

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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	7,590	4,700	6,000	7,400	8,800	11,000
New England:						
Connecticut	8,237	5,500	6,900	8,000	9,200	11,000
Maine	7,993	4,800	6,500	7,600	10,000	11,000
Massachusetts	8,054	5,300	6,800	8,100	9,200	11,000
New Hampshire	8,053	4,700	6,200	7,800	9,500	12,000
Rhode Island	8,215	5,300	6,600	7,800	8,800	11,000
Vermont	8,417	5,800	6,900	8,200	9,600	11,000
Middle Atlantic:						
New Jersey	8,183	4,900	6,500	8,000	9,600	12,000
New York	8,936	5,100	6,800	8,100	10,000	16,000
Pennsylvania	8,098	5,200	6,400	7,800	9,700	11,000
East North Central:						
Illinois	7,547	3,900	6,100	7,500	8,900	11,000
Indiana	7,601	4,700	6,200	7,400	8,800	11,000
Michigan	7,276	4,800	5,800	7,100	8,500	9,900
Ohio	7,743	5,000	6,300	7,700	8,600	11,000
Wisconsin	7,673	5,300	6,300	7,500	8,700	10,000
West North Central:						
Iowa	7,433	4,600	5,700	7,100	8,600	12,000
Kansas	6,885	4,500	5,700	6,600	8,300	9,100
Minnesota	7,526	5,000	6,100	7,500	8,500	10,000
Missouri	7,737	4,800	6,300	7,500	8,800	10,000
Nebraska	7,601	5,200	6,300	7,600	8,700	10,000
North Dakota	7,841	5,200	6,300	7,600	9,200	10,000
South Dakota	7,640	5,000	6,300	7,500	8,700	10,000
South Atlantic:						
Delaware	8,168	5,400	6,700	7,900	9,400	12,000
District of Columbia	8,650	5,400	6,700	8,400	10,000	12,000
Florida	7,551	4,600	6,000	7,700	8,400	10,000
Georgia	7,367	3,900	5,900	7,500	9,000	10,000
Maryland	7,978	5,400	6,800	7,500	9,200	11,000
North Carolina	7,753	4,600	5,900	7,400	9,000	11,000
South Carolina	7,252	5,000	5,700	6,900	8,100	10,000
Virginia	7,676	4,400	6,000	7,400	9,000	11,000
West Virginia	8,065	3,900	6,000	8,000	10,000	12,000
East South Central:						
Alabama	6,769	4,500	5,800	6,700	7,900	9,000
Kentucky	6,990	4,400	5,700	7,100	8,100	9,400
Mississippi	6,726	4,100	5,200	6,600	7,900	9,700
Tennessee	7,182	4,200	5,700	7,100	8,600	10,000
West South Central:						
Arkansas	6,861	4,500	4,900	6,300	8,000	9,600
Louisiana	7,422	5,100	6,000	7,200	8,600	10,000
Oklahoma	6,713	3,900	5,400	6,600	7,800	8,900
Texas	7,351	4,700	6,000	7,100	8,400	10,000
Mountain:						
Arizona	7,214	4,400	5,800	6,900	8,200	10,000
Colorado	7,031	4,600	5,500	6,800	8,400	9,900
Idaho	7,292	4,200	5,500	6,900	8,700	11,000
Montana	7,759	4,800	6,100	7,600	9,200	11,000
Nevada	6,848	4,200	5,300	6,600	7,900	9,900
New Mexico	7,794	4,500	5,800	7,500	9,400	11,000
Utah	6,746	4,000	5,200	6,600	7,600	9,400
Wyoming	7,982	4,800	6,200	7,100	9,600	12,000
Pacific:						
Alaska	8,624	5,500	6,400	8,000	10,000	12,000
California	7,547	4,700	6,200	7,300	8,600	10,000
Hawaii	7,367	4,700	6,100	7,100	8,400	10,000
Oregon	7,091	4,200	5,700	6,900	8,200	10,000
Washington	7,170	4,400	5,600	6,900	8,200	9,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	38.45	71.32	38.82	37.19	51.48	88.40
New England:						
Connecticut	175.90	296.87	190.02	165.46	299.79	522.88
Maine	216.24	324.34	187.92	260.08	392.35	462.23
Massachusetts	182.73	677.13	357.77	153.15	209.98	404.10
New Hampshire	263.90	489.01	189.22	164.60	272.58	919.83
Rhode Island	205.56	241.91	196.65	88.02	313.23	710.49
Vermont	191.12	316.28	185.29	157.48	153.05	624.26
Middle Atlantic:						
New Jersey	238.73	623.58	227.80	277.20	318.25	579.63
New York	271.33	317.28	250.46	158.55	435.46	996.61
Pennsylvania	158.73	166.23	190.72	126.76	275.07	473.78
East North Central:						
Illinois	195.44	610.61	342.20	97.16	156.38	321.68
Indiana	184.44	552.31	185.66	234.18	225.47	300.44
Michigan	188.22	189.94	301.32	331.99	145.79	358.13
Ohio	175.42	138.43	348.71	187.16	278.76	626.47
Wisconsin	174.00	328.85	191.22	175.94	197.64	471.59
West North Central:						
Iowa	290.16	198.85	224.07	308.56	433.20	1,429.16
Kansas	173.39	208.44	184.63	230.82	175.25	158.08
Minnesota	159.76	331.31	225.65	123.23	232.16	357.62
Missouri	231.71	205.86	399.93	238.74	187.91	465.40
Nebraska	148.38	165.55	190.31	180.92	149.23	277.49
North Dakota	143.39	211.62	157.46	221.18	88.00	287.59
South Dakota	181.76	399.35	122.25	177.71	345.65	291.56
South Atlantic:						
Delaware	204.36	499.41	197.42	172.25	246.12	595.76
District of Columbia	255.27	559.31	305.05	290.15	367.41	740.28
Florida	191.42	304.25	273.57	204.34	155.23	598.62
Georgia	189.80	496.29	298.67	285.50	223.02	181.67
Maryland	206.55	360.96	182.21	159.49	308.26	744.44
North Carolina	324.90	320.54	223.34	333.20	400.51	1,290.09
South Carolina	189.50	195.71	231.86	181.72	226.48	433.04
Virginia	286.03	734.02	330.49	130.12	248.04	503.92
West Virginia	336.50	330.81	628.60	439.75	407.89	740.58
East South Central:						
Alabama	159.81	212.85	364.65	143.90	131.40	351.99
Kentucky	147.31	353.70	218.35	207.49	161.71	249.46
Mississippi	193.65	524.65	188.18	269.25	133.47	307.90
Tennessee	178.19	295.61	253.76	154.87	359.76	246.06
West South Central:						
Arkansas	193.90	276.75	232.12	234.84	146.16	728.51
Louisiana	177.22	260.73	317.63	201.70	211.59	306.00
Oklahoma	172.27	435.13	239.72	199.17	136.41	353.28
Texas	162.34	274.34	138.10	130.64	186.92	441.54
Mountain:						
Arizona	239.76	350.61	243.58	227.29	244.15	755.69
Colorado	234.41	260.23	321.69	281.65	292.21	569.13
Idaho	262.52	379.46	435.70	186.78	423.93	771.34
Montana	242.45	324.02	317.09	270.44	523.82	355.17
Nevada	233.00	444.03	190.50	212.62	335.78	674.38
New Mexico	190.62	251.56	148.66	230.78	162.40	399.60
Utah	292.55	369.31	205.76	298.49	342.31	810.63
Wyoming	294.41	331.67	311.79	300.25	663.97	823.68
Pacific:						
Alaska	348.43	721.40	308.18	589.59	361.06	638.59
California	121.05	354.28	154.82	111.63	166.52	274.84
Hawaii	152.42	352.20	168.42	248.26	188.12	493.37
Oregon	206.87	545.39	237.86	186.77	243.12	391.85
Washington	195.87	309.52	225.43	252.04	292.71	341.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,637	0	620	1,300	2,200	3,300
New England:						
Connecticut	1,833	40 *	800	1,500	2,500	3,700
Maine	1,703	0	860	1,600	2,200	3,100
Massachusetts	1,806	0	590	1,500	2,300	3,700
New Hampshire	1,952	0	1,000	1,800	2,600	3,600
Rhode Island	1,903	360	940	1,600	2,400	3,500
Vermont	2,071	370 *	1,400	1,900	2,600	3,600
Middle Atlantic:						
New Jersey	1,688	0	600 *	1,400	2,300	4,000
New York	1,892	0	580	1,500	2,400	3,600
Pennsylvania	1,784	0	890	1,500	2,500	3,400
East North Central:						
Illinois	1,746	0	800	1,500	2,300	3,400
Indiana	1,774	230 *	900	1,600	2,300	3,200
Michigan	1,584	150 *	760	1,300	2,000	2,800
Ohio	1,473	320	660	1,400	1,900	2,800
Wisconsin	1,685	430 *	970	1,500	2,000	3,000
West North Central:						
Iowa	1,845	210 *	920	1,700	2,600	3,100
Kansas	1,647	310 *	870	1,400	2,400	2,900
Minnesota	1,537	80 *	930	1,300	2,000	2,600
Missouri	1,701	0	620 *	1,600	2,300	4,100
Nebraska	1,698	0	980	1,500	2,300	3,200
North Dakota	1,522	0	380 *	1,400	2,000	3,100
South Dakota	1,676	0	600 *	1,500	2,400	3,600
South Atlantic:						
Delaware	1,927	0	680	1,500	2,900	3,900
District of Columbia	1,479	0	300 *	1,300	2,300	3,100
Florida	1,609	0	470	1,300	2,100	3,300
Georgia	1,714	270 *	900	1,600	2,300	3,200
Maryland	1,727	0	560 *	1,500	2,400	3,400
North Carolina	1,847	20 *	750	1,500	2,400	3,700
South Carolina	1,712	320 *	790	1,300	2,300	3,600
Virginia	1,823	250 *	910	1,500	2,300	3,700
West Virginia	1,694	0	720	1,400	2,200	3,100
East South Central:						
Alabama	1,799	0	910	1,600	2,400	3,300
Kentucky	1,513	70 *	720	1,400	2,000	2,800
Mississippi	1,468	0	700	1,300	2,000	2,900
Tennessee	1,798	40 *	940	1,500	2,400	3,400
West South Central:						
Arkansas	1,591	170 *	720	1,300	2,100	3,300
Louisiana	1,706	0	720 *	1,600	2,700	3,600
Oklahoma	1,349	0	520 *	1,200	1,800	2,600
Texas	1,681	0	740	1,300	2,100	3,300
Mountain:						
Arizona	1,553	30 *	600	1,300	2,100	2,900
Colorado	1,642	0	650	1,300	2,200	3,300
Idaho	1,358	0	270 *	960	1,700	3,000
Montana	1,157	0	0	970	1,800	2,500
Nevada	1,420	0	430 *	1,100	2,000	3,200
New Mexico	1,741	0	850	1,500	2,200	3,300
Utah	1,730	0	520	1,200	2,200	4,400
Wyoming	1,888	0	720	1,200	2,300	3,500 *
Pacific:						
Alaska	1,925	0	340 *	1,300	2,800	4,400
California	1,448	0	320 *	1,100	1,800	3,100
Hawaii	967	0	0	400 *	1,300	2,500
Oregon	1,113	0	0	840	1,800	2,600
Washington	1,272	0	0	850	1,900	2,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	24.36	41.00	29.94	24.39	29.25	50.16
New England:						
Connecticut	131.32	97.60 *	130.49	143.65	213.82	331.50
Maine	91.30	128.61	107.87	61.35	79.46	166.09
Massachusetts	145.74	100.45	169.90	129.90	189.30	292.88
New Hampshire	113.73	149.28	102.29	109.71	134.08	274.48
Rhode Island	179.04	99.56	69.39	80.01	195.39	682.94
Vermont	117.54	180.82 *	132.47	60.85	115.43	248.17
Middle Atlantic:						
New Jersey	148.58	144.59	227.58 *	106.27	188.90	551.83
New York	143.08	45.40	119.50	109.13	116.89	315.11
Pennsylvania	72.57	117.94	72.89	93.59	125.68	140.60
East North Central:						
Illinois	89.40	92.53	117.06	86.16	90.87	195.59
Indiana	98.25	117.23 *	126.71	92.42	137.04	203.87
Michigan	131.15	94.86 *	175.12	149.84	162.66	348.08
Ohio	95.47	90.22	168.66	122.52	136.89	158.71
Wisconsin	76.07	157.67 *	73.50	72.85	121.39	257.50
West North Central:						
Iowa	108.96	91.21 *	118.45	149.43	211.70	176.20
Kansas	93.57	98.85 *	67.68	138.40	134.52	235.89
Minnesota	77.55	119.22 *	110.12	54.54	81.21	200.73
Missouri	165.58	183.19	257.78 *	154.92	185.61	472.92
Nebraska	90.92	139.65	88.73	109.60	154.34	264.07
North Dakota	91.98	186.96	194.70 *	94.96	113.04	287.23
