippi	6,543	2,100 *	3,500	5,300	8,600	12,000
Tennessee	5,948	1,400	2,900	5,000	7,400	11,000
West South Central:						
Arkansas	6,502	1,800	2,800	5,100	7,900	13,000
Louisiana	6,731	2,800	3,300	5,500	8,600	13,000
Oklahoma	7,222	1,900	4,000	6,500	9,900	13,000
Texas	6,625	1,300	3,200	5,300	8,700	13,000
Mountain:						
Arizona	7,091	2,300	3,900	6,100	8,500	13,000
Colorado	6,544	2,400	3,900	5,500	7,900	13,000
Idaho	6,315	1,600	3,000	5,300	7,400	13,000
Montana	5,801	890	1,900	4,700	8,200	13,000
Nevada	5,818	1,100 *	2,200	4,500	7,400	12,000
New Mexico	6,340	1,800 *	2,800	4,700	7,800	14,000
Utah	6,773	590 *	3,100	5,200	8,100	13,000
Wyoming	4,581	300 *	2,300	4,200	5,700	9,500
Pacific:						
Alaska	6,145	1,200 *	3,400	6,200	7,700	10,000 *
California	6,627	0	2,600	5,200	8,700	15,000
Hawaii	5,950	0	520 *	5,200	8,300	13,000
Oregon	5,943	930 *	2,600	4,300	8,300	13,000
Washington	6,225	0	2,600	5,200	7,300	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	86.77	122.10	100.06	71.82	124.22	307.17
New England:						
Connecticut	446.67	668.96 *	640.89	356.54	800.63	1,261.67
Maine	375.43	491.03	279.34	391.34	502.80	1,272.87
Massachusetts	288.08	668.66 *	364.98	359.19	399.15	764.44
New Hampshire	329.04	881.20	389.73	311.50	567.86	915.53
Rhode Island	296.63	409.79	551.82	218.27	585.06	1,152.45
Vermont	433.87	378.71 *	580.83	362.81	461.08	1,199.87
Middle Atlantic:						
New Jersey	387.19	620.94	672.59	570.28	568.00	890.30
New York	383.55	298.42	587.91	282.95	578.13	1,329.03
Pennsylvania	532.02	608.78	394.99	456.84	770.25	1,652.17
East North Central:						
Illinois	348.58	318.77 *	409.07	268.24	434.50	932.70
Indiana	800.45	366.52 *	609.49	449.99	557.19	2,225.81
Michigan	333.87	365.12 *	365.60	353.68	490.15	949.24
Ohio	507.81	391.39 *	380.26	379.52	605.14	2,398.62
Wisconsin	311.35	532.45 *	399.39	266.58	596.89	998.39
West North Central:						
Iowa	290.99	714.17 *	199.31	317.12	362.00	528.12
Kansas	502.18	215.17	611.85	433.38	746.15	2,054.87
Minnesota	283.44	645.93 *	302.31	261.26	603.01	750.84
Missouri	334.21	543.98	328.36	232.19	317.56	1,466.78
Nebraska	477.43	537.84	397.31	652.84	886.80	1,920.31
North Dakota	355.62	431.38	682.30	256.29	553.06	835.45
South Dakota	304.25	983.18 *	227.92	141.10	485.85	734.24
South Atlantic:						
Delaware	478.35	368.25	696.97	693.73	609.24	1,146.58
District of Columbia	498.84	456.92 *	769.48	512.13	619.69	2,071.95
Florida	403.97	635.10 *	267.36	501.44	777.85	1,558.84
Georgia	326.31	412.27	248.85	380.20	623.91	1,059.76
Maryland	446.15	472.11	535.09	481.48	615.12	1,072.53
North Carolina	352.09	349.27	358.10	327.80	767.60	1,218.79
South Carolina	324.85	609.64 *	264.86	299.25	504.82	1,142.16
Virginia	386.73	707.42 *	390.82	236.83	694.42	1,337.09
West Virginia	842.35	311.22	480.97	582.76	742.54	968.99
East South Central:						
Alabama	366.24	557.67 *	439.69	393.22	680.70	830.41
Kentucky	493.15	--	857.24 *	215.26	379.75	1,671.97
Mississippi	436.63	828.51 *	326.40	277.15	652.42	1,543.80
Tennessee	397.39	382.15	386.05	323.34	567.36	1,181.12
West South Central:						
Arkansas	453.71	525.29	250.27	306.01	719.59	1,953.06
Louisiana	426.25	296.75	431.06	505.20	877.02	686.52
Oklahoma	413.43	530.02	494.85	410.67	895.81	584.40
Texas	336.24	299.15	334.35	313.89	525.74	893.07
Mountain:						
Arizona	550.47	610.34	338.57	517.39	960.97	1,081.60
Colorado	467.96	232.47	344.64	343.30	742.00	2,093.98
Idaho	399.68	444.92	294.92	296.41	529.27	1,121.57
Montana	677.75	255.86	535.87	632.97	1,114.10	2,088.20
Nevada	439.70	476.97 *	295.30	679.31	491.07	1,533.35
New Mexico	501.04	602.08 *	312.68	442.68	974.77	1,623.80
Utah	514.82	502.30 *	483.82	438.27	762.91	2,633.12
Wyoming	325.30	266.00 *	451.39	498.17	414.64	947.51
Pacific:						
Alaska	658.21	411.47 *	734.25	737.25	994.26	3,088.54 *
California	421.84	346.63	497.52	359.66	781.82	819.22
Hawaii	482.49	851.82	863.87 *	267.24	1,164.38	825.53
Oregon	464.75	458.74 *	482.23	422.17	1,062.72	1,177.82
Washington	586.48	428.90	703.68	432.90	540.24	1,908.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	15,207	5,800	11,000	16,000	19,000	23,000
New England:						
Connecticut	18,013	5,200	14,000	18,000	23,000	28,000
Maine	15,090	7,100	12,000	15,000	19,000	23,000
Massachusetts	16,187	9,200	12,000	16,000	20,000	24,000
New Hampshire	18,094	11,000	14,000	19,000	21,000	26,000
Rhode Island	16,165	8,700	14,000	17,000	19,000	25,000
Vermont	17,331	6,900	13,000	18,000	22,000	26,000
Middle Atlantic:						
New Jersey	16,692	7,400	13,000	16,000	20,000	25,000
New York	17,725	7,800	13,000	17,000	21,000	29,000
Pennsylvania	14,881	5,400	11,000	16,000	19,000	23,000
East North Central:						
Illinois	15,150	4,200 *	10,000	16,000	20,000	23,000
Indiana	15,480	5,400	11,000	16,000	20,000	24,000
Michigan	16,070	8,600	12,000	16,000	18,000	23,000
Ohio	15,271	5,800	11,000	16,000	19,000	23,000
Wisconsin	15,676	7,900	12,000	16,000	19,000	22,000
West North Central:						
Iowa	15,125	5,700	11,000	16,000	19,000	21,000
Kansas	13,569	3,500 *	8,400	14,000	19,000	21,000
Minnesota	15,754	7,100	13,000	17,000	19,000	23,000
Missouri	14,996	6,100	11,000	16,000	19,000	22,000
Nebraska	14,454	5,700	11,000	14,000	18,000	23,000
North Dakota	14,776	7,600	11,000	14,000	18,000	24,000
South Dakota	14,601	6,400	11,000	14,000	19,000	23,000
South Atlantic:						
Delaware	15,770	6,300	11,000	15,000	19,000	28,000
District of Columbia	17,459	8,300	12,000	18,000	22,000	26,000
Florida	14,818	5,100 *	11,000	15,000	18,000	24,000
Georgia	15,895	7,500	12,000	18,000	20,000	23,000
Maryland	15,289	5,200	12,000	16,000	19,000	23,000
North Carolina	15,135	5,200	11,000	16,000	19,000	23,000
South Carolina	14,376	6,200	12,000	14,000	18,000	20,000
Virginia	14,311	4,700	10,000	15,000	18,000	21,000
West Virginia	16,571	3,500	12,000	16,000	21,000	27,000
East South Central:						
Alabama	13,294	4,800	9,600	13,000	17,000	21,000
Kentucky	16,117	8,300	12,000	16,000	19,000	26,000
Mississippi	13,830	6,000	10,000	14,000	17,000	21,000
Tennessee	13,645	4,900	9,500	15,000	17,000	20,000
West South Central:						
Arkansas	11,837	4,300	7,500	11,000	16,000	20,000
Louisiana	12,573	5,500	9,500	13,000	16,000	19,000
Oklahoma	12,886	4,000	9,300	13,000	17,000	19,000
Texas	14,663	5,000	10,000	15,000	19,000	22,000
