

**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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	8,182	5,100	6,600	8,100	9,600	11,000
New England:						
Connecticut	8,750	5,900	7,300	8,400	10,000	12,000
Maine	8,892	5,900	7,200	8,500	11,000	12,000
Massachusetts	9,513	6,800	8,100	9,100	10,000	13,000
New Hampshire	8,679	5,200	7,000	8,700	10,000	12,000
Rhode Island	8,347	5,300	6,900	7,800	9,800	11,000
Vermont	8,284	5,200	6,900	8,000	9,700	11,000
Middle Atlantic:						
New Jersey	9,662	6,000	7,400	9,400	11,000	16,000
New York	9,173	5,700	7,500	8,800	11,000	14,000
Pennsylvania	8,145	4,800	6,400	8,000	9,600	11,000
East North Central:						
Illinois	8,070	5,100	6,500	8,000	9,500	11,000
Indiana	8,236	5,300	6,700	8,100	9,700	11,000
Michigan	7,775	5,300	6,200	7,700	8,800	11,000
Ohio	8,274	5,600	7,100	8,200	9,100	11,000
Wisconsin	7,978	5,500	6,700	8,000	9,000	10,000
West North Central:						
Iowa	8,017	5,300	6,700	7,800	9,200	11,000
Kansas	7,575	4,800	6,000	7,500	8,800	10,000
Minnesota	8,355	5,000	6,200	8,100	9,900	12,000
Missouri	8,230	4,700	6,600	8,100	10,000	12,000
Nebraska	8,248	5,600	6,900	8,200	9,100	12,000
North Dakota	8,504	5,700	6,700	8,200	9,600	12,000
South Dakota	8,394	5,500	6,700	8,200	10,000	11,000
South Atlantic:						
Delaware	7,629	2,700	6,600	8,000	9,000	11,000
District of Columbia	8,738	5,100	6,600	8,400	11,000	13,000
Florida	8,251	5,200	6,900	8,400	9,700	11,000
Georgia	7,955	3,500	6,300	7,900	9,900	11,000
Maryland	7,870	5,000	6,100	8,000	9,300	10,000
North Carolina	7,742	4,300	6,600	7,900	9,100	11,000
South Carolina	7,428	4,800	6,300	6,900	9,000	10,000
Virginia	8,144	5,400	7,000	8,100	9,500	11,000
West Virginia	8,669	5,300	7,200	8,500	10,000	12,000
East South Central:						
Alabama	7,645	5,600	6,200	7,600	8,400	9,900
Kentucky	8,002	5,200	6,700	8,300	9,100	11,000
Mississippi	7,243	4,100	5,700	7,100	8,300	10,000
Tennessee	7,659	5,100	6,200	7,700	8,900	10,000
West South Central:						
Arkansas	7,362	5,100	6,000	7,300	8,300	10,000
Louisiana	7,966	5,300	6,800	7,900	8,900	11,000
Oklahoma	7,420	5,100	6,100	7,500	8,400	9,900
Texas	8,180	5,200	6,600	8,000	9,300	12,000
Mountain:						
Arizona	7,981	5,200	6,900	8,000	8,900	11,000
Colorado	8,145	5,200	6,800	8,300	9,300	11,000
Idaho	7,400	4,600	5,600	7,600	8,800	10,000
Montana	7,821	4,800	6,200	7,800	9,700	10,000
Nevada	7,949	4,900	6,100	7,500	9,200	11,000
New Mexico	8,333	5,300	7,100	8,300	9,200	11,000
Utah	7,993	5,100	6,000	7,400	8,900	12,000
Wyoming	8,845	5,400	6,900	8,400	10,000	13,000
Pacific:						
Alaska	9,096	5,600	7,100	8,300	10,000	13,000
California	8,070	4,600	6,100	8,100	9,700	11,000
Hawaii	7,730	4,800	6,200	7,600	8,500	11,000
Oregon	7,962	5,000	6,400	7,600	9,700	11,000
Washington	7,895	5,000	6,300	7,700	9,100	11,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	47.69	73.11	57.82	52.40	72.12	109.07