South Dakota	110.78	174.20	210.88 *	135.89	168.90	363.67
South Atlantic:						
Delaware	133.98	100.05	152.83	122.70	201.03	187.40
District of Columbia	120.34	105.87	167.84 *	100.01	162.27	336.45
Florida	125.74	106.07	107.62	165.31	141.98	270.09
Georgia	76.78	121.98 *	103.40	67.72	177.65	148.18
Maryland	136.06	139.12	236.91 *	143.20	171.92	357.18
North Carolina	177.29	123.57 *	140.79	107.74	200.98	478.21
South Carolina	133.51	141.12 *	71.41	111.26	198.76	406.16
Virginia	107.42	121.13 *	151.33	92.42	156.47	395.91
West Virginia	145.62	130.91	128.93	129.61	164.82	436.93
East South Central:						
Alabama	100.98	165.47	142.68	114.96	181.43	223.23
Kentucky	85.96	86.07 *	101.84	104.88	115.79	169.18
Mississippi	83.53	151.84	148.50	65.69	133.75	209.61
Tennessee	90.60	132.31 *	122.55	87.75	168.31	181.69
West South Central:						
Arkansas	108.03	103.99 *	123.81	105.11	200.56	321.19
Louisiana	131.12	218.38	263.28 *	149.50	259.76	180.07
Oklahoma	84.64	113.24	180.75 *	89.09	96.33	183.93
Texas	120.52	91.62	105.03	83.63	118.93	246.88
Mountain:						
Arizona	109.09	70.51 *	124.69	132.12	146.88	203.17
Colorado	114.15	127.40	145.54	116.41	105.10	252.17
Idaho	173.97	91.56	95.39 *	151.62	98.11	487.13
Montana	113.23	126.16	126.16	187.97	200.10	227.76
Nevada	111.32	109.99	189.37 *	99.68	192.30	325.52
New Mexico	130.98	133.76	111.85	75.62	157.58	257.38
Utah	243.35	121.03	118.84	101.92	252.23	1,273.69
Wyoming	266.63	182.38	198.45	109.98	207.19	1,272.48 *
Pacific:						
Alaska	359.53	195.01	216.90 *	308.40	662.79	973.16
California	90.30	85.54	103.24 *	65.83	116.05	148.66
Hawaii	104.13	78.82	78.82	122.81 *	116.15	363.29
Oregon	79.57	90.17	90.17	129.57	142.90	158.12
Washington	142.77	105.65	105.65	132.44	185.79	246.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	5,953	2,900	4,400	5,900	7,300	8,900
New England:						
Connecticut	6,404	3,200	5,000	6,500	7,800	9,100
Maine	6,290	3,300	4,700	6,000	8,500	9,400
Massachusetts	6,247	3,300	4,700	6,600	7,600	9,000
New Hampshire	6,101	2,300	4,200	6,000	7,600	9,500
Rhode Island	6,312	3,000	4,800	6,100	8,200	9,600
Vermont	6,347	3,600	5,000	6,100	7,800	9,000
Middle Atlantic:						
New Jersey	6,494	2,900	4,800	6,500	8,300	9,900
New York	7,045	2,800	5,000	6,600	8,400	12,000
Pennsylvania	6,314	3,600	4,800	6,100	7,500	9,200
East North Central:						
Illinois	5,801	3,000	4,100	5,700	7,200	8,700
Indiana	5,827	2,600	4,300	5,600	7,300	9,000
Michigan	5,692	2,700	4,100	5,600	7,300	8,100
Ohio	6,271	3,600	4,800	6,000	7,400	8,700
Wisconsin	5,988	3,400	4,800	5,900	7,200	8,400
West North Central:						
Iowa	5,587	2,800	4,000	5,500	6,900	8,600
Kansas	5,238	2,800	3,800	5,100	6,500	7,800
Minnesota	5,989	3,000	4,600	6,100	7,300	8,600
Missouri	6,037	3,400	4,700	5,900	7,200	8,600
Nebraska	5,903	2,900	4,500	6,100	7,400	8,800
North Dakota	6,319	3,700	4,700	6,400	7,700	9,200
South Dakota	5,964	3,300	4,700	5,700	7,200	8,800
South Atlantic:						
Delaware	6,242	3,200	4,300	6,000	7,800	9,400
District of Columbia	7,171	3,600	5,500	7,100	8,400	10,000
Florida	5,942	3,000	4,300	6,100	7,300	8,400
Georgia	5,654	2,200	4,000	5,500	7,500	8,700
Maryland	6,251	3,100	4,800	6,000	7,500	9,700
North Carolina	5,906	3,000	4,000	5,900	7,500	8,800
South Carolina	5,539	2,700	4,200	5,500	6,700	8,400
Virginia	5,853	2,200	3,900	5,800	7,400	8,800
West Virginia	6,371	2,300	4,100	6,200	8,000	10,000
East South Central:						
Alabama	4,970	2,300	3,700	5,100	6,200	7,300
Kentucky	5,477	3,100	4,200	5,500	6,600	7,800
Mississippi	5,258	2,600	3,900	5,100	6,500	8,100
Tennessee	5,384	2,600	3,800	5,400	6,900	7,900
West South Central:						
Arkansas	5,271	3,000	4,000	4,700	6,400	7,800
Louisiana	5,716	2,700	4,200	5,900	7,000	8,900
Oklahoma	5,363	2,600	4,100	5,500	6,600	7,600
Texas	5,670	3,100	4,300	5,600	6,900	8,300
Mountain:						
Arizona	5,661	2,400	4,100	5,700	7,200	8,500
Colorado	5,389	2,700	3,900	5,400	6,900	8,200
Idaho	5,934	2,700	4,200	6,100	7,100	9,700
Montana	6,602	2,800	4,900	6,600	8,200	10,000
Nevada	5,428	2,600	3,900	5,300	6,900	8,800
New Mexico	6,053	2,700	3,900	6,000	8,100	9,300
Utah	5,016	2,100 *	3,700	5,000	6,400	7,700
Wyoming	6,094	2,800 *	3,900	5,800	7,600	9,800
Pacific:						
Alaska	6,699	1,500	4,800	6,700	8,400	10,000
California	6,100	2,900	4,600	6,000	7,400	9,100
Hawaii	6,400	3,300	5,200	6,400	7,600	9,000
Oregon	5,978	3,200	4,500	5,900	7,400	9,000
Washington	5,898	2,600	4,400	5,900	7,500	8,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	37.53	59.22	51.46	43.65	51.21	59.88
New England:						
Connecticut	176.06	386.47	244.75	273.94	168.60	358.87
Maine	207.94	259.15	228.70	244.44	323.34	226.00
Massachusetts	209.02	353.41	484.84	310.82	168.07	264.41
New Hampshire	302.33	455.95	355.87	189.33	272.94	923.92
Rhode Island	261.74	735.85	288.95	220.94	245.06	806.21
Vermont	181.25	381.50	169.04	190.63	186.59	428.68
Middle Atlantic:						
New Jersey	257.65	618.95	311.53	338.05	417.99	341.29
New York	237.58	473.48	300.62	169.26	276.13	764.01
Pennsylvania	147.40	205.45	205.57	162.37	287.64	321.96
East North Central:						
Illinois	170.51	456.91	214.24	164.87	186.56	284.01
Indiana	187.51	343.59	221.90	331.65	227.44	420.00
Michigan	275.10	223.38	330.17	413.37	488.57	155.25
Ohio	184.63	125.03	200.72	282.33	214.19	605.14
Wisconsin	172.14	317.83	140.83	149.22	207.61	333.07
West North Central:						
Iowa	253.64	260.21	310.84	346.29	431.44	1,174.74
Kansas	177.14	220.34	218.57	271.84	330.88	197.27
Minnesota	167.36	310.16	236.94	214.76	227.95	436.03
Missouri	223.80	531.33	198.90	281.49	318.76	547.90
Nebraska	167.34	210.33	266.93	244.90	285.19	343.50
North Dakota	150.20	253.17	169.47	251.08	137.74	297.71
South Dakota	173.15	480.94	170.26	166.72	384.41	342.12
South Atlantic:						
Delaware	222.24	374.88	254.85	230.25	242.55	618.21
District of Columbia	235.04	528.70	258.74	267.84	296.06	747.59
Florida	194.49	508.07	220.69	212.48	204.42	458.81
Georgia	207.59	355.49	249.81	256.47	417.94	159.33
Maryland	232.91	396.85	279.34	172.87	349.09	723.06
North Carolina	276.75	319.54	286.54	300.55	400.88	837.00
South Carolina	186.88	397.62	279.20	257.72	284.88	426.97
Virginia	290.71	272.75	418.53	233.90	287.58	676.58
West Virginia	313.93	342.78	436.27	382.61	253.66	825.45
East South Central:						
Alabama	196.75	383.84	384.60	229.33	206.93	368.43
Kentucky	137.44	154.96	219.64	166.49	220.90	315.99
Mississippi	184.87	493.96	189.96	218.06	105.84	537.88
Tennessee	171.14	317.78	143.92	179.48	297.33	265.03
West South Central:						
Arkansas	162.24	173.34	102.64	300.98	183.57	487.81
Louisiana	220.10	659.59	285.42	324.76	162.45	516.95
Oklahoma	160.78	212.84	187.25	283.41	198.30	123.92
Texas	129.32	176.33	209.19	141.52	151.50	267.28
Mountain:						
Arizona	273.44	520.80	324.48	335.05	340.19	702.59
Colorado	234.43	308.98	305.11	302.18	335.38	642.91
Idaho	241.79	429.93	242.59	303.82	249.93	585.03
Montana	276.08	506.84	379.93	357.95	325.19	475.87
Nevada	213.43	146.80	225.53	212.22	327.85	622.01
New Mexico	215.34	355.06	174.53	289.54	190.24	256.79
Utah	254.46	763.71 *	309.09	269.13	292.73	368.23
Wyoming	302.85	918.33 *	449.28	241.75	472.56	705.41
Pacific:						
Alaska	475.21	--	993.73	263.22	414.33	588.49
California	124.01	290.60	238.73	145.26	123.30	250.21
Hawaii	164.58	360.85	173.08	139.16	200.73	371.94
Oregon	210.19	328.57	215.83	299.88	313.12	445.60
Washington	219.62	439.49	288.26	292.50	223.97	480.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	21,931	14,000	18,000	22,000	26,000	30,000
New England:						
Connecticut	24,746	16,000	21,000	26,000	29,000	32,000
Maine	22,667	14,000	19,000	22,000	27,000	31,000
Massachusetts	23,348	16,000	20,000	23,000	27,000	31,000
New Hampshire	24,034	12,000	19,000	24,000	28,000	32,000
Rhode Island	22,955	17,000	20,000	22,000	26,000	31,000
Vermont	23,881	17,000	21,000	24,000	27,000	31,000
Middle Atlantic:						
New Jersey	24,843	16,000	21,000	24,000	29,000	33,000
New York	24,368	16,000	20,000	23,000	30,000	38,000
Pennsylvania	23,250	15,000	19,000	23,000	27,000	31,000
East North Central:						
Illinois	20,943	11,000	17,000	21,000	25,000	28,000
Indiana	21,502	12,000	19,000	22,000	26,000	29,000
Michigan	20,175	14,000	16,000	20,000	24,000	26,000
Ohio	21,760	15,000	18,000	22,000	25,000	29,000
Wisconsin	22,664	13,000	18,000	23,000	27,000	30,000
West North Central:						
Iowa	21,696	14,000	17,000	22,000	25,000	30,000
Kansas	19,461	12,000	15,000	20,000	24,000	27,000
Minnesota	22,934	14,000	19,000	23,000	27,000	32,000
Missouri	21,824	14,000	18,000	22,000	25,000	27,000
Nebraska	21,769	9,300	17,000	22,000	27,000	29,000
North Dakota	22,196	16,000	20,000	22,000	25,000	28,000
South Dakota	23,861	16,000	20,000	24,000	29,000	29,000
South Atlantic:						
Delaware	23,681	16,000	19,000	23,000	28,000	32,000
District of Columbia	24,170	15,000	19,000	23,000	30,000	34,000
Florida	21,441	15,000	17,000	22,000	25,000	29,000
Georgia	22,220	14,000	19,000	22,000	27,000	29,000
Maryland	22,341	16,000	20,000	22,000	25,000	29,000
North Carolina	19,945	10,000	14,000	19,000	24,000	29,000
South Carolina	21,218	14,000	17,000	20,000	25,000	28,000
Virginia	19,904	9,700	13,000	21,000	24,000	29,000
West Virginia	24,165	14,000	19,000	24,000	29,000	32,000
East South Central:						
Alabama	19,575	14,000	17,000	20,000	22,000	25,000
Kentucky	22,225	14,000	19,000	21,000	26,000	29,000