Mountain:						
Arizona	13,026	2,700 *	9,800	14,000	18,000	20,000
Colorado	14,227	4,200 *	10,000	16,000	18,000	21,000
Idaho	13,473	3,900 *	8,300	15,000	18,000	20,000
Montana	15,120	4,900	9,600	17,000	20,000	21,000
Nevada	14,285	5,200	10,000	15,000	18,000	23,000
New Mexico	14,091	4,300	8,200	14,000	17,000	21,000
Utah	13,071	4,500	8,800	14,000	17,000	21,000
Wyoming	17,809	6,600	13,000	19,000	23,000	28,000
Pacific:						
Alaska	17,292	9,600	13,000	17,000	22,000	26,000
California	15,203	6,200	11,000	15,000	19,000	24,000
Hawaii	12,589	4,700	7,400	13,000	17,000	21,000
Oregon	14,973	4,400	11,000	16,000	19,000	24,000
Washington	15,689	7,100	12,000	17,000	19,000	21,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	115.80	187.85	161.97	130.65	147.49	186.40
New England:						
Connecticut	863.46	1,485.46	1,211.66	678.26	1,944.52	1,423.90
Maine	482.30	981.12	775.40	420.89	642.56	884.64
Massachusetts	484.72	1,064.45	604.29	541.91	963.12	792.29
New Hampshire	744.63	1,538.96	1,473.20	855.59	1,076.32	1,329.56
Rhode Island	752.86	1,257.47	464.63	483.54	995.37	--
Vermont	813.29	1,221.16	1,348.72	901.20	1,373.94	--
Middle Atlantic:						
New Jersey	671.87	903.89	893.53	451.05	1,890.24	2,341.02
New York	525.57	1,346.18	547.91	411.93	745.23	939.40
Pennsylvania	548.31	770.82	1,021.27	731.10	743.85	1,199.87
East North Central:						
Illinois	608.11	1,758.69 *	1,271.56	700.56	604.19	862.18
Indiana	746.58	1,581.42	1,092.44	1,080.41	873.23	1,396.28
Michigan	466.08	880.11	753.22	493.25	816.66	1,503.48
Ohio	544.65	1,179.14	1,296.09	430.63	794.89	1,307.51
Wisconsin	398.01	801.99	710.29	537.25	344.25	1,073.23
West North Central:						
Iowa	579.42	939.37	1,097.90	464.80	542.53	1,324.49
Kansas	762.10	1,227.37 *	1,300.65	1,151.05	744.34	964.95
Minnesota	670.82	1,113.24	838.33	843.29	1,001.40	2,760.01
Missouri	499.73	966.44	1,147.34	583.18	830.54	808.83
Nebraska	616.58	857.43	1,017.80	804.96	921.12	1,528.50
North Dakota	529.67	824.81	455.07	929.09	1,210.36	839.51
South Dakota	482.77	759.55	668.03	567.57	849.74	808.83
South Atlantic:						
Delaware	1,001.94	857.80	1,026.25	1,214.37	2,039.41	4,701.66
District of Columbia	592.19	942.64	785.15	938.23	615.10	1,427.15
Florida	751.89	1,993.95 *	1,156.63	892.72	726.61	1,454.65
Georgia	563.64	1,062.19	1,182.34	587.59	623.52	1,452.51
Maryland	659.35	1,418.81	714.81	852.57	870.58	885.21
North Carolina	777.71	899.10	1,366.43	738.13	769.05	2,488.71
South Carolina	515.46	1,222.89	897.15	908.60	565.14	986.39
Virginia	528.05	738.73	653.15	479.74	920.12	959.04
West Virginia	1,353.88	--	2,519.62	954.70	926.89	2,300.92
East South Central:						
Alabama	525.32	857.25	1,122.73	581.05	1,153.70	1,099.59
Kentucky	1,055.13	2,038.80	321.58	1,240.64	2,160.91	3,074.50
Mississippi	606.58	1,269.23	1,023.61	979.37	626.58	2,207.98
Tennessee	451.53	676.57	1,032.33	574.16	505.72	619.17
West South Central:						
Arkansas	452.93	658.58	964.88	281.91	799.22	829.32
Louisiana	480.08	1,154.93	593.42	842.24	760.21	808.89
Oklahoma	555.66	1,048.47	1,184.01	784.70	553.24	1,191.06
Texas	429.59	729.58	816.30	518.84	343.93	561.71
Mountain:						
Arizona	705.42	908.80 *	1,897.35	767.28	876.96	764.44
Colorado	711.52	1,919.81 *	1,231.60	707.45	557.87	881.72
Idaho	580.29	1,375.81 *	1,247.49	638.37	484.66	926.52
Montana	780.52	1,037.48	1,948.72	820.22	735.27	631.76
Nevada	514.86	503.48	667.39	749.05	792.62	1,107.12
New Mexico	1,043.20	1,108.27	970.91	754.99	654.39	2,785.68
Utah	573.73	1,095.04	1,194.07	684.73	632.13	1,300.46
Wyoming	670.88	1,823.80	840.05	1,193.04	785.87	976.44
Pacific:						
Alaska	935.95	2,696.41	914.47	824.51	1,570.30	2,398.16
California	494.42	565.50	960.10	482.91	804.90	957.43
Hawaii	599.37	706.05	1,013.91	999.10	744.79	1,072.80
Oregon	671.80	963.55	1,558.28	1,002.83	447.83	792.01
Washington	582.97	963.25	953.21	994.88	563.06	1,792.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	14,634	9,100	12,000	14,000	17,000	21,000
New England:						
Connecticut	15,651	9,500	12,000	15,000	19,000	22,000
Maine	14,485	9,900	12,000	14,000	16,000	21,000
Massachusetts	15,550	11,000	13,000	14,000	18,000	23,000
New Hampshire	17,110	12,000	14,000	17,000	20,000	23,000
Rhode Island	15,854	11,000	13,000	16,000	18,000	22,000
Vermont	16,053	10,000	13,000	16,000	19,000	22,000
Middle Atlantic:						
New Jersey	15,998	10,000	13,000	16,000	19,000	21,000
New York	16,731	9,600	13,000	16,000	20,000	25,000
Pennsylvania	15,152	9,000	12,000	15,000	18,000	21,000
East North Central:						
Illinois	14,343	8,400	12,000	14,000	17,000	20,000
Indiana	14,788	10,000	11,000	14,000	17,000	21,000
Michigan	14,541	9,500	11,000	14,000	18,000	21,000
Ohio	14,457	8,500	12,000	14,000	17,000	20,000
Wisconsin	15,079	9,900	12,000	14,000	18,000	21,000
West North Central:						
Iowa	13,607	8,300	12,000	14,000	15,000	17,000
Kansas	13,144	5,400	10,000	13,000	17,000	19,000
Minnesota	15,360	10,000	13,000	15,000	18,000	19,000
Missouri	14,212	9,400	11,000	14,000	17,000	20,000
Nebraska	15,152	10,000	12,000	15,000	18,000	21,000
North Dakota	14,242	8,000	12,000	14,000	17,000	20,000
South Dakota	15,503	9,900	13,000	15,000	18,000	21,000
South Atlantic:						
Delaware	14,332	10,000	11,000	14,000	17,000	19,000
District of Columbia	15,986	8,800	12,000	15,000	20,000	26,000
Florida	14,039	8,500	11,000	13,000	17,000	20,000
Georgia	14,613	10,000	12,000	15,000	18,000	19,000
Maryland	15,414	10,000	12,000	15,000	18,000	22,000
North Carolina	14,686	9,800	11,000	14,000	18,000	22,000
South Carolina	14,389	10,000	11,000	14,000	17,000	20,000
Virginia	14,456	8,800	12,000	14,000	17,000	22,000
West Virginia	16,245	10,000	13,000	16,000	18,000	23,000
East South Central:						
Alabama	13,492	8,500	11,000	13,000	16,000	19,000
Kentucky	15,537	11,000	13,000	14,000	17,000	23,000
Mississippi	13,696	8,900	11,000	13,000	17,000	19,000
Tennessee	13,323	8,600	11,000	13,000	16,000	18,000
West South Central:						
Arkansas	12,432	6,600	9,600	12,000	15,000	17,000
Louisiana	13,242	8,600	11,000	13,000	16,000	18,000
Oklahoma	14,123	8,900	12,000	14,000	16,000	19,000
Texas	13,931	8,600	11,000	13,000	16,000	19,000
Mountain:						
Arizona	13,945	8,300	11,000	14,000	16,000	18,000
Colorado	14,235	6,600	12,000	14,000	17,000	21,000
Idaho	12,872	6,900	9,800	13,000	15,000	18,000