New England:						
Connecticut	230.21	579.83	191.00	174.89	606.24	659.49
Maine	291.67	177.90	214.53	255.78	564.70	152.07
Massachusetts	474.19	254.64	280.39	280.04	948.74	—
New Hampshire	266.23	737.94	400.17	304.27	410.37	698.32
Rhode Island	209.15	362.86	192.25	239.84	402.70	194.26
Vermont	228.07	260.99	309.02	297.01	324.41	360.05
Middle Atlantic:						
New Jersey	385.76	190.11	313.67	315.12	663.47	1,691.67
New York	301.67	1,064.72	308.72	162.82	394.37	991.56
Pennsylvania	190.99	82.72	440.75	223.26	149.44	259.83
East North Central:						
Illinois	180.22	285.55	210.81	223.68	287.84	316.46
Indiana	193.93	446.12	275.64	189.34	349.23	310.73
Michigan	265.21	355.90	361.38	489.98	341.44	674.14
Ohio	161.57	356.19	146.45	104.71	201.65	477.20
Wisconsin	154.83	291.51	287.86	208.87	236.13	264.82
West North Central:						
Iowa	178.56	337.49	189.15	57.44	284.15	363.77
Kansas	182.45	309.27	281.95	216.60	287.45	288.42
Minnesota	280.67	162.84	272.57	324.20	498.78	474.03
Missouri	241.72	693.21	247.42	276.76	321.21	636.56
Nebraska	227.34	576.07	205.49	142.82	317.27	529.89
North Dakota	222.11	281.58	117.45	241.26	500.43	799.80
South Dakota	177.46	405.18	170.46	227.44	299.27	307.72
South Atlantic:						
Delaware	424.07	227.17	289.29	515.73	318.39	428.85
District of Columbia	260.71	636.73	278.73	285.29	428.87	591.69
Florida	211.83	545.10	424.73	307.50	220.36	675.48
Georgia	379.45	—	723.49	343.35	343.82	589.89
Maryland	161.40	228.95	220.56	189.83	306.19	174.14
North Carolina	227.56	677.95	312.85	202.60	276.64	363.10
South Carolina	208.05	618.05	336.94	279.41	417.35	337.06
Virginia	201.32	552.61	272.94	220.83	339.10	406.10
West Virginia	186.32	693.72	394.91	261.69	480.94	802.29
East South Central:						
Alabama	195.47	523.20	176.63	136.71	420.74	761.45
Kentucky	225.93	567.10	316.38	244.63	165.43	400.36
Mississippi	221.85	525.95	267.06	264.27	299.03	586.49
Tennessee	204.86	556.27	237.44	232.56	342.18	391.80
West South Central:						
Arkansas	230.14	316.59	279.95	242.67	154.79	859.44
Louisiana	190.28	408.92	290.17	300.86	224.99	591.99
Oklahoma	147.21	156.78	202.19	259.07	166.46	407.91
Texas	223.37	212.84	164.01	189.40	379.17	990.84
Mountain:						
Arizona	208.55	492.74	701.44	92.96	311.36	460.00
Colorado	181.48	210.07	374.07	228.97	328.40	407.46
Idaho	235.00	342.52	299.30	332.15	262.93	496.64
Montana	267.88	318.08	303.44	525.71	401.85	261.25
Nevada	285.12	201.55	288.26	359.92	353.96	760.47
New Mexico	165.54	212.38	325.48	155.62	287.00	583.65
Utah	330.60	141.47	235.73	361.12	372.74	1,314.51
Wyoming	290.69	305.17	352.09	151.70	608.36	760.09
Pacific:						
Alaska	292.73	482.99	187.16	409.25	379.87	892.99
California	159.25	283.62	242.88	191.15	220.79	264.34
Hawaii	249.77	315.94	299.13	197.19	240.15	941.64
Oregon	246.72	653.67	301.64	276.35	365.07	416.46