Mississippi	20,410	14,000	16,000	20,000	24,000	27,000
Tennessee	20,227	10,000	17,000	20,000	24,000	29,000
West South Central:						
Arkansas	19,513	14,000	14,000	19,000	23,000	26,000
Louisiana	20,345	13,000	17,000	21,000	24,000	28,000
Oklahoma	19,003	12,000	15,000	18,000	22,000	27,000
Texas	22,334	15,000	19,000	22,000	26,000	29,000
Mountain:						
Arizona	21,427	14,000	18,000	21,000	24,000	27,000
Colorado	20,466	13,000	17,000	21,000	23,000	27,000
Idaho	21,153	12,000	18,000	22,000	26,000	28,000
Montana	21,322	11,000	18,000	23,000	27,000	27,000
Nevada	20,783	12,000	16,000	21,000	26,000	27,000
New Mexico	21,857	12,000	18,000	22,000	27,000	29,000
Utah	19,888	12,000	15,000	19,000	25,000	27,000
Wyoming	22,228	15,000	18,000	22,000	27,000	30,000
Pacific:						
Alaska	25,892	17,000	21,000	25,000	32,000	34,000
California	22,272	15,000	19,000	22,000	26,000	29,000
Hawaii	20,804	13,000	19,000	21,000	24,000	26,000
Oregon	20,366	11,000	16,000	20,000	24,000	29,000
Washington	21,542	14,000	20,000	21,000	24,000	27,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	121.99	337.11	185.64	107.89	139.02	258.21
New England:						
Connecticut	634.95	2,576.59	896.86	768.53	808.65	912.50
Maine	831.67	1,814.28	1,114.53	974.85	366.39	2,889.36
Massachusetts	535.20	1,589.02	1,015.80	563.88	431.34	931.52
New Hampshire	1,167.72	2,438.02	1,098.62	786.78	1,312.02	3,454.97
Rhode Island	500.33	1,081.30	534.47	582.56	968.46	1,042.89
Vermont	476.77	1,020.21	512.84	443.52	770.25	1,021.08
Middle Atlantic:						
New Jersey	730.84	1,286.94	807.82	570.03	1,385.72	1,681.51
New York	846.49	2,713.93	1,168.09	677.14	1,596.81	1,763.52
Pennsylvania	424.93	567.47	767.74	481.67	912.67	588.26
East North Central:						
Illinois	614.74	1,959.55	993.59	594.68	520.91	1,057.96
Indiana	556.43	2,101.62	682.90	680.28	740.34	613.21
Michigan	452.41	770.15	605.44	727.80	750.02	601.60
Ohio	512.13	1,051.21	876.82	461.63	569.16	1,093.64
Wisconsin	615.10	1,408.11	1,170.10	788.44	592.89	781.30
West North Central:						
Iowa	761.38	1,339.73	864.14	894.54	864.32	2,347.53
Kansas	633.81	1,952.05	1,095.44	936.12	413.00	553.59
Minnesota	900.11	1,835.68	877.19	906.71	1,837.18	3,844.13
Missouri	601.31	1,361.43	1,229.30	781.68	527.37	435.35
Nebraska	663.81	929.55	602.07	802.95	1,122.08	644.77
North Dakota	367.03	607.13	593.80	901.86	392.67	1,023.02
South Dakota	1,245.48	1,270.54	1,273.23	2,292.42	900.02	900.02
South Atlantic:						
Delaware	833.65	895.22	934.81	663.66	1,304.99	697.19
District of Columbia	1,071.25	3,166.65	1,271.46	1,014.36	1,392.75	1,200.17
Florida	519.90	1,076.66	731.96	773.08	513.62	858.44
Georgia	554.95	646.41	1,147.38	832.48	598.33	585.65
Maryland	452.89	1,370.63	808.96	235.92	997.86	1,143.37
North Carolina	1,052.52	--	1,885.60	1,099.70	801.76	1,814.93
South Carolina	606.49	736.89	297.96	872.76	1,071.34	933.17
Virginia	1,172.00	--	2,394.25	1,050.02	756.86	826.44
West Virginia	799.64	2,591.41	1,181.10	889.91	946.79	922.22
East South Central:						
Alabama	453.81	998.11	696.02	1,031.14	737.53	514.55
Kentucky	608.76	1,193.37	788.03	638.63	1,283.98	1,425.10
Mississippi	560.71	643.09	701.90	792.34	841.74	1,166.16
Tennessee	579.75	1,235.11	1,014.40	471.55	623.76	849.93
West South Central:						
Arkansas	460.71	579.98	446.94	803.28	644.46	852.84
Louisiana	592.35	1,317.41	940.78	790.09	789.39	1,291.45
Oklahoma	567.40	1,395.46	1,100.59	767.05	924.35	878.64
Texas	509.66	828.69	598.35	682.79	779.77	885.38
Mountain:						
Arizona	690.60	854.36	799.75	490.38	783.29	2,800.50
Colorado	506.63	809.47	1,041.02	837.09	528.38	899.56
Idaho	957.45	2,649.85	1,162.30	954.45	1,379.21	--
Montana	1,184.12	3,019.59	2,337.94	1,575.90	1,530.67	1,530.67
Nevada	930.30	1,538.50	1,383.11	1,404.94	1,418.58	931.38
New Mexico	569.67	1,337.41	786.34	583.70	234.34	706.34
Utah	746.05	1,038.40	881.48	905.07	1,041.96	1,523.74
Wyoming	858.88	2,745.92	1,169.41	571.51	1,026.55	2,085.54
Pacific:						
Alaska	1,055.66	1,114.97	529.42	1,658.14	1,592.00	2,094.89
California	384.44	978.59	658.75	432.90	522.92	1,014.18
Hawaii	429.77	1,156.33	624.47	574.60	309.33	567.04
Oregon	735.26	1,466.51	930.47	549.82	836.99	1,960.76
Washington	488.77	502.70	1,116.74	324.16	726.13	1,401.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	6,492	1,300	3,300	5,400	8,400	13,000
New England:						
Connecticut	6,299	2,500	3,400	5,100	8,500	12,000
Maine	6,546	1,700 *	4,000	5,800	7,700	12,000
Massachusetts	5,875	980 *	3,600	5,200	7,800	11,000
New Hampshire	6,877	2,800	3,900	6,100	8,300	12,000
Rhode Island	6,290	1,500 *	3,400	4,800	7,600	12,000
Vermont	6,736	2,000 *	3,900	5,400	8,300	14,000
Middle Atlantic:						
New Jersey	6,212	0	1,800 *	5,100	8,400	14,000
New York	5,693	0	2,000	4,300	7,600	12,000
Pennsylvania	7,110	1,900	3,800	5,800	9,200	13,000
East North Central:						
Illinois	5,653	1,200 *	2,700	5,000	7,200	11,000
Indiana	6,105	1,500 *	3,400	5,100	7,300	12,000
Michigan	5,195	310 *	2,600	4,500	6,500	9,800
Ohio	5,336	1,800	3,300	4,900	6,600	9,500
Wisconsin	5,637	1,700	3,000	5,200	6,700	10,000
West North Central:						
Iowa	6,559	2,500	4,000	5,900	8,300	12,000
Kansas	5,638	0	2,500	5,200	8,100	11,000
Minnesota	5,878	1,600 *	3,100	5,100	7,300	12,000
Missouri	5,894	0	3,500	5,300	7,200	11,000
Nebraska	6,857	2,800	4,100	6,100	8,100	13,000
North Dakota	6,359	580 *	3,300	6,000	8,400	13,000
South Dakota	6,604	2,900 *	4,200	6,400	7,600	11,000
South Atlantic:						
Delaware	7,593	1,500 *	4,200	6,300	11,000	15,000
District of Columbia	6,234	0	2,300 *	5,400	9,300	14,000
Florida	7,734	2,400	4,500	6,600	10,000	16,000
Georgia	7,529	2,400	3,900	6,200	9,500	15,000
Maryland	7,121	1,900 *	3,600	5,700	8,800	14,000
North Carolina	7,643	1,600	4,500	7,000	10,000	14,000
South Carolina	6,963	2,600	3,400	5,600	8,700	13,000
Virginia	7,081	2,400 *	4,300	5,700	9,400	14,000
West Virginia	6,532	1,200 *	3,300	5,600	8,400	12,000
East South Central:						
Alabama	6,300	1,100	3,400	4,600	7,000	13,000
Kentucky	6,554	1,500 *	2,900	5,500	8,900	13,000
Mississippi	7,416	2,100 *	3,700	6,600	10,000	14,000
Tennessee	6,693	1,700	3,600	6,000	8,400	11,000
West South Central:						
Arkansas	6,099	2,200 *	2,800	4,300	8,000	13,000
Louisiana	6,252	0	3,400 *	5,500	8,900	12,000
Oklahoma	5,514	2,200	3,000	4,300	6,700	11,000
Texas	7,579	2,900	4,100	6,000	9,300	15,000
Mountain:						
Arizona	7,202	2,100 *	3,500	6,000	9,400	15,000
Colorado	6,903	1,200 *	3,500	5,400	8,600	14,000
Idaho	7,219	1,500 *	3,400	5,300	9,000 *	19,000
Montana	5,960	0	2,100 *	5,400	6,800 *	15,000
Nevada	5,649	960 *	1,800 *	4,900	7,300	12,000
New Mexico	6,250	1,700 *	3,100	5,300	7,500	12,000
Utah	5,922	0	2,500	4,600	7,800	13,000
Wyoming	6,235	610 *	2,400	5,100	7,400	12,000
Pacific:						
Alaska	6,807	0	1,600 *	5,100	11,000	15,000
California	6,755	90 *	2,600	5,100	9,100	15,000
Hawaii	4,931	0	0	4,600	7,300	11,000
Oregon	6,071	0	2,300	4,300	7,700	12,000
Washington	5,125	0	1,300 *	3,700	7,500	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	92.95	132.00	88.81	83.81	152.43	329.00
New England:						
Connecticut	356.68	354.59	379.89	444.63	850.00	1,021.39
Maine	444.98	577.17 *	392.56	276.62	286.32	1,028.20
Massachusetts	340.99	334.21 *	408.04	375.86	432.96	991.47
New Hampshire	340.43	408.90	348.80	287.56	466.98	1,315.13
Rhode Island	541.61	687.08 *	474.27	343.73	601.58	2,496.39
Vermont	425.11	727.56 *	343.95	297.33	607.88	1,477.70
Middle Atlantic:						
New Jersey	780.71	861.67	1,042.58 *	421.83	982.28	2,361.87
New York	415.34	264.66	386.00	409.45	361.57	1,616.05
Pennsylvania	340.33	479.16	239.52	409.53	552.16	996.30
East North Central:						
Illinois	295.47	451.63 *	387.75	306.81	463.99	925.98
Indiana	354.64	532.34 *	418.66	319.36	299.79	1,228.22
Michigan	339.48	385.80 *	384.73	465.44	371.29	898.21
Ohio	213.59	481.35	269.83	216.35	248.54	749.34
Wisconsin	339.32	458.70	427.45	383.18	385.19	791.22
West North Central:						
Iowa	352.13	560.18	292.36	545.86	674.39	1,047.84
Kansas	440.24	576.38	598.50	499.91	467.34	1,072.28
Minnesota	390.94	597.34 *	390.74	400.43	669.22	1,130.14
Missouri	422.88	743.83	303.83	390.07	387.49	617.94
Nebraska	395.32	248.91	160.59	269.50	617.13	1,796.76
North Dakota	428.21	503.89 *	520.02	323.19	943.62	1,099.16
South Dakota	342.45	1,059.58 *	563.07	203.91	870.84	1,312.71
South Atlantic:						
Delaware	421.33	658.27 *	447.77	533.22	965.63	631.25
District of Columbia	601.78	421.33	862.28 *	852.33	1,009.46	1,281.43
Florida	434.71	346.90	283.69	541.04	753.24	1,513.18
Georgia	436.66	638.59	333.32	659.08	771.02	1,441.83
Maryland	580.74	860.55 *	641.33	600.47	1,047.90	1,533.37
North Carolina	650.86	--	646.58	535.24	595.62	1,165.97
South Carolina	555.47	375.25	202.15	584.89	839.55	2,242.95
Virginia	529.84	750.80 *	308.79	738.33	1,039.34	1,297.67
West Virginia	478.01	443.64 *	675.29	510.52	528.89	1,489.24
East South Central:						
Alabama	600.92	248.35	671.63	440.04	679.08	2,066.29
Kentucky	531.51	636.92 *	335.05	607.28	1,013.60	1,848.98
Mississippi	558.39	810.34 *	471.52	920.38	589.59	1,274.25
Tennessee	390.02	361.20	420.26	373.27	538.90	1,028.18
West South Central:						
Arkansas	506.37	697.00 *	142.81	535.71	1,056.43	1,930.81
Louisiana	422.06	854.00	1,017.31 *	584.43	516.73	1,059.84
Oklahoma	389.81	575.42	347.63	384.29	833.21	999.24
Texas	441.65	315.27	303.33	384.73	828.53	1,510.17
Mountain:						