Montana	14,148	9,000	11,000	14,000	17,000	19,000
Nevada	13,291	8,200	10,000	13,000	16,000	19,000
New Mexico	13,972	8,000	11,000	13,000	17,000	20,000
Utah	13,110	6,900	9,400	12,000	16,000	19,000
Wyoming	15,767	8,900	13,000	15,000	18,000	24,000
Pacific:						
Alaska	18,195	12,000	16,000	19,000	21,000	22,000
California	14,648	8,900	11,000	14,000	17,000	21,000
Hawaii	12,733	3,600	9,500	14,000	15,000	18,000
Oregon	15,067	11,000	12,000	14,000	17,000	19,000
Washington	14,885	9,300	12,000	15,000	17,000	21,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	84.29	143.99	113.55	78.66	88.79	194.06
New England:						
Connecticut	499.88	423.54	548.65	665.42	936.90	911.90
Maine	365.91	737.07	412.99	319.26	666.78	979.80
Massachusetts	533.96	486.81	410.80	594.20	752.89	1,383.55
New Hampshire	434.69	485.64	799.79	443.71	656.91	1,073.94
Rhode Island	546.73	488.53	628.52	525.35	1,376.93	2,315.33
Vermont	549.18	1,029.29	477.15	457.42	927.56	1,003.16
Middle Atlantic:						
New Jersey	449.85	697.28	589.28	643.26	980.02	1,112.45
New York	489.93	624.43	425.47	531.75	896.99	1,606.99
Pennsylvania	332.45	824.23	576.40	279.41	420.78	979.83
East North Central:						
Illinois	287.70	476.22	387.64	293.01	404.77	738.72
Indiana	448.36	446.73	467.28	651.93	519.30	1,313.80
Michigan	387.76	264.52	350.81	667.54	535.52	861.39
Ohio	344.28	780.14	284.93	479.76	550.42	447.23
Wisconsin	400.46	557.62	356.77	360.04	602.45	1,298.01
West North Central:						
Iowa	274.68	908.58	544.23	402.55	225.80	649.12
Kansas	507.73	1,298.20	839.07	590.66	618.74	646.32
Minnesota	343.69	487.17	404.86	570.39	507.20	749.59
Missouri	399.75	1,028.06	481.21	320.00	849.28	756.14
Nebraska	410.54	409.60	539.12	340.93	629.92	960.78
North Dakota	469.83	1,324.06	731.55	643.75	676.19	880.02
South Dakota	424.38	587.88	471.67	363.25	531.77	878.12
South Atlantic:						
Delaware	389.51	220.35	509.85	580.18	563.90	597.44
District of Columbia	672.73	397.64	756.18	576.95	1,514.35	1,928.20
Florida	526.50	592.91	542.79	1,050.61	691.17	765.17
Georgia	351.97	702.23	466.48	553.34	532.95	679.87
Maryland	508.04	527.35	437.99	534.79	673.72	1,513.24
North Carolina	503.47	581.94	248.88	675.50	931.08	1,251.38
South Carolina	410.62	518.92	405.98	413.20	585.50	1,328.55
Virginia	422.46	1,181.10	541.32	311.63	735.42	876.88
West Virginia	440.60	388.49	590.30	448.16	846.22	1,195.96
East South Central:						
Alabama	372.60	957.15	624.29	284.20	521.99	800.33
Kentucky	725.61	545.42	376.36	427.14	1,110.47	--
Mississippi	388.94	324.79	570.14	681.54	453.65	651.57
Tennessee	431.77	963.40	499.94	489.70	731.39	867.59
West South Central:						
Arkansas	346.38	548.54	424.38	535.90	712.82	1,062.83
Louisiana	385.91	731.21	458.54	861.01	360.88	629.31
Oklahoma	355.13	867.22	340.23	584.13	629.26	949.62
Texas	303.95	311.03	492.14	450.43	458.28	507.63
Mountain:						
Arizona	373.60	628.64	502.80	432.38	422.94	741.28
Colorado	511.16	1,705.41	410.58	534.49	322.29	1,205.37
Idaho	444.78	395.93	700.50	395.99	500.68	1,274.93
Montana	417.21	660.78	386.76	779.93	372.89	517.31
Nevada	392.96	1,026.79	465.39	622.18	531.29	1,098.79
New Mexico	511.05	471.84	299.50	328.41	854.80	1,145.73
Utah	512.06	481.63	800.60	679.43	591.88	1,149.70
Wyoming	726.12	1,840.34	527.58	654.33	1,676.34	3,362.28
Pacific:						
Alaska	490.63	1,676.95	1,107.57	731.02	663.96	2,396.08
California	326.92	323.68	326.81	358.71	469.10	703.52
Hawaii	545.86	--	1,194.11	559.64	377.42	1,092.17
Oregon	453.40	587.14	315.94	1,012.70	397.57	843.57
Washington	520.41	653.02	619.36	561.61	600.21	1,686.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,199	760	2,100	3,500	5,400	8,200
New England:						
Connecticut	4,408	890	2,500	3,700	5,500	7,800
Maine	4,011	1,100 *	2,600	3,600	4,800	7,100
Massachusetts	4,486	1,900	2,600	3,900	6,000	7,500
New Hampshire	4,678	1,900	3,000	3,700	5,700	7,900
Rhode Island	4,429	1,300	2,500	3,800	5,700	7,700
Vermont	3,896	610 *	2,300	3,500	4,800	7,000
Middle Atlantic:						
New Jersey	4,033	940 *	1,900	3,200	5,000	7,400
New York	4,061	0	1,300 *	2,800	5,100	8,600
Pennsylvania	4,387	610 *	2,200	3,700	5,600	8,700
East North Central:						
Illinois	4,262	690 *	2,200	3,700	5,700	8,300
Indiana	4,051	980	2,000	3,000	5,500	7,500
Michigan	3,365	900	1,300	2,600	4,400	7,400
Ohio	3,883	800 *	1,800	3,200	4,900	8,000
Wisconsin	4,388	1,200 *	2,500	3,700	5,400	9,200
West North Central:						
Iowa	3,375	410	2,100	3,100	4,200	6,000
Kansas	4,002	460 *	2,200	3,500	5,400	7,500
Minnesota	3,930	0	2,200	3,200	5,000	7,500
Missouri	3,938	440 *	2,300	3,700	5,000	7,100
Nebraska	5,050	1,800	2,700	4,600	6,600	8,700
North Dakota	4,219	80 *	1,800	4,100	5,500	7,700
South Dakota	4,774	1,400 *	3,000	4,300	6,100	7,900
South Atlantic:						
Delaware	4,110	840 *	2,500	3,400	5,500	8,100
District of Columbia	4,294	790 *	2,200	3,800	5,900	7,800
Florida	4,213	1,200	2,200	3,600	5,500	8,200
Georgia	4,036	1,300 *	2,500	3,900	4,900	6,800
Maryland	4,549	930 *	2,300	3,600	6,000	9,600
North Carolina	4,863	0	2,400	3,800	6,100	9,300
South Carolina	3,773	670 *	2,000	2,900	5,000	7,800
Virginia	4,136	920 *	2,400	3,600	5,500	7,300
West Virginia	3,942	0	1,400	3,300	5,600	7,900
East South Central:						
Alabama	4,059	1,200	2,000	3,400	5,100	7,700
Kentucky	3,573	0	1,900 *	3,400	4,400	6,800
Mississippi	4,396	1,400 *	2,700	3,800	5,300	7,500
Tennessee	4,314	870 *	2,300	3,600	5,400	8,100
West South Central:						
Arkansas	4,501	1,200	2,100	3,500	5,900	9,400
Louisiana	4,785	1,700 *	2,300	3,800	6,600	9,300
Oklahoma	4,705	1,500	2,900	3,800	6,400	8,700
Texas	4,455	920	2,600	3,700	5,500	8,500
Mountain:						
Arizona	4,512	1,800	2,600	4,300	5,500	7,500
Colorado	4,142	1,300	2,500	3,600	5,400	8,000
Idaho	3,851	1,200	2,000	3,400	5,000	6,400
Montana	3,775	380 *	1,400	3,500	5,400	7,400
Nevada	3,863	720 *	1,900	3,200	5,400	7,500
New Mexico	4,379	1,500	2,500	3,600	5,200	8,900
Utah	3,724	270 *	1,900	3,200	4,400	7,600
Wyoming	4,177	210 *	1,900	3,400	4,500	11,000
Pacific:						
Alaska	4,469	1,100 *	3,100	4,200	6,200	6,300
California	4,383	310 *	1,800	3,200	5,800	8,800
Hawaii	3,733	0	50 *	3,400	5,300	8,400
Oregon	3,492	510	1,600	2,400	4,800	7,700
Washington	3,983	490 *	2,000	3,500	5,000	7,700

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	64.35	100.66	52.16	42.97	79.27	141.07