Washington	257.23	414.46	374.69	273.11	358.37	430.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,640	0	620	1,300	2,200	3,400
New England:						
Connecticut	2,053	450	970	1,500	2,400	4,500
Maine	1,565	0	680	1,400	2,200	3,100
Massachusetts	2,018	500 *	1,200	1,800	2,800	3,800
New Hampshire	1,828	460	790	1,500	2,400	3,400
Rhode Island	1,699	0	560 *	1,400	2,200	3,400
Vermont	2,145	230 *	1,200	1,900	2,600	3,900
Middle Atlantic:						
New Jersey	2,057	170 *	1,100	1,800	2,600	3,500
New York	1,854	0	680	1,400	2,600	3,800
Pennsylvania	1,575	0	590	1,200	2,300	3,600
East North Central:						
Illinois	1,691	200 *	670	1,400	2,400	3,200
Indiana	1,567	110 *	830	1,300	2,100	3,000
Michigan	1,666	380	600	1,300	2,300	3,500
Ohio	1,791	410	830	1,500	2,300	3,600
Wisconsin	1,600	30 *	920	1,500	2,100	2,800
West North Central:						
Iowa	2,012	0	950	1,800	2,400	4,000
Kansas	1,813	0	650	1,500	2,400	3,500
Minnesota	1,672	0 *	740	1,400	2,100	3,200
Missouri	1,768	0	740	1,500	2,300	3,500
Nebraska	1,784	510	920	1,500	2,400	3,400
North Dakota	1,145	0	0	810	1,800	2,800
South Dakota	1,663	0	0	1,500	2,300	3,700
South Atlantic:						
Delaware	1,718	0	700	1,600	2,300	3,400
District of Columbia	1,561	0	400 *	1,500	2,200	3,300
Florida	1,457	170 *	710	1,300	1,800	3,000
Georgia	1,834	0	840	1,300	2,300	3,500
Maryland	2,119	230 *	930	1,700	2,700	4,400
North Carolina	1,806	410 *	930	1,500	2,200	3,000
South Carolina	1,527	300 *	750	1,300	2,000	2,800
Virginia	1,891	520 *	950	1,500	2,400	3,600
West Virginia	1,753	350	600 *	1,400	2,400	3,700
East South Central:						
Alabama	1,733	0	740	1,500	2,200	3,600
Kentucky	1,606	100 *	960	1,500	1,900	3,000
Mississippi	1,633	0	760	1,300	2,100	3,100
Tennessee	1,825	0	910	1,400	2,400	3,400
West South Central:						
Arkansas	1,537	0	590 *	1,300	2,100	2,900
Louisiana	1,734	0	200 *	1,500	2,600	3,700
Oklahoma	1,641	0	270 *	1,300	2,400	3,400
Texas	1,645	0	540 *	1,300	2,200	3,500
Mountain:						
Arizona	1,442	300 *	400	1,100	2,000	2,900
Colorado	1,823	0	940	1,700	2,600	3,300
Idaho	1,186	0	250 *	960	1,700	2,500
Montana	1,333	0	300 *	1,200	1,900	2,600
Nevada	1,648	0	500 *	1,100	2,600	3,600
New Mexico	1,672	0	610	1,500	2,200	3,100
Utah	1,728	0	480	1,300	2,000	3,200
Wyoming	1,363	0	490 *	1,300	1,900	2,600
Pacific:						
Alaska	1,571	0	570	1,300	2,100	3,300
California	1,356	0	360 *	1,100	1,900	3,000
Hawaii	1,060	0	0	350 *	1,300	3,100
Oregon	1,082	0	150 *	780	1,700	2,500
Washington	1,201	0	0	960	1,900	2,600

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	26.19	48.97	30.81	17.07	40.65	52.09
New England:						
Connecticut	193.89	115.01	231.47	122.64	289.79	1,223.40
Maine	91.91	156.43	170.74	89.79	103.75	270.97
Massachusetts	91.36	179.04 *	116.69	159.00	275.84	194.05
New Hampshire	116.48	102.59	149.53	165.55	88.83	221.18
Rhode Island	119.05	70.43	247.25 *	116.72	135.42	374.28
Vermont	121.39	195.56 *	101.36	122.04	111.71	258.78
Middle Atlantic:						