Arizona	553.64	782.34 *	351.49	495.26	919.83	1,814.97
Colorado	656.17	667.44 *	537.91	570.53	991.92	3,049.08
Idaho	1,374.10	529.62 *	594.61	473.59	3,460.22 *	--
Montana	965.09	326.90	931.58 *	736.27	2,027.16 *	--
Nevada	652.96	420.41 *	968.77 *	824.63	888.91	1,301.24
New Mexico	420.77	538.15 *	341.50	347.61	430.95	1,514.50
Utah	629.45	519.37	595.00	601.43	1,061.51	2,324.88
Wyoming	598.86	481.63 *	562.11	573.68	548.87	1,405.95
Pacific:						
Alaska	1,028.46	380.56	955.83 *	1,047.77	2,213.69	2,957.46
California	402.37	434.87 *	390.24	327.93	581.06	1,504.21
Hawaii	479.38	399.57	399.57	914.62	587.87	1,741.62
Oregon	662.53	481.39	519.37	618.98	902.12	1,752.90
Washington	659.68	342.79	408.55 *	981.45	1,175.68	1,789.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	15,439	5,700	11,000	16,000	20,000	24,000
New England:						
Connecticut	18,447	5,800	14,000	19,000	24,000	28,000
Maine	16,121	7,400	12,000	16,000	21,000	24,000
Massachusetts	17,472	8,500	12,000	18,000	21,000	25,000
New Hampshire	17,157	6,000	11,000	16,000	23,000	29,000
Rhode Island	16,665	7,700	14,000	16,000	20,000	24,000
Vermont	17,144	6,800	14,000	17,000	21,000	25,000
Middle Atlantic:						
New Jersey	18,631	3,900 *	14,000	19,000	24,000	28,000
New York	18,676	5,300 *	13,000	19,000	23,000	31,000
Pennsylvania	16,139	7,000	11,000	16,000	20,000	24,000
East North Central:						
Illinois	15,290	5,600	11,000	16,000	19,000	23,000
Indiana	15,398	5,700	12,000	15,000	20,000	23,000
Michigan	14,980	7,100	11,000	16,000	19,000	22,000
Ohio	16,425	9,400	12,000	17,000	20,000	23,000
Wisconsin	17,027	8,500	13,000	17,000	21,000	24,000
West North Central:						
Iowa	15,138	6,000	12,000	15,000	19,000	24,000
Kansas	13,823	6,700	10,000	14,000	18,000	20,000
Minnesota	17,056	7,400	12,000	17,000	22,000	26,000
Missouri	15,930	5,800	13,000	17,000	20,000	22,000
Nebraska	14,912	4,100	9,000	16,000	21,000	23,000
North Dakota	15,837	6,800	12,000	17,000	19,000	23,000
South Dakota	17,257	7,600	13,000	17,000	23,000	24,000
South Atlantic:						
Delaware	16,088	6,000	12,000	15,000	19,000	25,000
District of Columbia	17,937	6,000 *	14,000	17,000	22,000	29,000
Florida	13,707	5,400	8,600	13,000	19,000	21,000
Georgia	14,691	5,800	9,600	15,000	20,000	23,000
Maryland	15,220	6,000	10,000	16,000	19,000	23,000
North Carolina	12,303	5,000	7,400	9,900	17,000	21,000
South Carolina	14,255	4,700	9,900	13,000	19,000	23,000
Virginia	12,823	5,400	6,000	13,000	18,000	21,000
West Virginia	17,633	9,200	12,000	16,000	23,000	28,000
East South Central:						
Alabama	13,275	4,800 *	10,000	14,000	17,000	19,000
Kentucky	15,671	6,300	11,000	16,000	19,000	23,000
Mississippi	12,994	4,200	9,800	13,000	17,000	19,000
Tennessee	13,533	3,900 *	9,300	14,000	18,000	21,000
West South Central:						
Arkansas	13,414	6,000	12,000	14,000	16,000	20,000
Louisiana	14,093	5,200	8,600	14,000	19,000	23,000
Oklahoma	13,489	5,400	11,000	14,000	17,000	20,000
Texas	14,756	5,500	11,000	15,000	19,000	22,000
Mountain:						
Arizona	14,225	5,700	10,000	15,000	19,000	21,000
Colorado	13,564	4,100 *	9,700	14,000	17,000	20,000
Idaho	13,934	4,300 *	8,600	14,000	19,000	22,000
Montana	15,362	4,500 *	10,000	17,000	22,000	22,000
Nevada	15,134	3,400 *	9,600	16,000	22,000	25,000
New Mexico	15,606	5,400	10,000	16,000	21,000	25,000
Utah	13,966	3,900	7,400	13,000	18,000	24,000
Wyoming	15,993	4,800 *	11,000	15,000	21,000	25,000
Pacific:						
Alaska	19,086	7,700 *	14,000	20,000	23,000	32,000
California	15,517	5,900	11,000	16,000	21,000	23,000
Hawaii	15,873	6,600	13,000	17,000	19,000	24,000
Oregon	14,296	5,500	9,500	15,000	18,000	22,000
Washington	16,417	7,800	13,000	18,000	20,000	22,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	127.63	133.88	221.09	186.57	149.35	217.68
New England:						
Connecticut	733.25	1,217.58	1,132.58	912.05	1,566.60	1,729.02
Maine	638.68	621.11	942.10	836.32	86.95	1,714.55
Massachusetts	518.66	1,396.09	614.04	746.91	716.37	980.89
New Hampshire	1,131.23	593.03	1,688.13	858.58	1,380.92	4,872.66
Rhode Island	638.88	1,312.52	909.79	462.97	805.52	2,084.16
Vermont	613.72	514.61	1,170.31	623.02	534.90	948.47
Middle Atlantic:						
New Jersey	1,085.66	1,207.30 *	2,162.49	1,454.07	1,376.91	1,744.36
New York	873.01	2,212.70 *	898.91	905.78	1,463.92	1,784.06
Pennsylvania	489.01	857.07	655.73	813.98	663.36	930.53
East North Central:						
Illinois	570.69	754.36	1,382.56	669.58	429.05	1,099.29
Indiana	526.70	1,430.09	923.17	571.11	686.90	712.00
Michigan	450.48	771.03	623.83	760.33	595.56	669.45
Ohio	475.94	775.72	873.42	364.24	657.42	1,357.40
Wisconsin	543.65	922.62	1,171.32	813.44	718.00	646.38
West North Central:						
Iowa	618.84	876.27	749.82	607.39	1,216.04	1,428.13
Kansas	479.23	1,055.23	443.43	1,011.47	651.88	690.39
Minnesota	863.68	1,141.29	912.12	586.73	1,562.48	--
Missouri	638.62	641.91	1,798.77	630.70	647.27	1,120.42
Nebraska	828.61	1,035.68	1,812.98	840.71	1,178.20	363.17
North Dakota	537.32	990.40	1,003.92	789.56	449.04	1,248.30
South Dakota	1,432.97	1,338.99	1,579.03	2,506.63	2,455.50	435.82
South Atlantic:						
Delaware	758.02	895.09	616.07	647.21	934.86	2,191.67
District of Columbia	1,082.19	2,886.46 *	1,904.69	726.86	1,366.64	1,887.86
Florida	575.24	554.28	1,113.54	1,007.98	429.56	1,087.37
Georgia	572.96	812.74	721.88	1,165.38	692.25	669.11
Maryland	639.24	1,041.83	1,449.71	971.22	697.03	1,117.57
North Carolina	712.46	622.03	620.25	1,473.98	862.10	1,445.46
South Carolina	713.82	864.89	1,314.10	1,040.00	1,173.30	1,764.33
Virginia	816.58	883.08	1,528.23	1,634.71	1,750.53	561.87
West Virginia	924.81	2,043.41	764.63	1,401.31	1,841.02	1,428.42
East South Central:						
Alabama	615.93	1,766.12 *	1,043.71	794.42	907.25	531.88
Kentucky	778.55	1,194.33	1,397.79	1,008.89	1,300.67	1,269.67
Mississippi	524.59	923.77	1,081.35	712.72	836.38	827.67
Tennessee	558.73	1,546.61 *	780.03	703.63	491.83	1,192.24
West South Central:						
Arkansas	488.17	1,058.44	1,031.96	885.34	655.96	909.77
Louisiana	655.29	541.60	527.18	1,330.32	907.60	1,246.30
Oklahoma	507.98	643.89	1,403.04	502.14	965.59	705.58
Texas	409.06	300.36	1,140.40	575.39	560.17	605.40
Mountain:						
Arizona	542.39	569.47	1,189.78	1,043.34	579.00	817.93
Colorado	675.96	2,011.14 *	1,281.65	827.91	571.63	1,202.68
Idaho	869.28	1,648.69 *	803.44	1,627.56	677.24	1,051.29
Montana	1,280.22	1,719.43 *	2,338.36	2,152.34	1,779.69	1,779.69
Nevada	1,304.30	1,037.09 *	2,036.04	1,489.20	2,091.69	--
New Mexico	592.23	1,359.47	516.41	948.27	650.96	1,429.08
Utah	1,029.99	1,010.00	1,009.60	1,273.49	1,642.45	1,932.79
Wyoming	910.50	2,089.09 *	1,502.15	410.96	1,929.58	813.37
Pacific:						
Alaska	1,434.18	3,063.51 *	2,080.61	733.29	1,368.53	4,363.23
California	450.72	881.26	782.10	675.97	576.52	436.87
Hawaii	572.72	1,415.07	1,359.77	789.64	605.07	906.21
Oregon	569.83	1,004.69	875.34	1,018.96	408.31	1,264.41
Washington	578.43	942.23	1,362.31	1,042.20	336.72	941.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	14,943	9,000	12,000	15,000	18,000	21,000
New England:						
Connecticut	16,573	7,400	13,000	16,000	21,000	23,000
Maine	15,540	9,500	12,000	15,000	18,000	25,000
Massachusetts	16,509	11,000	14,000	16,000	19,000	22,000
New Hampshire	16,254	8,700	12,000	16,000	19,000	26,000
Rhode Island	16,224	10,000	13,000	16,000	20,000	23,000
Vermont	16,500	12,000	14,000	16,000	19,000	21,000
Middle Atlantic:						
New Jersey	16,352	11,000	13,000	16,000	19,000	23,000
New York	16,702	10,000	13,000	15,000	20,000	26,000
Pennsylvania	16,337	11,000	13,000	16,000	19,000	23,000
East North Central:						
Illinois	14,567	7,800	11,000	14,000	18,000	21,000
Indiana	15,586	9,600	13,000	16,000	18,000	22,000
Michigan	14,564	10,000	13,000	14,000	16,000	19,000
Ohio	15,244	10,000	12,000	15,000	18,000	20,000
Wisconsin	16,006	11,000	13,000	16,000	19,000	21,000
West North Central:						
Iowa	14,171	9,300	12,000	14,000	16,000	19,000
Kansas	13,173	7,700	11,000	13,000	16,000	18,000
Minnesota	15,389	9,000	12,000	16,000	19,000	21,000
Missouri	14,587	9,200	12,000	14,000	17,000	20,000
Nebraska	14,762	9,800	12,000	14,000	17,000	21,000
North Dakota	14,726	9,300	12,000	14,000	18,000	19,000
South Dakota	15,774	11,000	13,000	16,000	18,000	21,000
South Atlantic:						
Delaware	15,605	11,000	13,000	15,000	17,000	22,000
District of Columbia	17,311	11,000	13,000	17,000	21,000	26,000
Florida	14,490	8,400	12,000	15,000	16,000	19,000
Georgia	15,010	8,000	12,000	15,000	19,000	21,000
Maryland	15,300	10,000	12,000	15,000	17,000	21,000
North Carolina	14,306	8,800	10,000	13,000	16,000	23,000
South Carolina	14,279	9,800	11,000	14,000	16,000	20,000
Virginia	13,867	8,800	11,000	13,000	16,000	20,000
West Virginia	15,415	5,600	12,000	17,000	19,000	22,000
East South Central:						
Alabama	13,266	7,700	11,000	14,000	16,000	18,000
Kentucky	14,676	9,700	12,000	15,000	17,000	20,000
Mississippi	13,354	8,600	11,000	13,000	16,000	18,000
Tennessee	13,859	8,200	11,000	14,000	17,000	20,000
West South Central:						
Arkansas	13,420	8,400	10,000	13,000	17,000	18,000
Louisiana	14,725	9,500	12,000	15,000	17,000	21,000
Oklahoma	13,370	7,400	9,900	14,000	16,000	19,000
Texas	14,538	9,200	12,000	15,000	17,000	19,000
Mountain:						
Arizona	14,591	9,500	12,000	15,000	17,000	20,000
Colorado	14,552	9,400	12,000	15,000	17,000	20,000
Idaho	13,190	7,200	10,000	13,000	16,000	20,000
Montana	14,627	7,300	11,000	15,000	19,000	21,000