New England:						
Connecticut	368.55	267.55	288.34	304.38	460.00	1,000.38
Maine	251.13	404.56 *	183.19	241.17	421.04	809.98
Massachusetts	213.03	263.13	379.33	248.18	233.52	399.30
New Hampshire	412.27	365.70	261.22	150.14	433.55	876.07
Rhode Island	240.71	327.45	323.81	342.71	227.11	926.06
Vermont	193.44	324.35 *	342.12	210.95	268.70	466.36
Middle Atlantic:						
New Jersey	326.70	460.97 *	279.55	420.15	426.13	967.12
New York	427.85	194.21	453.08 *	231.91	348.16	1,405.96
Pennsylvania	260.30	317.45 *	231.11	160.46	474.11	956.42
East North Central:						
Illinois	209.75	338.54 *	176.43	291.60	260.77	550.38
Indiana	375.99	279.74	328.68	271.88	719.53	809.39
Michigan	225.48	253.40	256.74	232.64	371.89	593.50
Ohio	320.57	259.19 *	243.99	240.52	486.32	1,378.63
Wisconsin	238.75	425.34 *	222.46	138.15	407.93	763.90
West North Central:						
Iowa	238.54	--	297.48	270.79	323.50	473.03
Kansas	248.79	185.43 *	323.59	262.49	353.76	507.23
Minnesota	311.87	475.58	310.85	261.19	284.67	1,095.55
Missouri	199.42	352.04 *	317.48	268.29	193.99	456.72
Nebraska	341.10	462.06	425.23	442.22	439.82	702.65
North Dakota	277.59	287.59 *	332.07	288.64	400.57	655.30
South Dakota	238.44	498.65 *	204.38	280.29	320.64	953.75
South Atlantic:						
Delaware	252.03	359.21 *	431.81	170.71	249.44	330.18
District of Columbia	243.48	298.17 *	402.20	241.60	611.95	390.09
Florida	342.02	343.41	185.90	595.48	545.23	604.89
Georgia	201.41	418.83 *	296.20	258.15	294.69	293.81
Maryland	301.37	379.88 *	342.86	246.60	490.22	999.97
North Carolina	616.17	493.12	359.30	251.03	473.93	1,753.29
South Carolina	268.81	330.97 *	328.30	277.69	408.61	474.66
Virginia	223.33	364.92 *	302.55	210.21	505.74	485.37
West Virginia	370.30	216.07	386.94	341.96	554.44	880.47
East South Central:						
Alabama	283.63	349.16	279.96	264.84	433.79	516.20
Kentucky	317.14	446.48	610.90 *	217.67	366.61	605.76
Mississippi	250.01	570.86 *	209.82	167.39	377.47	698.90
Tennessee	394.65	330.53 *	442.93	263.13	458.31	1,002.93
West South Central:						
Arkansas	283.02	275.91	237.82	325.80	592.05	672.06
Louisiana	376.39	537.73 *	520.19	521.35	533.05	972.58
Oklahoma	270.43	306.27	149.81	424.84	626.83	683.96
Texas	181.44	260.37	278.26	164.62	270.97	708.22
Mountain:						
Arizona	225.30	353.43	272.18	423.26	297.91	689.37
Colorado	220.81	285.54	235.73	242.34	416.69	682.03
Idaho	215.96	232.82	302.57	197.90	396.01	388.00
Montana	279.94	230.55 *	290.54	329.34	342.62	671.73
Nevada	223.47	277.29 *	288.07	308.54	281.81	807.44
New Mexico	202.98	159.80	228.68	208.11	452.96	984.18
Utah	283.97	223.87 *	353.92	262.70	336.53	1,340.31
Wyoming	602.91	388.23 *	324.56	231.13	1,103.31	--
Pacific:						
Alaska	322.35	484.15 *	488.44	476.53	733.33	1,356.34
California	321.28	215.78 *	266.04	210.78	329.42	1,061.59
Hawaii	360.23	466.14	466.14 *	392.22	582.99	570.65
Oregon	318.12	124.29	412.06	221.72	678.46	870.20
Washington	303.03	358.73 *	308.01	216.48	548.20	1,046.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	10,435	4,500	7,500	10,000	13,000	16,000
New England:						
Connecticut	11,242	4,800	7,600	11,000	13,000	19,000
Maine	10,474	5,400	8,200	10,000	12,000	16,000
Massachusetts	11,064	5,300	8,200	11,000	13,000	17,000
New Hampshire	12,433	6,200	10,000	13,000	15,000	17,000
Rhode Island	11,426	7,200	9,200	11,000	14,000	17,000
Vermont	12,157	6,000	9,000	12,000	15,000	18,000
Middle Atlantic:						
New Jersey	11,965	5,700	9,000	12,000	15,000	17,000
New York	12,670	6,100	8,500	12,000	15,000	20,000
Pennsylvania	10,765	3,800	8,000	12,000	13,000	16,000
East North Central:						
Illinois	10,081	3,700	7,400	10,000	13,000	16,000
Indiana	10,736	4,300	7,000	10,000	14,000	17,000
Michigan	11,176	5,600	8,400	11,000	14,000	16,000
Ohio	10,574	4,500	7,600	11,000	13,000	15,000
Wisconsin	10,691	4,500	7,700	11,000	13,000	17,000
West North Central:						
Iowa	10,232	4,600	8,000	11,000	13,000	14,000
Kansas	9,142	2,400 *	5,900	9,000	12,000	15,000
Minnesota	11,430	5,400	8,900	12,000	14,000	16,000
Missouri	10,274	5,200	7,800	9,800	13,000	15,000
Nebraska	10,102	4,300	7,100	8,900	12,000	16,000
North Dakota	10,023	3,900	6,300	10,000	13,000	15,000
South Dakota	10,729	4,800	7,400	10,000	13,000	16,000
South Atlantic:						
Delaware	10,222	5,000	6,800	9,600	13,000	17,000
District of Columbia	11,692	4,800	7,600	10,000	15,000	19,000
Florida	9,826	4,700	7,600	9,000	12,000	15,000
Georgia	10,577	4,700	7,900	11,000	13,000	16,000
Maryland	10,865	4,700	7,900	11,000	14,000	17,000
North Carolina	9,822	3,300 *	6,000	9,300	12,000	18,000
South Carolina	10,616	5,000	8,400	11,000	13,000	16,000
Virginia	10,320	4,700	7,900	10,000	12,000	17,000
West Virginia	12,303	6,500	9,300	12,000	15,000	19,000
East South Central:						
Alabama	9,433	3,500	6,300	9,800	12,000	14,000
Kentucky	11,963	5,600	8,800	11,000	14,000	20,000
Mississippi	9,300	3,600	7,000	9,200	13,000	14,000
Tennessee	9,010	3,600	5,800	9,600	11,000	14,000
West South Central:						
Arkansas	7,931	2,800	4,800	7,800	9,900	13,000
Louisiana	8,457	4,200	6,000	8,500	11,000	13,000
Oklahoma	9,417	3,700	5,700	9,800	12,000	14,000
Texas	9,476	4,300	6,200	9,000	12,000	15,000
Mountain:						
Arizona	9,433	3,000	6,200	10,000	12,000	14,000
Colorado	10,093	3,900	7,300	11,000	13,000	15,000
Idaho	9,020	3,200	5,500	8,900	12,000	15,000
Montana	10,373	3,900	7,700	11,000	13,000	15,000
Nevada	9,428	3,900	6,900	9,000	12,000	15,000
New Mexico	9,592	4,500	6,000	8,100	12,000	15,000
Utah	9,386	3,000	6,200	9,000	12,000	15,000
Wyoming	11,590	6,600	8,600	11,000	13,000	18,000
Pacific:						
Alaska	13,726	7,200	12,000	13,000	17,000	18,000
California	10,265	4,400	7,400	9,900	13,000	17,000
Hawaii	9,000	3,400	5,900	8,500	11,000	15,000
Oregon	11,576	5,200	9,100	11,000	15,000	17,000
Washington	10,902	5,100	8,400	11,000	13,000	16,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	78.88	132.06	98.92	91.37	104.57	219.92
New England:						
Connecticut	491.66	915.80	916.30	672.79	855.09	859.96
Maine	342.14	743.20	487.66	233.51	541.10	962.45
Massachusetts	476.00	962.45	675.95	380.77	809.26	1,000.55
New Hampshire	456.26	1,545.42	456.71	439.62	542.97	625.24
Rhode Island	539.84	650.03	563.19	245.55	1,309.60	--
Vermont	510.46	679.48	608.33	566.42	754.07	842.57