New Jersey	141.81	166.80 *	119.59	102.57	263.42	401.88
New York	135.02	104.17	121.19	172.67	211.84	412.87
Pennsylvania	90.46	79.29	58.19	74.48	149.60	229.27
East North Central:						
Illinois	95.54	118.47 *	64.01	133.72	136.47	169.32
Indiana	85.58	107.02 *	90.22	118.52	175.99	203.89
Michigan	196.10	102.76	143.64	130.16	324.05	733.67
Ohio	104.43	117.26	117.80	92.89	184.07	382.97
Wisconsin	88.92	139.37 *	151.87	94.91	112.80	159.92
West North Central:						
Iowa	157.57	146.40	153.86	163.00	147.54	509.02
Kansas	169.69	127.46	138.78	186.80	207.23	608.43
Minnesota	122.34	89.25 *	119.30	128.72	184.98	332.32
Missouri	151.98	152.53	179.79	152.68	137.65	300.65
Nebraska	115.52	146.54	92.97	103.24	164.94	305.93
North Dakota	106.05	161.68	161.68	164.66	182.78	356.95
South Dakota	146.49	160.79	160.79	127.21	210.50	407.13
South Atlantic:						
Delaware	114.15	168.10	206.05	113.53	248.57	305.93
District of Columbia	109.68	134.34	159.10 *	108.83	144.68	270.46
Florida	119.22	103.90 *	149.95	55.66	208.76	287.99
Georgia	178.89	121.49	142.46	121.86	246.53	598.18
Maryland	197.10	116.04 *	134.75	120.26	280.02	779.29
North Carolina	132.76	188.36 *	95.59	108.35	164.69	354.00
South Carolina	122.74	90.70 *	150.13	139.81	191.14	179.16
Virginia	112.60	158.55 *	112.66	148.54	220.50	376.06
West Virginia	200.54	95.36	199.79 *	232.90	380.66	431.76
East South Central:						
Alabama	113.16	115.56	198.12	128.78	314.43	319.90
Kentucky	77.62	168.66 *	119.59	118.39	106.89	222.73
Mississippi	147.13	98.43	126.73	132.82	140.20	337.47
Tennessee	134.53	133.15	100.34	99.46	238.01	347.23
West South Central:						
Arkansas	132.03	145.35	241.66 *	142.23	181.38	291.51
Louisiana	275.70	330.69	340.61 *	322.89	358.04	459.16
Oklahoma	130.71	118.19	207.25 *	166.16	243.00	204.28
Texas	105.80	122.17	204.69 *	131.45	165.88	243.17
Mountain:						
Arizona	253.81	98.59 *	99.73	293.08	420.29	594.87
Colorado	116.99	77.43	139.61	135.54	96.86	301.09
Idaho	115.34	75.31	98.72 *	188.53	101.63	206.09
Montana	113.33	163.49	165.39 *	192.14	201.06	205.39
Nevada	148.10	115.61	182.91 *	167.36	282.34	452.20
New Mexico	165.54	119.87	169.27	79.33	217.82	450.30
Utah	380.04	120.80	116.86	112.95	203.53	--
Wyoming	116.46	170.97	196.75 *	140.05	117.52	185.66
Pacific:						
Alaska	127.40	146.83	156.81	138.51	226.67	267.79
California	75.50	104.54	112.75 *	97.86	121.43	160.54
Hawaii	159.42	99.30	99.30	145.24 *	337.69	578.20
Oregon	89.78	128.18	128.23 *	99.62	219.10	171.03
Washington	90.05	130.74	130.74	144.26	136.08	170.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	6,542	3,000	4,900	6,500	8,000	9,800
New England:						
Connecticut	6,697	3,100	4,900	6,600	8,800	10,000
Maine	7,328	3,600	5,500	7,000	9,500	10,000
Massachusetts	7,494	4,600	6,000	7,300	8,700	11,000
New Hampshire	6,852	2,400	5,000	7,300	9,100	11,000
Rhode Island	6,648	3,500	5,000	6,500	8,100	9,600