Nevada	13,972	8,200	11,000	13,000	16,000	21,000
New Mexico	14,846	8,700	12,000	15,000	18,000	20,000
Utah	14,502	8,900	9,800	14,000	17,000	23,000
Wyoming	15,709	8,200	13,000	15,000	18,000	22,000
Pacific:						
Alaska	16,892	10,000	14,000	17,000	20,000	23,000
California	14,687	8,200	12,000	14,000	18,000	20,000
Hawaii	14,486	11,000	13,000	15,000	16,000	17,000
Oregon	14,588	9,000	12,000	15,000	17,000	20,000
Washington	14,832	9,600	12,000	15,000	16,000	20,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	91.43	160.73	116.22	85.11	139.77	152.12
New England:						
Connecticut	541.49	1,018.83	776.83	567.38	1,183.38	995.81
Maine	577.90	768.56	489.79	551.94	899.46	2,137.15
Massachusetts	482.59	1,392.73	479.59	501.17	953.14	1,103.04
New Hampshire	739.67	1,215.95	837.52	696.13	1,089.21	1,753.91
Rhode Island	489.13	620.89	349.38	424.87	1,007.77	1,213.78
Vermont	353.79	833.44	407.85	375.78	632.42	688.33
Middle Atlantic:						
New Jersey	555.39	1,136.32	500.47	602.56	1,040.87	1,853.82
New York	675.14	1,830.44	850.60	400.95	1,378.31	872.02
Pennsylvania	461.94	532.88	454.09	441.09	752.74	1,438.63
East North Central:						
Illinois	412.76	733.79	703.58	507.82	685.79	587.88
Indiana	453.76	818.33	591.59	635.10	621.41	818.41
Michigan	253.95	691.11	492.61	176.18	348.68	719.76
Ohio	455.94	787.16	672.69	446.09	871.30	1,262.21
Wisconsin	369.30	515.67	449.63	512.48	482.34	682.99
West North Central:						
Iowa	438.24	1,297.43	408.35	280.16	573.94	813.19
Kansas	395.71	1,060.76	753.47	497.41	356.59	645.83
Minnesota	523.70	566.99	1,033.85	651.93	667.57	730.87
Missouri	424.41	633.78	851.44	388.29	732.00	717.60
Nebraska	333.14	801.73	446.72	552.94	483.21	743.83
North Dakota	349.30	975.65	595.50	432.22	439.27	631.99
South Dakota	487.22	797.44	545.10	592.95	960.63	992.21
South Atlantic:						
Delaware	461.85	820.11	435.72	481.23	734.03	2,296.89
District of Columbia	635.46	1,052.32	476.09	467.03	1,001.02	2,105.67
Florida	357.68	996.14	613.11	288.94	406.46	999.02
Georgia	541.93	1,084.20	738.96	743.52	582.39	1,130.44
Maryland	476.89	952.18	327.54	491.83	521.45	1,777.72
North Carolina	1,098.39	534.49	556.83	684.44	1,843.41	--
South Carolina	551.25	593.99	358.23	958.69	840.59	653.59
Virginia	375.15	484.56	587.69	494.16	697.81	1,126.75
West Virginia	877.20	--	2,261.06	887.47	650.81	1,073.47
East South Central:						
Alabama	506.08	--	970.95	394.59	734.74	601.05
Kentucky	429.05	609.92	596.49	472.59	773.86	1,189.22
Mississippi	378.03	910.22	460.22	625.08	406.08	677.45
Tennessee	402.79	714.54	724.68	424.15	605.77	714.04
West South Central:						
Arkansas	371.60	685.52	402.18	472.08	729.61	440.42
Louisiana	448.87	1,118.80	430.33	566.17	684.75	1,030.59
Oklahoma	425.38	938.18	809.72	512.56	523.81	669.40
Texas	326.52	1,093.42	436.49	426.80	211.19	747.16
Mountain:						
Arizona	370.14	463.83	772.52	336.92	299.28	795.40
Colorado	423.98	354.14	623.03	508.69	555.49	691.46
Idaho	506.44	1,666.84	594.06	436.96	849.58	1,179.70
Montana	951.89	--	1,416.43	866.81	1,443.34	2,115.06
Nevada	689.64	635.87	410.86	667.82	1,265.59	--
New Mexico	348.38	429.55	583.14	404.42	228.86	399.90
Utah	765.71	529.36	749.84	866.33	1,004.96	--
Wyoming	632.98	1,765.94	949.18	611.67	1,053.68	1,929.50
Pacific:						
Alaska	611.38	1,102.97	1,022.62	756.68	865.25	1,134.33
California	320.57	871.87	392.60	325.96	467.81	591.14
Hawaii	272.34	1,064.34	171.33	392.87	209.60	498.47
Oregon	430.30	1,476.31	563.47	614.75	470.49	725.94
Washington	354.96	571.92	373.45	390.26	547.64	814.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,237	780	2,200	3,600	5,600	8,400
New England:						
Connecticut	4,143	1,600	2,100	3,400	5,800	7,100
Maine	3,748	0	1,900	3,500	4,900	7,500
Massachusetts	3,380	0	1,300 *	3,000	4,600	6,100
New Hampshire	4,219	1,600	2,400	3,600	5,100	7,300
Rhode Island	3,689	0	2,200	3,300	5,100	7,600
Vermont	4,378	1,800	2,600	3,800	5,200	8,600
Middle Atlantic:						
New Jersey	3,814	0	1,400 *	3,000	4,900	8,500
New York	3,524	0	1,000 *	2,900	4,900	6,600
Pennsylvania	4,134	1,000 *	2,300	3,600	5,600	7,500
East North Central:						
Illinois	4,173	1,200	2,100	3,400	5,700	8,100
Indiana	4,216	1,400 *	2,400	3,700	5,600	7,200
Michigan	3,583	0	1,700	3,200	4,600	7,000
Ohio	3,689	1,000 *	2,200	3,300	4,400	6,700
Wisconsin	4,179	1,200 *	2,500	3,600	5,100	7,700
West North Central:						
Iowa	4,134	1,000 *	2,300	3,600	5,400	7,300
Kansas	3,891	770 *	2,000	3,600	5,600	7,800
Minnesota	4,063	1,500	2,200	3,500	5,400	7,800
Missouri	4,234	0	2,700	3,400	5,300	7,400
Nebraska	4,286	1,600 *	2,500	3,700	5,500	8,100
North Dakota	4,352	580 *	2,100	4,200	6,300	8,500
South Dakota	4,685	1,800 *	2,900	4,100	5,500	7,900
South Atlantic:						
Delaware	4,070	0	1,700	3,500	5,200	8,600
District of Columbia	3,984	0	1,300 *	3,800	5,400	7,800
Florida	4,982	1,300 *	2,500	3,900	7,000	9,600
Georgia	4,491	1,500	2,700	3,700	5,800	7,900
Maryland	4,154	190 *	2,200	3,800	5,500	8,000
North Carolina	5,208	710	3,000	5,100	7,000	9,100
South Carolina	4,332	1,900	2,800	3,200	5,800	7,700
Virginia	4,454	1,400 *	2,400	3,800	5,300	8,800
West Virginia	3,874	550	1,600 *	3,800	5,400	6,600
East South Central:						
Alabama	4,348	0	2,400	3,700	5,100	8,200
Kentucky	4,283	590 *	2,200	3,900	6,200	7,900
Mississippi	4,377	1,500	2,500	4,100	5,500	7,900
Tennessee	4,316	1,700	2,600	3,600	5,200	7,500
West South Central:						
Arkansas	4,309	1,200	1,800	3,300	5,500	9,400
Louisiana	4,599	0	2,300	3,600	6,500	9,600
Oklahoma	3,879	0	2,200	3,300	5,200	7,600
Texas	5,165	1,800	3,100	4,100	6,900	9,800
Mountain:						
Arizona	4,687	890 *	2,400	3,700	5,800	9,900
Colorado	4,134	360 *	2,400	3,600	5,100	9,000
Idaho	4,106	900	2,400	3,300	4,900	7,800
Montana	4,117	50 *	2,200	3,600	4,900	7,700
Nevada	3,525	550 *	1,200	3,100	4,900	7,500
New Mexico	4,267	1,100 *	2,200	3,600	5,000	8,000
Utah	4,221	0	2,100	3,500	5,000	8,500
Wyoming	3,949	30 *	1,900	3,500	5,000	7,500
Pacific:						
Alaska	4,892	460	1,800 *	4,000	7,400	10,000
California	4,122	130 *	2,100	3,400	5,700	8,600
Hawaii	3,272	0	610 *	3,300	5,400	6,400
Oregon	3,701	0	1,600	3,000	5,400	8,100
Washington	3,727	0	1,100 *	3,200	5,500	7,300

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	56.04	101.89	36.27	46.00	97.84	143.75
New England:						
Connecticut	212.14	416.92	139.46	325.31	299.95	487.86
Maine	220.63	439.94	301.06	278.72	277.53	581.06
Massachusetts	331.12	455.79	542.42 *	366.68	367.49	575.44
New Hampshire	255.72	405.93	290.85	193.24	324.82	776.27
Rhode Island	213.07	381.13	237.19	226.13	237.69	574.68
Vermont	241.14	382.60	193.26	217.94	484.13	794.43
Middle Atlantic:						
New Jersey	416.24	517.53	616.60 *	294.41	670.60	1,209.02
New York	233.98	138.08	344.71 *	218.51	239.47	405.79
Pennsylvania	198.15	321.10 *	180.89	259.78	447.36	382.87
East North Central:						
Illinois	242.56	147.25	213.92	225.30	539.60	583.60
Indiana	206.59	476.56 *	202.99	379.76	361.26	466.62
Michigan	245.66	318.82	476.23	348.17	236.86	957.61
Ohio	169.89	311.57 *	272.80	248.04	283.98	424.91
Wisconsin	233.93	451.28 *	203.99	223.37	393.16	637.33
West North Central:						
Iowa	245.54	352.59 *	202.73	300.58	340.94	555.69
Kansas	247.11	305.90 *	340.30	263.30	480.62	783.28
Minnesota	241.90	349.68	262.19	245.84	285.91	635.85
Missouri	285.03	557.38	189.00	211.50	291.26	619.59
Nebraska	235.79	491.78 *	157.72	314.60	259.20	610.25
North Dakota	266.36	380.38 *	382.39	209.20	548.51	773.47
South Dakota	256.33	627.68 *	160.84	386.21	400.70	587.78
South Atlantic:						
Delaware	319.13	163.59	395.98	399.51	385.90	1,101.49
District of Columbia	304.05	277.17	458.52 *	396.18	383.95	774.31
Florida	305.67	499.04 *	167.68	359.47	696.77	535.07
Georgia	207.80	258.18	237.07	207.08	343.68	715.18
Maryland	264.42	208.59 *	517.81	276.12	474.33	648.16
North Carolina	499.71	--	582.12	535.43	605.11	682.43
South Carolina	284.06	310.81	166.86	165.32	848.10	646.10
Virginia	338.04	496.40 *	275.27	481.25	547.43	1,040.32
West Virginia	320.30	--	598.33 *	556.61	203.11	676.76
East South Central:						
Alabama	350.58	429.68	260.42	335.70	638.38	1,070.58
Kentucky	332.03	354.65 *	311.60	465.06	720.43	548.54
Mississippi	235.54	448.85	324.65	300.58	366.91	443.02
Tennessee	249.45	331.92	195.21	288.15	288.34	1,069.97
West South Central:						
Arkansas	299.00	311.00	251.05	137.56	437.47	967.99
Louisiana	402.86	541.84	297.75	357.26	676.27	1,370.07
Oklahoma	249.47	463.51	317.61	296.82	389.84	577.06
Texas	242.77	258.52	130.68	221.73	522.44	648.35
Mountain:						
Arizona	286.79	489.37 *	144.00	337.71	474.94	1,020.31
Colorado	319.54	343.86 *	332.35	293.51	417.55	1,525.27
Idaho	357.33	241.64	262.76	208.61	439.93	1,484.20
Montana	375.04	149.18 *	600.75	340.64	581.10	1,650.18
Nevada	264.12	194.87 *	216.02	341.61	507.01	420.36
New Mexico	276.04	339.86 *	204.90	152.59	393.74	565.69
Utah	452.25	382.67	386.95	491.77	732.74	1,449.39
Wyoming	394.01	142.52 *	463.85	334.42	889.36	1,354.97
Pacific:						
Alaska	732.05	--	604.49 *	605.40	1,544.82	2,164.27
California	211.94	244.57 *	180.32	230.69	416.40	675.39
Hawaii	288.13	366.23	444.42 *	373.71	505.65	480.13
Oregon	239.91	222.95	348.40	255.74	387.42	483.31
Washington	319.40	247.92	530.73 *	395.82	410.76	550.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	10,706	4,300	7,400	11,000	14,000	17,000
New England:						
Connecticut	12,430	5,800	8,500	12,000	16,000	21,000