Middle Atlantic:						
New Jersey	482.01	463.70	943.82	655.98	615.35	1,306.50
New York	419.94	813.47	519.77	343.74	847.49	820.72
Pennsylvania	358.35	702.64	646.43	365.17	416.35	842.21
East North Central:						
Illinois	309.13	717.01	534.46	365.56	361.23	584.91
Indiana	552.22	342.46	938.71	545.13	690.89	1,266.97
Michigan	331.49	491.50	346.43	266.55	664.47	1,168.43
Ohio	363.12	589.92	603.70	462.36	423.44	696.14
Wisconsin	387.42	554.53	429.90	339.35	565.69	995.49
West North Central:						
Iowa	324.28	683.53	771.64	265.97	539.63	236.54
Kansas	474.41	948.50 *	704.13	470.55	667.27	794.36
Minnesota	445.24	934.17	692.20	530.95	724.68	632.57
Missouri	418.52	897.55	542.48	355.82	609.38	1,010.77
Nebraska	471.47	586.80	381.72	494.50	1,014.61	1,324.95
North Dakota	426.42	667.74	550.27	734.22	648.67	902.05
South Dakota	391.03	624.80	354.00	494.01	578.41	930.25
South Atlantic:						
Delaware	443.10	302.07	279.45	508.34	633.13	1,220.90
District of Columbia	620.49	476.81	740.49	642.30	1,266.39	958.56
Florida	386.29	651.74	495.98	395.21	743.56	1,418.69
Georgia	380.05	501.71	535.31	611.37	555.20	657.38
Maryland	428.86	443.03	594.77	628.29	603.39	892.91
North Carolina	639.26	1,322.01 *	978.22	469.01	557.41	1,605.73
South Carolina	503.56	680.79	469.86	481.15	682.93	2,008.11
Virginia	363.83	581.14	522.36	322.51	596.24	1,076.85
West Virginia	436.45	858.65	583.32	402.72	691.69	1,085.94
East South Central:						
Alabama	407.87	455.73	766.51	412.35	530.13	808.66
Kentucky	990.40	935.38	511.38	329.64	1,159.47	--
Mississippi	405.63	842.05	702.01	529.64	693.24	293.30
Tennessee	354.84	552.91	776.61	441.69	541.78	689.64
West South Central:						
Arkansas	332.45	430.19	459.71	300.15	460.46	730.16
Louisiana	309.13	352.83	618.66	416.97	704.32	493.39
Oklahoma	423.54	865.78	532.81	429.54	412.42	930.23
Texas	290.14	359.16	318.03	460.18	499.91	385.98
Mountain:						
Arizona	363.19	611.86	885.73	425.82	590.79	520.47
Colorado	429.74	805.48	951.69	463.00	496.45	677.96
Idaho	409.02	594.42	518.28	578.19	390.96	1,310.31
Montana	453.17	1,032.37	932.78	464.95	643.80	744.31
Nevada	366.24	459.35	499.68	374.47	704.66	845.38
New Mexico	571.58	589.96	253.51	325.50	721.69	1,859.61
Utah	518.51	145.96	875.79	725.25	523.35	1,343.96
Wyoming	395.05	854.11	725.64	425.26	903.82	1,321.33
Pacific:						
Alaska	468.95	930.96	1,086.41	632.61	993.65	1,908.89
California	282.55	401.81	287.33	370.75	498.26	504.22
Hawaii	491.78	797.91	921.37	720.87	504.57	942.18
Oregon	550.77	535.42	767.84	453.30	1,067.88	2,158.19
Washington	496.90	531.42	807.01	394.35	568.06	1,749.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	2,004	500	970	1,600	2,800	4,000
New England:						
Connecticut	2,174	470	750	1,900	3,000	4,000
Maine	2,613	740	1,500	2,500	3,300	4,900
Massachusetts	1,898	430	750	1,700	2,600	3,500
New Hampshire	2,550	810	1,300	2,200	3,300	4,700
Rhode Island	1,963	470	730	1,500	2,900	3,800
Vermont	2,159	510	1,100	1,900	2,900	3,900
Middle Atlantic:						
New Jersey	1,675	430	590	1,500	2,200	2,900
New York	1,775	470	930	1,500	2,400	3,000
Pennsylvania	1,863	460	920	1,600	2,400	3,700
East North Central:						
Illinois	1,871	410	940	1,500	2,600	3,500
Indiana	2,268	720	1,000	1,900	3,000	4,100
Michigan	1,751	480	930	1,500	2,400	3,400
Ohio	2,195	480	1,000	1,800	2,900	3,900
Wisconsin	2,262	680	1,000	1,900	3,000	4,100
West North Central:						
Iowa	2,179	530	970	1,900	2,800	4,300
Kansas	1,998	460	970	1,500	2,700	3,500
Minnesota	2,163	440	960	1,800	3,000	4,100
Missouri	2,089	670	930	1,700	2,800	4,000
Nebraska	1,995	580	1,100	1,500	2,800	3,500
North Dakota	2,081	440	900	1,900	2,800	3,400
South Dakota	2,512	820	1,500	2,300	3,000	4,200
South Atlantic:						
Delaware	1,938	390	760	1,500	2,500	4,000
District of Columbia	1,338	290	480	940	1,900	2,800
Florida	2,185	480	1,200	1,700	2,800	4,600
Georgia	2,082	510	950	1,700	2,800	3,900
Maryland	1,735	490	890	1,500	2,400	2,900
North Carolina	2,293	590	1,300	1,900	2,900	4,600
South Carolina	2,158	590	930	1,900	2,900	3,900
Virginia	2,107	480	950	1,800	2,800	3,900
West Virginia	1,923	440	740	1,500	2,800	3,900
East South Central:						
Alabama	1,620	350	490	1,300	2,500	3,800
Kentucky	2,154	660	1,400	1,700	2,900	3,900
Mississippi	1,794	290	750	1,500	2,400	3,900
Tennessee	2,316	750	1,500	1,900	2,900	4,000
West South Central:						
Arkansas	1,876	480	1,000	1,500	2,400	3,000
Louisiana	1,973	710	980	1,700	2,500	3,400
Oklahoma	1,974	510	970	1,500	2,500	4,000
Texas	2,025	470	970	1,500	2,900	3,800
Mountain:						
Arizona	2,324	670	1,300	2,000	3,000	4,600
Colorado	2,301	780	1,500	1,900	2,900	4,500
Idaho	2,063	560	1,200	1,700	2,900	3,700
Montana	2,409	630	970	1,900	3,300	4,800
Nevada	1,935	430	910	1,500	2,800	4,300
New Mexico	1,844	460	950	1,500	2,500	3,000
Utah	1,872	520	980	1,500	2,500	3,000
Wyoming	1,896	730	1,000	1,500	2,500	3,400
Pacific:						
Alaska	1,746	500	820	1,400	2,500	2,900
California	1,698	360	730	1,500	2,200	2,900
Hawaii	1,232	80	120 *	820	1,800	2,500
Oregon	2,381	450	920	2,000	3,400	4,800
Washington	1,937	450	940	1,500	2,500	3,700

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	19.79	25.38	52.79	50.40	73.54	129.59
New England:						
Connecticut	131.40	103.03	73.45	208.98	123.36	155.35
Maine	102.34	119.39	126.01	142.55	259.60	232.05
Massachusetts	161.39	58.37	127.05	136.21	332.57	368.09
New Hampshire	123.78	115.82	138.10	242.60	240.13	263.79
Rhode Island	136.91	67.62	89.79	144.55	247.76	146.64
Vermont	105.03	51.10	81.73	115.98	130.46	378.37
Middle Atlantic:						
New Jersey	103.56	59.66	141.68	190.60	129.22	118.93
New York	62.58	48.90	92.54	68.12	123.91	119.29
Pennsylvania	82.71	67.34	110.16	121.16	117.43	262.56
East North Central:						
Illinois	70.95	47.55	87.07	124.35	115.71	136.65
Indiana	123.26	85.61	138.51	130.70	129.73	328.80
Michigan	78.06	82.60	112.03	28.43	152.00	228.59
Ohio	93.57	89.87	130.70	118.18	121.39	150.98
Wisconsin	93.52	105.21	81.22	111.66	132.33	193.74
West North Central:						
Iowa	91.64	82.64	67.59	113.65	136.95	213.42
Kansas	103.72	--	106.91	119.92	153.43	253.19
Minnesota	122.36	31.95	219.05	205.59	91.44	247.19
Missouri	99.12	63.88	87.13	107.59	94.95	298.96
Nebraska	78.48	113.38	144.71	138.40	207.93	134.06
North Dakota	126.79	56.12	111.61	131.33	70.93	449.62