Maine	11,791	5,300	7,800	12,000	15,000	20,000
Massachusetts	13,129	6,900	9,700	12,000	17,000	21,000
New Hampshire	12,034	4,800	7,200	11,000	16,000	22,000
Rhode Island	12,535	6,200	9,500	12,000	15,000	19,000
Vermont	12,123	5,400	8,900	12,000	15,000	18,000
Middle Atlantic:						
New Jersey	12,538	3,900	9,800	12,000	17,000	19,000
New York	13,178	4,800	9,200	12,000	16,000	23,000
Pennsylvania	12,203	6,200	9,100	12,000	15,000	19,000
East North Central:						
Illinois	10,394	4,400	7,100	11,000	13,000	16,000
Indiana	11,370	4,900	8,500	12,000	15,000	16,000
Michigan	10,980	5,100	8,800	11,000	13,000	16,000
Ohio	11,556	6,900	8,600	11,000	14,000	18,000
Wisconsin	11,827	5,800	8,600	12,000	14,000	17,000
West North Central:						
Iowa	10,037	3,900	7,500	10,000	12,000	15,000
Kansas	9,282	3,900	6,900	9,200	11,000	14,000
Minnesota	11,327	5,000	7,600	11,000	15,000	17,000
Missouri	10,353	4,300	7,100	11,000	14,000	16,000
Nebraska	10,476	4,100	8,300	11,000	13,000	16,000
North Dakota	10,374	5,500	7,700	11,000	14,000	14,000
South Dakota	11,090	5,300	8,500	11,000	13,000	17,000
South Atlantic:						
Delaware	11,535	5,500	8,300	12,000	15,000	17,000
District of Columbia	13,327	7,400	9,800	12,000	16,000	21,000
Florida	9,508	2,600	6,800	9,600	13,000	15,000
Georgia	10,519	3,100	6,400	10,000	14,000	17,000
Maryland	11,145	4,700	7,900	11,000	13,000	17,000
North Carolina	9,098	4,200	5,700	8,400	11,000	17,000
South Carolina	9,947	4,800	7,400	9,300	12,000	15,000
Virginia	9,413	4,000	6,200	8,600	11,000	15,000
West Virginia	11,541	5,300 *	7,600	11,000	14,000	18,000
East South Central:						
Alabama	8,918	3,600 *	6,300	8,900	12,000	13,000
Kentucky	10,393	4,300	7,200	10,000	14,000	16,000
Mississippi	8,977	3,500	6,600	8,900	11,000	14,000
Tennessee	9,542	3,600	6,300	9,600	12,000	16,000
West South Central:						
Arkansas	9,111	4,100	5,800	8,200	12,000	15,000
Louisiana	10,126	4,800	6,500	9,500	13,000	17,000
Oklahoma	9,491	4,300	5,900	9,000	12,000	15,000
Texas	9,373	3,800	6,000	9,800	13,000	14,000
Mountain:						
Arizona	9,904	3,500	6,500	11,000	13,000	14,000
Colorado	10,417	4,600	7,600	11,000	13,000	16,000
Idaho	9,084	3,600	6,300	8,600	12,000	13,000
Montana	10,509	3,200	6,300	10,000	15,000	17,000
Nevada	10,447	3,500	6,900	11,000	13,000	17,000
New Mexico	10,580	3,800	6,600	11,000	14,000	15,000
Utah	10,280	4,700	6,200	9,800	13,000	16,000
Wyoming	11,760	5,500	8,300	11,000	14,000	19,000
Pacific:						
Alaska	12,000	4,200	8,100	12,000	16,000	18,000
California	10,565	4,100	7,600	11,000	13,000	16,000
Hawaii	11,213	6,500	9,200	11,000	13,000	16,000
Oregon	10,887	5,100	7,500	11,000	14,000	17,000
Washington	11,105	5,000	7,500	11,000	14,000	17,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	92.77	161.80	113.84	103.37	98.53	174.34
New England:						
Connecticut	530.68	539.22	942.42	616.44	1,035.02	1,259.99
Maine	604.66	520.77	570.41	833.92	809.71	2,212.15
Massachusetts	526.55	540.71	945.02	770.18	955.87	1,056.76
New Hampshire	757.11	381.65	986.12	626.09	1,008.58	1,999.59
Rhode Island	523.51	885.44	442.73	640.13	947.53	1,385.33
Vermont	383.58	762.92	568.66	591.75	487.00	719.00
Middle Atlantic:						
New Jersey	664.13	837.01	826.36	592.50	1,370.47	1,317.92
New York	618.88	1,263.46	822.91	464.49	1,170.65	1,616.35
Pennsylvania	491.97	717.04	464.60	702.01	861.21	1,123.33
East North Central:						
Illinois	374.54	545.43	742.37	524.38	453.51	750.68
Indiana	466.47	529.30	544.05	634.53	655.96	703.22
Michigan	350.65	688.03	854.54	471.75	449.67	708.82
Ohio	459.61	369.06	468.02	494.22	1,061.55	1,524.91
Wisconsin	414.75	562.60	748.33	673.54	338.09	1,018.68
West North Central:						
Iowa	380.14	822.52	628.85	438.10	325.10	862.12
Kansas	371.41	1,038.73	520.38	603.50	364.83	807.21
Minnesota	548.06	843.42	701.88	723.79	817.68	387.79
Missouri	468.87	467.39	840.43	443.71	728.80	655.40
Nebraska	309.25	601.22	626.30	202.72	427.84	553.29
North Dakota	374.83	1,000.70	306.56	662.47	404.29	607.90
South Dakota	470.23	682.30	693.35	437.76	1,190.30	299.07
South Atlantic:						
Delaware	481.41	562.33	677.07	574.53	935.48	1,230.62
District of Columbia	584.94	739.72	835.76	364.26	900.59	1,976.36
Florida	438.00	548.65	918.00	516.87	394.09	986.99
Georgia	626.13	858.94	668.56	830.57	840.76	1,387.08
Maryland	554.69	667.46	445.14	667.56	553.70	2,650.97
North Carolina	806.95	499.29	461.98	639.20	1,757.71	--
South Carolina	532.10	486.30	533.79	931.91	714.19	956.44
Virginia	411.03	681.44	607.18	528.34	539.98	1,298.19
West Virginia	758.41	1,763.58 *	879.19	821.85	970.58	1,506.18
East South Central:						
Alabama	449.54	1,345.55 *	579.32	752.15	572.88	392.70
Kentucky	453.21	192.09	859.42	642.73	511.21	962.56
Mississippi	366.07	807.81	497.71	497.89	609.73	689.41
Tennessee	378.62	604.04	519.90	419.10	525.57	927.94
West South Central:						
Arkansas	395.99	547.48	475.87	360.98	759.05	867.73
Louisiana	448.06	517.86	447.58	618.16	916.12	860.64
Oklahoma	391.39	635.42	479.58	732.10	517.80	838.39
Texas	315.08	541.19	316.44	677.84	206.23	381.38
Mountain:						
Arizona	398.43	555.85	795.65	581.83	386.83	480.29
Colorado	462.86	828.15	684.11	659.14	502.76	1,040.68
Idaho	443.99	728.96	735.33	543.83	286.98	763.03
Montana	909.11	254.12	1,149.80	1,211.44	1,404.19	--
Nevada	751.14	684.43	607.12	603.39	969.42	--
New Mexico	400.94	710.55	563.24	474.50	235.15	788.00
Utah	875.96	797.62	870.92	888.37	853.63	2,799.74
Wyoming	545.97	1,254.84	759.34	483.56	1,429.95	1,514.51
Pacific:						
Alaska	856.22	--	1,526.00	1,137.99	958.47	1,391.11
California	305.22	461.69	472.33	364.70	340.15	591.44
Hawaii	383.72	386.10	712.79	327.40	735.38	1,406.49
Oregon	406.61	272.75	882.08	479.42	589.34	529.33
Washington	474.62	425.24	772.81	682.73	624.81	707.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,992	490	970	1,500	2,800	4,000
New England:						
Connecticut	2,259	490	1,200	2,000	2,900	4,000
Maine	2,771	490	1,500	2,400	3,900	4,900
Massachusetts	1,862	440	960	1,500	2,400	3,000
New Hampshire	2,497	750	1,400	2,000	3,600	4,700
Rhode Island	1,858	470	770	1,700	2,500	3,500
Vermont	2,215	400	980	1,900	3,100	4,200
Middle Atlantic:						
New Jersey	1,865	490	950	1,600	2,400	3,100
New York	1,840	460	920	1,500	2,500	3,300
Pennsylvania	1,814	470	790	1,500	2,300	3,100
East North Central:						
Illinois	1,777	470	950	1,500	2,400	3,100
Indiana	2,277	490	1,200	2,200	2,900	4,000
Michigan	1,614	270	720	1,400	2,000	3,000
Ohio	2,126	480	920	1,700	3,000	3,900
Wisconsin	2,197	710	1,200	1,900	3,000	4,000
West North Central:						
Iowa	2,352	740	1,400	2,000	3,000	4,000
Kansas	1,856	470	950	1,500	2,500	3,400
Minnesota	2,083	420	750	1,900	3,000	3,700
Missouri	1,898	400	960	1,500	2,800	3,400
Nebraska	2,069	370	950	1,900	3,000	3,700
North Dakota	2,217	470	1,300	2,400	3,000	3,500
South Dakota	2,423	730	1,400	2,000	3,300	4,000
South Atlantic:						
Delaware	2,053	470	900	1,700	2,400	3,700
District of Columbia	1,343	250	450	970	1,900	2,900
Florida	1,856	460	730	1,500	2,500	3,500
Georgia	2,269	450 *	1,100	1,900	3,200	4,900
Maryland	1,714	460	740	1,500	2,400	3,000
North Carolina	2,247	490	1,100	1,900	2,900	4,600
South Carolina	2,167	660	990	1,600	2,900	4,000
Virginia	2,082	450	830	1,700	2,900	4,300
West Virginia	2,165	460	730	1,600	3,000	4,700
East South Central:						
Alabama	1,779	280	500	1,100	2,900	3,900
Kentucky	2,162	490	970	1,900	3,000	4,500
Mississippi	2,052	450	860	1,500	3,000	4,000
Tennessee	2,053	500	960	1,500	2,900	4,000
West South Central:						
Arkansas	1,890	480	1,000	1,500	2,500	4,000
Louisiana	1,861	710	980	1,500	2,400	3,400
Oklahoma	1,985	730	980	1,500	2,700	3,800
Texas	2,282	490	990	1,900	3,000	4,600
Mountain:						
Arizona	2,079	460	930	1,900	3,000	3,700
Colorado	2,036	750	1,200	1,700	2,800	3,300
Idaho	2,077	420	800	1,500	2,900	4,300
Montana	2,484	530	1,100	2,000	3,300	4,800
Nevada	1,557	460	490	1,200	2,000	3,000
New Mexico	1,951	410	960	1,500	2,500	4,500
Utah	2,089	650	950	1,900	2,900	3,900
Wyoming	2,160	500	900	1,900	2,900	3,900
Pacific:						
Alaska	2,215	560	940	1,800	2,900	4,500
California	1,808	330	720	1,500	2,500	3,500
Hawaii	1,352	90	160	920	1,900	3,100
Oregon	2,110	480	940	1,500	2,900	4,000
Washington	1,949	450	1,000	1,500	2,500	3,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	21.59	30.25	40.42	31.43	74.44	125.30
New England:						
Connecticut	131.44	74.97	191.68	123.79	134.44	252.28
Maine	115.76	60.66	119.23	136.55	274.12	202.75
Massachusetts	121.67	72.05	170.04	123.82	224.49	154.31
New Hampshire	97.88	108.49	142.68	104.95	234.76	194.59
Rhode Island	86.39	37.74	122.70	102.23	240.26	208.18
Vermont	112.38	35.73	158.05	119.31	115.63	382.42
Middle Atlantic:						
New Jersey	97.79	69.24	94.94	114.33	130.65	288.42
New York	78.18	50.74	71.62	119.45	202.68	161.39
Pennsylvania	88.24	44.41	98.53	145.89	182.62	235.78
East North Central:						
Illinois	79.22	39.47	65.26	122.66	135.72	172.23
Indiana	103.43	112.50	133.54	175.55	110.14	323.90
Michigan	122.19	45.10	125.18	121.48	211.89	270.25
Ohio	126.28	84.88	44.46	255.45	131.72	251.96
Wisconsin	89.32	81.58	150.13	126.33	153.90	248.64
West North Central:						
Iowa	107.99	162.77	134.31	122.37	176.84	246.68
Kansas	100.58	114.19	120.79	117.72	138.23	205.67
Minnesota	113.84	--	226.12	147.14	58.54	202.22
Missouri	117.84	57.22	95.10	130.81	187.50	382.22
Nebraska	127.84	--	223.06	148.99	135.16	178.78
North Dakota	79.83	61.24	120.39	215.81	49.71	215.11
South Dakota	124.16	63.55	145.90	236.35	141.66	158.91
South Atlantic:						
Delaware	152.40	63.95	65.03	107.02	177.30	484.33
District of Columbia	98.55	22.01	45.95	215.78	121.36	144.77
Florida	85.29	52.98	115.11	130.84	137.06	268.66
Georgia	113.04	141.39 *	168.35	131.35	170.73	249.48
Maryland	111.65	59.69	122.73	116.22	245.46	134.62
North Carolina	128.29	67.73	180.34	166.54	162.54	356.32
South Carolina	117.36	50.19	78.09	106.02	235.29	271.55
Virginia	122.61	51.40	52.99	93.77	158.81	336.26
West Virginia	151.68	53.21	93.30	144.90	251.11	367.66
East South Central:						
Alabama	146.19	34.28	60.20	165.35	474.25	370.01
Kentucky	107.91	103.86	87.45	132.93	148.05	235.24
Mississippi	110.05	46.15	96.36	121.69	291.96	213.33
Tennessee	89.61	41.87	68.77	134.51	146.05	295.76
West South Central:						
Arkansas	104.21	71.28	147.42	81.10	212.14	300.46
Louisiana	81.42	67.76	64.73	122.57	151.15	169.66
Oklahoma	93.63	125.89	118.43	102.41	156.96	230.74
Texas	91.99	56.16	76.41	121.48	251.95	198.70
Mountain:						
Arizona	129.38	97.22	69.01	217.37	146.39	319.55
Colorado	78.27	116.93	121.35	104.16	111.38	202.50
Idaho	138.21	53.49	115.22	146.17	271.70	252.92
Montana	142.30	137.14	175.65	145.90	228.27	236.74
Nevada	81.64	--	--	127.90	130.38	135.30
New Mexico	102.48	49.17	72.51	106.68	209.79	403.71
Utah	134.62	129.17	112.99	117.22	200.45	439.01
Wyoming	140.52	--	100.27	136.04	339.10	309.40
Pacific:						
Alaska	189.08	92.40	96.39	125.80	268.29	482.68
California	108.39	26.10	70.87	118.53	131.16	203.23
Hawaii	133.00	--	25.04	262.29	254.23	344.30
Oregon	98.38	79.64	119.46	122.25	133.65	252.14
Washington	102.14	40.73	111.46	68.59	222.24	474.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	3,811	990	2,000	3,000	5,000	7,500
New England:						
Connecticut	4,053	960	1,600	3,800	5,600	7,600
Maine	4,415	750	2,300	3,800	5,800	9,200
Massachusetts	3,680	930	1,900	2,900	4,500	7,000
New Hampshire	4,715	1,100	2,300	3,900	6,000	9,500
Rhode Island	3,867	950	1,800	3,000	5,400	7,500
Vermont	3,985	650	1,200	3,700	5,600	7,000
Middle Atlantic:						
New Jersey	3,776	990	1,900	3,800	4,800	5,800
New York	3,535	930	1,800	2,900	4,800	5,900
Pennsylvania	3,301	920	1,400	3,000	3,900	5,900
East North Central:						
Illinois	3,943	1,300	1,900	3,000	4,700	7,800
Indiana	4,374	1,100	2,000	3,800	5,800	7,800
Michigan	3,671	890	1,900	2,900	4,600	7,200
Ohio	4,123	980	1,800	3,200	5,500	7,800
Wisconsin	4,175	1,500	2,400	3,200	5,900	7,900
West North Central:						
Iowa	4,246	1,700	2,500	3,800	6,000	7,500
Kansas	3,740	930	1,800	2,900	4,900	7,000
Minnesota	3,767	960	1,500	3,000	5,600	6,900
Missouri	3,670	1,000	1,900	3,000	4,700	6,000
Nebraska	4,236	1,500	2,400	3,900	5,200	7,000
North Dakota	3,950	910	1,500	3,400	5,600	7,100
South Dakota	4,858	2,000	2,700	3,900	6,500	7,800
South Atlantic:						
Delaware	3,398	760	2,000	3,000	3,900	5,900
District of Columbia	3,009	460	860	2,600	4,000	5,900
Florida	3,264	810	1,400	2,900	4,000	6,000
Georgia	4,435	900	2,400	3,700	5,800	9,500
Maryland	3,382	790	1,300	3,000	3,900	6,700
North Carolina	3,945	1,100	2,300	3,500	4,500	6,900
South Carolina	4,395	1,000	2,100	3,000	5,600	9,100
Virginia	3,852	1,100	1,900	3,300	4,700	7,200
West Virginia	4,095	920	1,000	2,900	5,800	8,300
East South Central:						
Alabama	3,180	460	870	1,900	4,000	7,700
Kentucky	3,827	770 *	1,500	2,900	5,300	7,800
Mississippi	4,257	1,100	1,800	2,900	5,800	9,400
Tennessee	3,832	990	1,900	2,900	4,900	7,300
West South Central:						
Arkansas	3,262	500	1,500	2,800	4,400	6,000
Louisiana	3,500	910	2,000	2,900	4,500	6,600
Oklahoma	4,656	1,500	2,300	3,000	6,400	9,400
Texas	4,084	1,100	2,000	3,000	5,000	8,700
Mountain:						
Arizona	4,257	1,200	2,300	3,400	6,000	7,900
Colorado	4,211	1,000	2,800	3,900	5,700	6,900
Idaho	3,321	600	1,500	2,800	3,800	6,000
Montana	3,394	390	1,100 *	2,800	5,500	7,500
Nevada	3,111	920	980	2,800	4,200	6,000
New Mexico	3,185	520	990	2,900	4,000	6,000
Utah	3,942	810	1,800	3,700	5,800	7,500
Wyoming	3,746	1,300	1,500	2,900	4,900	7,600
Pacific:						
Alaska	3,554	880	1,800	2,900	4,900	6,600
California	3,659	650	1,500	2,900	5,000	6,900
Hawaii	3,527	370	620 *	2,900	5,200	8,200
Oregon	3,994	860	2,000	3,000	5,000	7,900
Washington	3,726	1,300	2,300	2,900	4,500	6,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	45.27	28.15	117.90	73.72	126.22	241.73
New England:						
Connecticut	198.15	193.26	408.84	225.55	314.88	503.40
Maine	242.89	--	485.92	191.40	295.42	572.21
Massachusetts	269.48	104.86	248.58	243.31	447.89	892.98
New Hampshire	264.21	206.41	355.13	246.58	508.76	553.85
Rhode Island	265.76	127.36	261.06	255.84	523.96	555.80
Vermont	251.16	80.01	287.06	242.37	312.68	745.94
Middle Atlantic:						
New Jersey	202.62	148.38	245.09	415.21	266.61	476.04
New York	191.31	145.86	303.26	233.09	277.39	290.44
Pennsylvania	179.83	74.65	261.38	252.64	226.28	263.65
East North Central:						
Illinois	267.37	135.51	193.93	253.38	319.59	1,241.33
Indiana	240.08	233.89	218.50	384.60	262.87	757.82
Michigan	235.41	153.94	286.24	121.29	467.86	870.36
Ohio	198.33	85.93	131.15	243.54	265.12	719.00
Wisconsin	206.24	167.46	246.67	277.72	258.04	734.09
West North Central:						
Iowa	162.78	157.42	253.71	253.95	308.79	376.56
Kansas	252.65	--	269.35	252.91	418.02	372.48
Minnesota	255.10	102.56	239.62	486.21	410.46	532.61
Missouri	203.73	190.59	269.50	252.02	365.25	285.57
Nebraska	176.09	213.31	190.20	288.15	230.02	401.77
North Dakota	232.52	135.45	210.55	490.96	462.33	507.30
South Dakota	196.05	339.87	271.26	413.00	299.84	703.57
South Atlantic:						
Delaware	205.09	185.05	223.98	231.28	211.85	841.00
District of Columbia	362.95	73.54	110.91	391.47	359.68	1,372.35
Florida	160.38	145.30	215.15	243.15	255.19	274.40
Georgia	247.26	204.43	222.12	240.74	528.05	509.58
Maryland	242.83	144.36	286.98	340.70	443.03	538.95
North Carolina	184.40	158.08	279.10	230.53	226.25	443.43
South Carolina	344.82	119.02	247.48	234.29	535.15	1,157.64
Virginia	207.07	121.29	245.96	240.37	481.75	767.94
West Virginia	357.09	--	235.18	566.70	475.71	633.65
East South Central:						
Alabama	368.80	--	167.51	512.77	501.25	941.32
Kentucky	296.60	257.33 *	270.33	337.74	507.80	781.86
Mississippi	306.60	140.80	299.58	254.99	730.56	591.94
Tennessee	190.19	124.30	197.03	221.30	431.48	696.45
West South Central:						
Arkansas	261.30	--	351.65	209.54	235.38	702.09
Louisiana	199.52	265.18	269.84	231.73	449.66	453.72
Oklahoma	583.28	232.53	224.45	239.57	1,319.27	--
Texas	188.76	192.27	190.78	241.06	288.16	754.62
Mountain:						
Arizona	278.72	154.51	348.25	265.00	331.85	888.52
Colorado	187.14	130.51	259.45	263.92	254.85	412.06
Idaho	228.48	84.88	232.46	319.94	506.72	511.84
Montana	509.04	--	620.53 *	564.29	766.86	771.42
Nevada	311.23	134.45	134.45	449.73	755.10	509.53
New Mexico	190.93	142.70	81.92	204.40	368.82	377.29
Utah	278.75	--	280.78	267.07	497.83	750.66
Wyoming	261.32	267.63	250.13	137.85	678.79	816.99
Pacific:						
Alaska	286.76	119.66	256.70	417.55	518.78	757.79
California	219.80	119.80	143.59	256.84	405.44	535.26
Hawaii	445.21	51.03	242.84 *	692.83	1,076.85	1,007.80
Oregon	233.52	255.76	381.31	262.28	291.75	724.57
Washington	204.30	261.96	193.52	158.28	538.02	387.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,663	2,000	3,000	4,500	6,300	7,300
New England:						
Connecticut	4,467	2,200	2,900	4,000	5,800	6,800
Maine	5,344	2,900	3,900	5,400	6,800	7,400
Massachusetts	4,513	1,600	2,800	4,500	6,300	7,000
New Hampshire	5,113	1,900	3,400	5,000	6,700	7,900
Rhode Island	4,419	1,900	2,700	3,900	5,900	6,700
Vermont	4,707	1,500	2,900	5,000	6,500	7,000
Middle Atlantic:						
New Jersey	4,460	1,800	2,900	4,300	5,500	6,900
New York	4,753	1,900	3,000	4,900	6,500	7,000
Pennsylvania	5,125	1,900	2,900	5,000	6,900	8,500
East North Central:						
Illinois	4,277	2,200	2,900	3,800	5,400	6,900
Indiana	4,926	2,400	3,700	4,900	6,300	6,900
Michigan	4,666	1,900	3,000	4,000	6,500	7,300
Ohio	4,515	2,300	3,000	4,000	5,900	7,000
Wisconsin	4,521	2,000	2,900	4,200	5,900	6,800
West North Central:						
Iowa	4,345	2,800	2,900	3,800	5,000	6,900
Kansas	4,515	2,000	3,300	4,400	5,400	6,900
Minnesota	4,234	2,200	2,900	3,900	5,300	6,500
Missouri	4,407	1,800	2,900	4,400	6,000	7,000
Nebraska	4,460	2,600	2,900	4,000	5,300	6,800
North Dakota	4,128	1,900	2,800	3,900	5,400	6,400
South Dakota	4,784	2,700	3,500	5,000	5,900	7,000
South Atlantic:						
Delaware	4,606	2,100	2,900	4,000	6,300	7,700
District of Columbia	3,863	1,300	2,400	3,500	5,000	6,600
Florida	4,768	2,000	3,000	4,400	6,500	7,500
Georgia	4,955	2,400	3,500	4,900	6,300	7,400
Maryland	4,271	2,000	2,800	4,000	5,800	6,900
North Carolina	4,692	1,900	3,000	4,200	6,500	8,000
South Carolina	4,831	2,200	3,500	4,500	6,300	7,400
Virginia	4,708	2,000	3,400	4,400	6,500	6,900
West Virginia	5,348	1,900	2,900	5,400	7,000	8,500
East South Central:						
Alabama	5,131	1,700	3,400	5,000	6,600	8,100
Kentucky	4,850	2,800	3,500	4,800	6,000	6,900
Mississippi	4,813	1,700	2,800	5,000	6,500	7,300
Tennessee	4,697	2,800	3,000	4,700	5,900	6,800
West South Central:						
Arkansas	4,602	2,500	3,000	4,500	5,900	6,700
Louisiana	5,201	2,200	3,400	5,300	6,600	8,400
Oklahoma	4,828	2,500	3,000	4,700	6,300	7,100
Texas	4,815	2,500	3,500	4,800	6,300	7,000
Mountain:						
Arizona	5,029	2,300	3,500	4,900	6,500	7,100