South Dakota	83.66	49.39	117.79	102.93	119.31	254.77
South Atlantic:						
Delaware	131.44	40.51	117.63	80.82	135.77	500.00
District of Columbia	86.17	31.82	42.71	97.25	136.27	297.98
Florida	119.53	52.57	165.90	111.81	121.54	362.23
Georgia	119.30	61.48	121.69	115.66	131.50	400.46
Maryland	108.21	70.46	108.54	137.51	211.94	118.52
North Carolina	122.45	127.73	141.96	117.12	123.97	358.60
South Carolina	115.55	71.44	66.31	124.34	121.93	348.67
Virginia	95.81	56.59	80.72	114.30	67.29	253.85
West Virginia	93.52	97.61	67.97	135.94	140.73	150.82
East South Central:						
Alabama	94.48	52.96	45.57	166.02	256.41	237.21
Kentucky	94.70	75.98	126.86	122.85	144.82	219.23
Mississippi	112.29	--	120.71	148.51	231.18	428.66
Tennessee	105.35	85.44	120.49	115.62	138.76	255.91
West South Central:						
Arkansas	73.98	59.21	82.97	105.75	195.85	51.47
Louisiana	77.96	66.18	45.87	122.99	198.10	206.21
Oklahoma	106.52	66.95	64.48	117.04	149.79	430.79
Texas	76.40	75.90	82.68	102.28	101.04	169.17
Mountain:						
Arizona	134.31	75.31	130.55	233.26	143.51	359.25
Colorado	102.78	81.00	126.92	119.09	126.76	219.24
Idaho	76.06	80.19	120.76	107.95	118.55	369.12
Montana	131.35	134.26	114.71	112.63	236.91	234.94
Nevada	124.86	76.24	118.27	133.75	133.91	458.59
New Mexico	78.32	61.74	72.80	60.13	199.01	48.34
Utah	94.73	123.15	115.28	128.60	171.84	123.30
Wyoming	79.94	70.88	62.32	101.80	151.37	154.38
Pacific:						
Alaska	117.91	29.83	48.10	129.20	153.07	125.54
California	62.07	44.24	109.41	74.16	108.37	121.42
Hawaii	193.23	--	70.09 *	236.80	195.12	447.76
Oregon	374.06	100.38	175.96	267.30	714.48	--
Washington	132.57	67.63	124.25	127.94	126.30	451.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	3,868	990	2,000	3,000	5,000	7,500
New England:						
Connecticut	4,436	920	1,500	3,700	5,900	9,800
Maine	4,459	1,200	2,900	3,700	5,500	7,900
Massachusetts	3,779	750	1,500	3,000	5,700	6,900
New Hampshire	4,562	960	1,800	3,200	6,000	9,600
Rhode Island	3,662	790	1,400	2,500	5,000	7,900
Vermont	4,127	1,200	2,500	3,400	5,200	7,700
Middle Atlantic:						
New Jersey	3,122	850	1,400	2,900	4,300	5,000
New York	3,657	1,200	1,900	3,000	4,700	5,900
Pennsylvania	3,498	850	1,400	2,900	4,500	6,000
East North Central:						
Illinois	3,645	840	1,500	3,000	5,000	7,000
Indiana	4,240	1,200	2,000	3,000	5,800	8,500
Michigan	3,163	930	1,500	2,900	3,900	5,800
Ohio	4,301	940	1,800	3,800	5,700	8,000
Wisconsin	4,443	1,500	2,500	3,900	5,800	8,000
West North Central:						
Iowa	3,702	890	1,900	3,400	4,700	6,700
Kansas	3,601	840	1,300	2,900	4,800	6,600
Minnesota	4,254	970	2,000	3,900	5,700	7,200
Missouri	4,163	1,400	2,400	3,300	5,500	7,800
Nebraska	3,682	1,100	1,500	3,200	5,500	6,600
North Dakota	3,300	660	1,600	2,500	4,200	5,900
South Dakota	3,833	1,400	2,000	2,900	4,900	6,400
South Atlantic:						
Delaware	3,520	520	1,400	2,900	4,600	7,700
District of Columbia	2,998	570	1,100	2,300	3,900	5,900
Florida	4,057	880	2,300	3,400	5,000	8,200
Georgia	4,353	1,300	2,000	3,600	5,600	9,200
Maryland	3,595	900	1,800	3,000	4,800	5,800
North Carolina	4,361	1,500	2,800	3,800	5,700	7,900
South Carolina	4,029	1,100	1,800	3,000	5,600	8,400
Virginia	4,149	880	1,800	3,800	5,600	7,700
West Virginia	3,649	940	1,800	3,200	4,800	6,000
East South Central:						
Alabama	3,366	770	1,100	2,800	5,000	7,500
Kentucky	3,866	1,000	2,700	3,300	4,400	6,800
Mississippi	3,559	920	1,500	2,900	4,500	7,700
Tennessee	4,591	1,500	2,800	3,900	5,900	8,000
West South Central:						
Arkansas	3,605	880	1,600	2,900	5,500	6,300
Louisiana	4,288	1,400	2,600	3,900	5,700	7,200
Oklahoma	4,146	1,400	2,000	3,000	5,500	7,500
Texas	3,956	1,000	1,900	3,000	5,800	7,800
Mountain:						
Arizona	4,257	1,200	1,900	3,000	5,900	8,600
Colorado	4,684	1,500	2,900	3,900	5,900	8,200
Idaho	3,645	630 *	1,800	2,900	4,800	7,600
Montana	3,440	760	1,500	2,900	4,900	6,300
Nevada	3,873	970	1,800	3,000	5,600	8,100
New Mexico	4,075	910 *	2,300	3,400	5,600	6,900
Utah	3,890	990	2,000	3,000	5,500	6,500
Wyoming	3,954	1,300	2,100	3,000	5,000	6,800
Pacific:						
Alaska	3,427	890	1,900	2,900	4,700	5,700
California	3,643	750	1,500	3,000	4,400	7,500
Hawaii	2,570	270	730	1,700	3,600	4,900
Oregon	3,490	280	1,200	2,800	4,900	7,000
Washington	3,502	570	990	2,900	4,500	6,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	49.95	51.64	106.10	39.34	134.26	241.89
New England:						
Connecticut	525.67	148.36	222.05	494.95	594.98	1,329.79
Maine	198.78	178.81	374.03	203.39	215.65	891.22
Massachusetts	255.36	139.48	295.56	360.35	547.07	473.91
New Hampshire	362.30	103.83	255.66	523.30	646.06	557.89
Rhode Island	310.39	153.37	313.20	261.22	533.45	566.37
Vermont	226.27	359.23	245.72	239.86	417.40	974.38
Middle Atlantic:						
New Jersey	224.58	139.72	268.41	382.57	308.51	195.57
New York	141.23	112.01	178.43	224.60	243.61	287.63
Pennsylvania	187.52	151.42	263.02	135.79	237.76	281.82
East North Central:						
Illinois	203.15	97.24	250.16	269.71	279.83	402.38
Indiana	287.46	164.99	391.13	327.18	298.41	732.95
Michigan	151.84	161.08	258.63	242.12	247.02	423.09
Ohio	237.13	199.75	278.80	367.83	252.62	680.95
Wisconsin	204.42	153.75	235.54	256.96	311.97	529.79
West North Central:						
Iowa	191.87	111.61	345.66	229.66	245.12	461.41
Kansas	251.52	72.85	267.15	250.80	457.27	764.60
Minnesota	286.92	107.76	480.05	588.60	132.17	576.12
Missouri	213.24	264.45	195.57	253.88	414.10	841.67
Nebraska	212.65	109.06	428.54	228.05	416.07	391.91
North Dakota	177.38	125.62	214.54	139.27	419.22	115.13
South Dakota	160.51	156.08	133.51	121.92	261.89	236.36
South Atlantic:						
Delaware	342.05	60.51	318.47	369.50	467.09	999.10
District of Columbia	267.89	80.36	86.76	415.13	482.55	520.19
Florida	441.48	86.52	363.89	202.06	559.82	1,558.00
Georgia	360.31	170.55	362.52	238.07	660.43	1,432.26
Maryland	208.04	164.56	377.58	264.05	281.01	248.33
North Carolina	207.77	180.03	201.65	229.15	390.44	632.10
South Carolina	318.65	243.00	179.06	312.22	515.77	690.11
Virginia	206.37	132.88	209.68	248.91	219.91	465.09
West Virginia	189.13	125.65	246.04	301.75	415.82	107.16
East South Central:						
Alabama	323.93	116.58	113.52	390.88	736.72	347.27
Kentucky	180.27	149.73	397.58	293.48	524.37	525.42
Mississippi	249.43	94.95	191.88	446.71	365.26	972.17
Tennessee	233.42	199.26	199.28	261.25	306.96	855.29
West South Central:						
Arkansas	231.98	191.66	194.66	224.83	454.36	539.96
Louisiana	251.42	245.44	325.49	355.38	549.39	486.24
Oklahoma	276.11	180.89	140.12	236.92	353.03	1,080.11
Texas	175.76	130.60	134.04	243.97	362.43	543.16
Mountain:						
Arizona	333.12	166.68	340.97	267.91	511.93	874.61
Colorado	261.84	175.44	250.65	357.42	250.81	722.04
Idaho	211.33	228.40 *	108.44	248.18	522.56	711.61
Montana	232.39	173.65	256.51	314.76	451.18	429.56
Nevada	312.23	256.81	77.85	335.54	407.92	1,003.08
New Mexico	224.11	281.01 *	282.86	225.46	421.46	504.18
Utah	216.83	273.99	295.79	250.89	252.65	744.19
Wyoming	211.26	156.04	162.69	198.86	284.16	508.79
Pacific:						
Alaska	261.61	--	317.55	314.01	429.39	483.38
California	224.32	127.92	150.44	243.33	257.77	823.78
Hawaii	244.93	--	159.84	355.86	248.63	782.31
Oregon	288.34	13.23	262.69	270.54	679.24	832.16
Washington	360.79	125.87	162.43	382.04	535.79	1,020.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,688	2,000	3,000	4,500	6,300	7,100
New England:						
Connecticut	4,946	2,000	3,400	4,900	6,600	7,900
Maine	5,067	2,300	3,900	4,900	6,500	7,100
Massachusetts	4,652	1,800	2,800	5,000	6,000	7,400
New Hampshire	4,934	1,400	3,000	4,900	6,500	7,300
Rhode Island	4,199	1,400	2,200	3,900	6,000	7,000
Vermont	4,650	2,100	2,900	4,800	6,200	6,900
Middle Atlantic:						
New Jersey	4,571	2,400	3,500	4,500	5,500	6,500
New York	4,632	1,900	2,900	4,700	6,300	7,000
Pennsylvania	5,240	1,900	3,400	5,000	6,900	8,100
East North Central:						
Illinois	4,131	1,400	2,400	3,900	5,500	6,900
Indiana	4,919	2,800	3,700	4,900	6,300	6,900
Michigan	4,799	2,300	2,900	4,300	6,500	7,700
Ohio	4,456	2,400	2,900	4,400	6,000	6,600
Wisconsin	4,684	2,000	2,800	4,900	6,300	7,400
West North Central:						
Iowa	4,452	1,900	2,900	4,100	5,900	6,900
Kansas	4,497	1,600	2,900	4,500	5,900	6,500
Minnesota	4,389	2,800	3,000	4,000	5,400	6,600
Missouri	4,530	2,400	3,200	4,500	5,600	6,900
Nebraska	4,309	2,900	3,500	3,900	5,400	6,500
North Dakota	4,159	1,800	2,800	3,800	5,500	6,300
South Dakota	4,725	2,900	3,000	4,400	6,000	6,900
South Atlantic:						
Delaware	4,700	1,700	3,000	4,000	6,400	8,100
District of Columbia	3,404	1,300	1,500	3,000	4,300	5,900
Florida	4,926	2,800	3,600	4,800	6,300	7,000
Georgia	5,033	2,800	3,900	4,900	6,400	7,000
Maryland	4,123	1,500	2,800	3,900	5,500	6,600
North Carolina	5,184	2,400	3,500	4,900	6,500	8,000
South Carolina	4,936	2,600	3,500	4,400	6,500	7,800
Virginia	4,830	2,400	3,700	4,500	6,200	7,200
West Virginia	5,126	2,300	3,000	4,800	6,900	8,500
East South Central:						
Alabama	4,801	1,900	2,900	4,600	6,700	7,000
Kentucky	4,571	2,900	3,500	4,200	5,900	6,500
Mississippi	4,552	2,000	3,000	4,000	6,000	7,200
Tennessee	4,927	2,500	3,700	4,800	6,300	6,900
West South Central:						
Arkansas	4,550	2,400	2,900	4,400	5,700	7,000
Louisiana	4,896	2,400	3,800	4,800	6,200	6,900
Oklahoma	4,982	2,800	3,500	4,800	6,400	6,900
Texas	4,800	2,400	3,300	4,900	6,400	7,000
Mountain:						
Arizona	4,956	2,800	3,400	4,900	6,300	7,200
Colorado	4,976	2,500	3,500	4,900	6,300	7,900
Idaho	4,640	2,700	3,400	4,500	5,500	6,500
Montana	4,452	1,900	2,900	4,000	6,000	6,900
Nevada	5,414	2,500	3,800	5,000	6,900	8,000
New Mexico	4,565	2,700	2,900	3,900	5,900	7,000
Utah	4,880	2,700	3,500	4,800	6,000	7,200
Wyoming	4,759	2,100	3,500	4,700	6,000	7,300
Pacific:						
Alaska	5,158	3,200	3,900	5,000	6,100	6,900
California	4,253	1,400	2,400	3,800	6,200	7,700
Hawaii	3,200	1,800	2,400	2,500	3,600	5,600
Oregon	5,135	2,200	3,200	5,500	6,300	7,500
Washington	4,646	2,500	3,000	4,500	5,800	7,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	26.42	127.88	55.12	118.04	82.21	40.14
New England:						
Connecticut	179.39	517.10	153.55	417.72	213.56	282.42
Maine	120.80	218.68	268.19	148.19	181.75	106.50
Massachusetts	133.20	170.52	132.12	394.37	272.37	336.12
New Hampshire	187.71	--	350.15	353.07	53.38	253.22
Rhode Island	253.42	146.47	410.44	334.91	264.21	83.18
Vermont	115.35	120.99	134.90	261.21	332.37	127.98
Middle Atlantic:						
New Jersey	132.77	170.38	239.26	211.18	309.84	108.86
New York	108.72	242.41	207.33	143.16	195.34	102.03
Pennsylvania	148.64	152.91	221.98	288.95	333.06	71.74
East North Central:						
Illinois	118.42	95.03	154.04	134.30	237.67	113.12
Indiana	135.95	362.12	179.42	255.42	136.41	173.71
Michigan	143.21	165.26	126.66	252.76	203.10	244.97
Ohio	106.59	183.95	96.89	172.41	266.14	34.78
Wisconsin	159.29	149.14	207.88	247.40	192.91	340.85
West North Central:						
Iowa	122.67	199.30	123.50	207.79	322.19	55.57
Kansas	132.15	260.83	246.52	166.45	270.15	112.72
Minnesota	143.55	132.67	113.27	209.78	162.16	239.35
Missouri	113.79	162.34	161.47	155.61	326.92	143.54
Nebraska	124.72	227.50	130.83	123.97	383.19	200.71
North Dakota	145.07	212.25	131.87	347.92	256.98	96.13
South Dakota	106.58	102.41	102.41	228.76	245.65	188.15
South Atlantic:						
Delaware	194.38	371.77	279.97	200.46	349.47	267.38
District of Columbia	136.87	202.57	220.13	341.42	223.59	250.14
Florida	119.26	237.53	161.88	240.48	128.83	111.69
Georgia	129.69	341.87	137.92	232.74	158.48	217.78
Maryland	155.34	170.46	186.14	173.08	381.24	225.92
North Carolina	148.49	222.43	237.05	234.02	231.08	347.30
South Carolina	152.18	253.85	230.51	197.64	368.68	217.43
Virginia	125.23	279.12	84.68	253.35	314.65	279.42
West Virginia	193.60	176.40	152.61	371.99	331.96	202.14
East South Central:						
Alabama	182.79	257.51	182.28	285.61	245.22	70.25
Kentucky	121.43	290.62	130.36	155.03	254.42	64.70
Mississippi	168.34	250.44	252.71	145.19	281.20	382.58
Tennessee	114.33	53.04	203.64	225.34	172.24	120.98
West South Central:						
Arkansas	140.44	266.93	122.02	222.07	256.85	267.57
Louisiana	117.06	255.14	231.79	230.98	116.08	260.75
Oklahoma	125.46	144.74	187.64	227.02	162.51	94.59
Texas	106.57	141.26	110.61	241.55	160.24	129.93
Mountain:						
Arizona	159.45	265.88	136.70	270.82	281.32	286.31
Colorado	134.61	165.67	252.88	256.22	156.97	221.08
Idaho	111.61	234.03	219.09	230.93	121.22	172.05
Montana	142.41	119.36	130.11	165.72	412.56	220.12
Nevada	213.68	158.21	233.90	273.82	321.47	295.79
New Mexico	121.98	189.69	56.09	171.87	307.24	270.25
Utah	124.78	210.41	169.15	243.97	158.57	204.44