Colorado	4,576	2,400	3,000	4,200	5,900	6,900
Idaho	4,737	2,300	3,500	4,500	5,900	7,000
Montana	4,377	1,700	3,000	4,500	5,100	6,900
Nevada	5,381	2,500	3,900	6,000	6,800	8,000
New Mexico	4,668	2,600	3,000	4,300	6,000	7,000
Utah	4,783	2,400	3,400	4,500	6,300	7,000
Wyoming	4,378	1,900	2,900	4,000	5,500	6,900
Pacific:						
Alaska	4,867	2,800	3,300	4,800	6,200	6,900
California	4,439	1,600	2,500	3,900	6,300	7,900
Hawaii	3,351	1,900	2,400	2,500	4,000	5,800
Oregon	4,997	2,600	3,400	4,500	6,500	7,900
Washington	4,473	2,400	3,000	4,000	5,500	7,300

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	32.33	117.30	59.49	60.82	89.18	84.60
New England:						
Connecticut	185.77	138.87	175.10	328.38	247.39	135.71
Maine	132.61	212.57	215.54	265.25	110.28	366.32
Massachusetts	192.82	133.84	187.72	365.30	327.35	170.51
New Hampshire	171.41	206.85	301.74	271.16	139.04	318.19
Rhode Island	147.36	234.61	167.86	227.15	273.02	175.55
Vermont	151.39	100.51	147.58	270.25	227.57	46.47
Middle Atlantic:						
New Jersey	181.94	242.23	162.08	255.09	453.01	293.95
New York	138.61	202.82	151.25	255.06	122.63	73.35
Pennsylvania	183.39	108.30	144.97	212.32	257.85	235.80
East North Central:						
Illinois	116.52	244.73	114.08	117.37	255.24	381.31
Indiana	154.25	226.99	284.61	234.19	124.40	307.64
Michigan	303.00	163.05	439.31	529.93	192.31	269.64
Ohio	205.02	136.12	178.28	277.13	371.68	139.87
Wisconsin	131.32	152.24	130.01	187.21	343.77	159.53
West North Central:						
Iowa	155.33	103.66	103.66	162.64	249.07	154.50
Kansas	142.16	222.69	260.00	176.95	283.45	148.49
Minnesota	142.68	141.60	160.50	221.35	272.43	175.64
Missouri	149.38	242.85	170.05	348.39	319.54	175.10
Nebraska	162.20	70.62	125.20	251.46	274.28	176.33
North Dakota	137.79	108.47	164.25	131.02	245.02	163.15
South Dakota	133.13	184.00	197.44	341.86	135.52	297.14
South Atlantic:						
Delaware	182.67	187.92	133.42	187.43	481.04	282.33
District of Columbia	169.08	171.42	330.95	152.14	277.38	257.74
Florida	172.92	288.09	232.42	244.37	163.52	293.77
Georgia	126.08	278.74	182.95	211.80	179.18	170.55
Maryland	168.42	158.28	191.27	345.99	277.78	338.50
North Carolina	204.81	216.06	261.37	358.23	242.40	401.09
South Carolina	158.18	370.91	249.29	253.93	169.40	201.97
Virginia	147.95	336.89	233.55	198.19	333.27	81.54
West Virginia	238.95	62.58	307.48	542.33	184.74	283.66
East South Central:						
Alabama	213.45	342.89	358.72	293.80	254.12	427.47
Kentucky	139.68	240.48	139.65	243.59	260.61	392.14
Mississippi	189.88	233.19	141.55	465.67	151.03	367.86
Tennessee	119.57	230.92	230.92	226.07	229.43	120.92
West South Central:						
Arkansas	143.15	265.36	127.73	230.63	242.31	178.20
Louisiana	233.43	176.11	269.79	234.96	454.62	423.71
Oklahoma	156.81	169.93	176.71	341.47	263.69	224.59
Texas	116.90	262.89	190.72	160.05	136.38	144.72
Mountain:						
Arizona	221.18	302.73	267.63	320.64	224.63	229.91
Colorado	183.41	185.84	141.44	268.18	365.66	189.83
Idaho	164.95	358.80	205.33	217.87	323.39	402.97
Montana	160.90	356.31	270.21	228.53	420.24	121.62
Nevada	185.76	624.57	244.86	307.36	184.83	286.27
New Mexico	137.24	254.74	127.43	120.85	382.29	432.66
Utah	173.18	272.36	277.71	251.21	271.83	162.69
Wyoming	168.52	220.60	154.50	254.78	327.60	373.42
Pacific:						
Alaska	185.04	270.31	270.97	415.59	193.52	109.50
California	121.90	120.92	141.45	132.08	137.90	170.68
Hawaii	129.41	275.50	94.62	94.62	402.16	238.40
Oregon	158.14	200.85	251.46	172.54	282.77	296.81
Washington	142.49	283.47	244.50	159.09	352.23	110.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	8,848	4,000	6,000	8,000	12,000	14,000
New England:						
Connecticut	8,206	4,500	5,900	7,500	10,000	13,000
Maine	9,666	5,800	6,900	9,600	12,000	14,000
Massachusetts	8,493	3,900	5,000	7,500	11,000	14,000
New Hampshire	9,406	3,600	5,600	8,700	13,000	15,000
Rhode Island	9,509	4,800	7,500	8,900	12,000	14,000
Vermont	8,817	3,400	5,000	8,000	12,000	14,000
Middle Atlantic:						
New Jersey	8,579	3,600	5,800	8,500	10,000	13,000
New York	8,946	3,000	5,000	8,600	13,000	14,000
Pennsylvania	9,090	3,500	4,900	8,000	13,000	16,000
East North Central:						
Illinois	8,014	3,000	5,900	7,500	9,900	13,000
Indiana	9,283	5,200	7,400	9,800	12,000	13,000
Michigan	9,217	4,400	5,900	8,000	13,000	14,000
Ohio	8,901	5,000	6,000	7,900	12,000	14,000
Wisconsin	8,340	3,700	5,300	7,900	11,000	13,000
West North Central:						
Iowa	8,347	5,500	6,200	7,400	9,700	13,000
Kansas	9,435	5,400	7,500	9,700	12,000	14,000
Minnesota	7,844	4,800	6,000	7,100	9,600	12,000
Missouri	8,772	4,300	5,900	8,000	12,000	14,000
Nebraska	9,165	5,700	6,900	8,000	11,000	13,000
North Dakota	7,444	3,600	5,500	6,900	9,400	12,000
South Dakota	9,764	5,000	6,700	11,000	12,000	12,000
South Atlantic:						
Delaware	8,160	3,700	5,500	7,600	9,900	14,000
District of Columbia	7,776	2,700	5,000	7,000	9,900	13,000
Florida	8,980	4,000	5,900	8,000	12,000	13,000
Georgia	9,638	3,900	7,000	8,800	13,000	15,000
Maryland	8,569	4,800	5,800	7,500	11,000	14,000
North Carolina	9,081	4,300	5,800	8,400	12,000	14,000
South Carolina	9,611	5,400	7,700	8,900	12,000	14,000
Virginia	8,603	5,400	6,200	7,700	10,000	13,000
West Virginia	10,905	4,600	6,400	11,000	14,000	17,000
East South Central:						
Alabama	10,095	2,700	5,800	9,900	14,000	16,000
Kentucky	9,780	4,700	6,400	9,000	13,000	16,000
Mississippi	9,032	4,600	5,800	8,400	12,000	14,000
Tennessee	8,906	4,500	5,900	8,100	12,000	13,000
West South Central:						
Arkansas	9,107	5,500	7,000	8,600	11,000	13,000
Louisiana	9,450	4,800	5,800	8,000	13,000	15,000
Oklahoma	9,576	4,900	7,000	9,700	12,000	14,000
Texas	9,184	5,300	6,900	8,000	12,000	14,000
Mountain:						
Arizona	10,545	6,000	7,600	11,000	13,000	14,000
Colorado	8,421	4,800	5,800	7,800	11,000	13,000
Idaho	8,675	2,900	5,800	7,900	12,000	14,000
Montana	7,208	2,400	4,600	6,900	9,300	13,000
Nevada	10,063	5,400	5,900	9,600	13,000	16,000
New Mexico	8,418	4,600	5,900	8,500	9,800	13,000
Utah	8,579	4,800	5,800	8,000	10,000	14,000
Wyoming	8,082	3,600	4,900	7,700	9,900	14,000
Pacific:						
Alaska	8,853	4,800	5,600	7,800	12,000	13,000
California	8,318	3,400	5,000	7,500	12,000	14,000
Hawaii	7,994	4,900	7,100	7,400	8,000	12,000
Oregon	9,873	5,900	7,200	8,900	13,000	15,000
Washington	8,455	4,900	5,900	7,300	10,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	74.66	258.39	167.23	131.65	263.91	76.29
New England:						
Connecticut	277.40	722.79	392.22	238.51	772.56	428.30
Maine	282.43	693.99	309.56	469.34	672.21	143.56
Massachusetts	314.04	402.28	254.12	787.64	546.56	301.15
New Hampshire	447.48	--	892.96	481.39	144.66	531.55
Rhode Island	379.70	770.62	504.81	543.26	543.98	336.54
Vermont	406.32	667.19	481.03	529.93	765.99	336.95
Middle Atlantic:						
New Jersey	311.16	821.19	555.99	430.46	963.11	148.70
New York	355.83	355.54	527.47	669.89	577.29	245.42
Pennsylvania	450.62	220.21	331.68	401.23	661.51	936.30
East North Central:						
Illinois	313.74	463.35	338.65	358.38	523.67	512.87
Indiana	318.20	1,078.56	539.67	482.99	669.28	368.65
Michigan	383.85	548.68	313.16	764.80	348.83	557.29
Ohio	281.54	323.74	232.64	140.48	757.81	275.21
Wisconsin	307.04	221.07	504.33	364.50	468.32	416.50
West North Central:						
Iowa	260.50	385.00	274.31	252.65	375.32	662.07
Kansas	305.65	788.03	549.78	424.38	683.64	330.45
Minnesota	237.12	552.52	405.15	247.23	318.01	466.13
Missouri	334.55	481.14	321.38	746.62	768.10	317.46
Nebraska	293.69	245.76	363.21	263.66	526.97	365.84
North Dakota	331.69	383.16	451.40	399.28	737.26	653.94
South Dakota	592.60	722.77	743.57	1,347.04	1,242.52	1,242.52
South Atlantic:						
Delaware	363.31	819.34	225.06	453.11	510.16	560.00
District of Columbia	384.65	546.95	602.99	465.91	608.10	648.32
Florida	317.20	359.71	458.53	262.65	576.27	466.32
Georgia	390.76	471.99	391.54	465.41	679.46	591.91
Maryland	386.79	584.15	341.94	765.20	798.82	688.65
North Carolina	418.24	445.32	450.19	738.06	774.72	404.62
South Carolina	327.18	705.69	535.22	504.45	702.02	401.76
Virginia	362.79	840.73	156.28	630.62	495.15	390.64
West Virginia	541.44	727.95	565.19	1,045.63	562.59	673.81
East South Central:						
Alabama	965.55	--	1,279.24	1,361.14	1,171.53	1,233.42
Kentucky	610.25	518.03	512.12	743.26	776.31	--
Mississippi	390.43	521.62	332.95	656.74	663.48	467.10
Tennessee	287.30	458.65	341.55	267.49	482.18	286.72
West South Central:						
Arkansas	340.60	598.74	484.14	546.08	398.55	784.71
Louisiana	440.15	495.80	267.30	698.23	584.99	964.03
Oklahoma	398.79	462.11	497.23	616.31	703.68	567.08
Texas	239.29	420.82	330.78	257.79	519.75	326.53
Mountain:						
Arizona	406.48	457.06	361.20	786.30	390.53	692.27
Colorado	360.69	470.69	421.43	312.20	712.64	614.94
Idaho	719.07	--	1,098.34	722.40	942.19	983.10
Montana	829.29	--	--	944.69	758.38	1,051.23
Nevada	633.69	997.96	662.64	1,245.64	353.92	842.88
New Mexico	284.41	570.87	272.26	307.84	457.79	526.67
Utah	384.01	708.23	604.11	555.36	546.18	436.12
Wyoming	524.56	863.32	497.09	602.14	907.53	1,232.28
Pacific:						
Alaska	485.16	566.56	373.23	990.13	1,190.38	377.22
California	350.76	227.05	321.28	501.98	803.67	482.35
Hawaii	268.40	758.66	459.19	414.94	458.17	819.33
Oregon	328.38	487.45	457.07	314.29	720.80	478.21
Washington	368.92	671.15	504.13	520.79	802.98	775.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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