Wyoming	135.28	185.00	395.66	211.44	164.96	203.02
Pacific:						
Alaska	120.25	430.86	288.58	272.39	188.16	108.39
California	114.78	70.31	152.78	130.25	263.67	202.21
Hawaii	133.49	340.37	160.46	160.46	336.00	244.83
Oregon	221.08	287.41	396.65	618.29	349.85	257.40
Washington	160.91	359.89	126.71	214.86	376.98	221.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	8,983	4,000	6,000	8,300	12,000	14,000
New England:						
Connecticut	9,862	3,800	6,800	9,000	13,000	16,000
Maine	9,189	3,700	6,500	9,000	12,000	14,000
Massachusetts	9,027	3,900	4,900	8,900	12,000	15,000
New Hampshire	9,594	4,100	5,700	8,000	13,000	16,000
Rhode Island	7,914	2,600	4,500	7,200	12,000	14,000
Vermont	8,619	4,100	5,700	8,400	11,000	13,000
Middle Atlantic:						
New Jersey	9,497	4,600	6,000	8,900	13,000	15,000
New York	9,051	4,200	5,800	8,900	12,000	14,000
Pennsylvania	9,594	3,600	5,900	9,600	13,000	16,000
East North Central:						
Illinois	8,089	3,600	5,000	7,500	10,000	13,000
Indiana	8,902	4,800	6,000	8,200	12,000	13,000
Michigan	9,201	4,800	5,800	7,900	13,000	15,000
Ohio	8,439	4,900	5,800	8,000	10,000	13,000
Wisconsin	9,191	4,100	6,000	8,900	12,000	14,000
West North Central:						
Iowa	7,816	2,900	5,000	6,900	10,000	14,000
Kansas	9,171	3,000	5,800	9,000	13,000	14,000
Minnesota	8,638	5,800	6,000	8,300	11,000	12,000
Missouri	8,715	4,700	5,900	7,900	11,000	14,000
Nebraska	8,292	5,100	6,000	7,600	11,000	13,000
North Dakota	7,350	3,500	5,500	7,000	8,700	12,000
South Dakota	9,001	5,200	5,900	8,600	12,000	13,000
South Atlantic:						
Delaware	8,937	3,000	6,000	8,500	12,000	14,000
District of Columbia	7,322	2,600	3,500	6,000	9,700	14,000
Florida	9,284	5,000	6,000	9,000	12,000	14,000
Georgia	9,799	5,700	7,500	9,500	13,000	13,000
Maryland	8,041	3,000	5,500	7,600	11,000	13,000
North Carolina	9,672	4,800	6,300	9,700	12,000	14,000
South Carolina	9,523	5,600	7,000	8,700	12,000	14,000
Virginia	9,491	4,900	7,400	8,900	12,000	14,000
West Virginia	9,552	3,900	5,700	8,000	14,000	16,000
East South Central:						
Alabama	9,629	4,100	6,000	9,600	14,000	14,000
Kentucky	8,246	3,800	6,300	7,500	10,000	13,000
Mississippi	9,055	5,000	6,900	8,000	11,000	13,000
Tennessee	9,177	4,800	6,300	8,900	12,000	13,000
West South Central:						
Arkansas	9,549	5,500	6,900	9,800	12,000	14,000
Louisiana	9,793	5,000	6,800	9,900	13,000	15,000
Oklahoma	10,207	5,800	7,500	9,600	12,000	14,000
Texas	9,114	3,800	6,600	9,000	12,000	14,000
Mountain:						
Arizona	8,880	3,800	5,800	8,300	11,000	14,000
Colorado	9,473	5,000	6,800	8,900	12,000	14,000
Idaho	8,287	3,600	5,900	7,900	9,900	12,000
Montana	8,996	4,800	5,900	7,700	13,000	14,000
Nevada	10,731	5,000	7,800	9,900	14,000	16,000
New Mexico	8,898	5,000	6,600	7,900	10,000	14,000
Utah	8,946	4,900	5,900	8,800	11,000	13,000
Wyoming	9,593	5,000	6,800	8,500	13,000	14,000
Pacific:						
Alaska	10,732	6,600	7,900	11,000	13,000	14,000
California	8,300	2,900	4,800	7,100	12,000	15,000
Hawaii	8,193	4,900	7,200	7,400	8,900	12,000
Oregon	9,099	3,100	5,900	8,500	13,000	15,000
Washington	8,477	3,800	6,400	7,900	9,900	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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, 2021

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	69.95	183.46	170.61	252.47	244.08	81.99
New England:						
Connecticut	512.42	612.04	656.22	891.83	473.41	779.05
Maine	331.92	130.31	433.69	777.86	512.88	239.47
Massachusetts	377.21	369.73	273.49	782.15	562.34	778.98
New Hampshire	600.78	670.93	650.25	1,026.50	516.09	1,007.97
Rhode Island	574.45	--	1,011.80	869.40	762.31	414.03
Vermont	322.50	187.64	341.12	540.68	574.94	398.82
Middle Atlantic:						
New Jersey	514.25	639.01	524.62	568.61	1,232.57	861.53
New York	291.44	294.24	226.00	472.25	677.24	330.22
Pennsylvania	411.32	304.31	565.84	745.31	551.00	430.76
East North Central:						
Illinois	286.55	403.87	311.99	401.37	450.18	498.68
Indiana	436.30	--	781.66	564.20	521.79	420.75
Michigan	395.29	361.04	255.34	847.02	836.54	594.42
Ohio	265.22	771.05	204.67	368.62	424.54	455.35
Wisconsin	289.65	507.03	316.57	514.90	627.81	403.54
West North Central:						
Iowa	378.79	--	655.40	283.43	785.79	394.87
Kansas	475.70	622.89	636.55	540.86	880.00	179.24
Minnesota	308.82	282.96	282.96	513.34	507.44	539.88
Missouri	351.80	468.32	273.60	211.82	799.62	755.20
Nebraska	369.43	1,210.13	1,232.34	229.07	842.77	356.69
North Dakota	294.49	525.02	371.65	368.37	344.13	790.91
South Dakota	353.19	343.55	282.49	376.78	485.03	454.04
South Atlantic:						
Delaware	607.23	--	1,271.44	586.30	684.87	623.43
District of Columbia	365.36	149.94	712.69	689.81	814.91	604.49
Florida	321.26	502.76	346.30	598.84	800.73	289.90
Georgia	307.00	1,037.31	270.07	458.94	511.81	287.05
Maryland	374.98	310.16	505.27	427.96	906.29	438.80
North Carolina	301.65	378.35	439.25	537.01	488.78	526.87
South Carolina	331.10	417.14	335.28	450.56	804.05	661.32
Virginia	300.89	594.86	491.45	276.52	681.06	522.58
West Virginia	542.09	305.83	512.56	797.76	800.51	572.08
East South Central:						
Alabama	471.30	594.10	479.25	1,109.42	584.54	580.98
Kentucky	450.89	321.81	807.61	433.10	989.13	659.16
Mississippi	311.33	421.82	358.19	207.76	781.76	528.77
Tennessee	280.04	491.62	563.42	431.24	433.09	212.21
West South Central:						
Arkansas	300.69	524.99	266.61	482.85	767.08	478.10
Louisiana	387.08	720.47	477.16	537.45	265.34	804.55
Oklahoma	329.00	354.72	318.31	485.60	533.60	1,017.92
Texas	311.68	535.21	323.12	481.66	767.06	328.58
Mountain:						
Arizona	418.46	815.09	637.97	731.64	495.18	818.34
Colorado	312.27	424.97	607.29	449.20	691.21	651.01
Idaho	291.99	821.58	555.10	258.98	469.63	382.52
Montana	444.89	419.38	318.81	493.54	1,068.81	639.06
Nevada	408.97	858.68	284.91	480.69	412.97	327.13
New Mexico	288.08	329.22	343.81	221.72	637.21	1,049.41
Utah	302.62	488.64	398.23	691.76	535.31	643.26
Wyoming	362.95	975.26	404.62	390.86	671.44	427.71
Pacific:						
Alaska	392.82	987.44	415.74	710.41	412.00	267.11
California	314.97	248.56	453.12	296.96	534.92	594.63
Hawaii	365.94	848.79	366.92	363.31	763.62	1,685.66
Oregon	559.14	329.79	980.84	1,032.78	594.33	530.07
Washington	352.09	853.09	677.85	381.78	514.73	502.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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