Vermont	6,139	2,700	4,300	5,700	7,900	9,700
Middle Atlantic:						
New Jersey	7,605	4,000	5,300	7,400	9,100	13,000
New York	7,319	3,000 *	5,700	7,400	8,800	11,000
Pennsylvania	6,570	3,300	4,800	6,500	8,300	9,600
East North Central:						
Illinois	6,380	3,000	4,900	6,500	7,700	9,400
Indiana	6,669	3,700	5,100	6,600	8,100	10,000
Michigan	6,110	3,100	4,800	6,000	7,700	8,400
Ohio	6,483	3,700	5,100	6,500	7,700	9,100
Wisconsin	6,378	3,800	5,300	6,500	7,300	9,100
West North Central:						
Iowa	6,005	3,400	4,700	6,000	7,300	8,700
Kansas	5,762	2,700	4,200	5,700	7,200	8,600
Minnesota	6,683	3,400	4,700	6,800	8,400	10,000
Missouri	6,462	2,400	4,600	6,200	8,200	11,000
Nebraska	6,464	3,800	5,300	6,500	7,400	9,000
North Dakota	7,360	4,200	5,700	6,800	8,800	12,000
South Dakota	6,731	3,800	5,200	6,600	8,400	10,000
South Atlantic:						
Delaware	5,911	2,300 *	4,300	6,100	7,500	8,400
District of Columbia	7,178	3,000	5,400	6,800	9,000	11,000
Florida	6,794	3,400	5,200	7,100	8,100	10,000
Georgia	6,121	2,100	4,200	5,900	7,800	9,500
Maryland	5,751	2,100	4,100	5,700	7,400	8,700
North Carolina	5,937	2,000 *	4,700	6,400	7,300	9,000
South Carolina	5,901	3,200	4,700	6,200	7,100	8,500
Virginia	6,253	3,000	4,900	6,200	7,500	9,300
West Virginia	6,916	3,000	5,000	7,400	8,400	10,000
East South Central:						
Alabama	5,912	3,300	4,700	5,800	6,900	8,900
Kentucky	6,397	3,500	5,000	6,800	7,700	9,200
Mississippi	5,610	2,800	3,800	5,700	7,100	8,100
Tennessee	5,833	2,800	4,600	5,700	7,300	8,700
West South Central:						
Arkansas	5,825	3,500	4,700	5,600	6,700	8,300
Louisiana	6,231	2,700	4,700	6,400	7,800	8,400
Oklahoma	5,779	3,300	4,300	5,600	6,900	8,400
Texas	6,535	2,700	4,800	6,400	7,700	10,000
Mountain:						
Arizona	6,540	2,900	5,200	7,400	7,900	9,000
Colorado	6,322	3,500	4,900	6,300	7,500	9,300
Idaho	6,213	3,100	4,700	6,700	7,300	9,200
Montana	6,488	3,500	5,100	6,500	8,100	9,100
Nevada	6,301	2,600	4,500	6,200	8,100	9,600
New Mexico	6,660	3,700	5,300	6,800	8,000	9,100
Utah	6,265	3,000	4,300	5,700	7,300	10,000
Wyoming	7,481	3,700	5,500	7,000	9,000	11,000
Pacific:						
Alaska	7,525	3,600	5,500	6,900	8,800	12,000
California	6,714	2,800	5,000	6,700	8,100	9,900
Hawaii	6,671	3,900	5,200	6,500	7,700	9,300
Oregon	6,880	3,100	5,300	6,700	8,400	9,800
Washington	6,694	3,300	5,200	6,700	8,200	9,600

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	54.62	97.22	66.95	67.35	68.27	95.53
New England:						
Connecticut	293.64	331.65	489.67	487.04	297.02	606.66
Maine	326.19	297.17	321.79	272.49	505.92	531.28
Massachusetts	457.51	301.00	282.64	261.10	886.79	—
New Hampshire	304.81	603.08	573.16	318.97	510.62	1,253.61
Rhode Island	184.97	319.72	313.61	226.24	247.43	480.04
Vermont	242.23	276.83	314.38	320.86	422.49	450.92
Middle Atlantic:						
New Jersey	396.33	484.58	361.71	335.21	701.16	1,644.45
New York	306.31	1,267.89 *	302.16	304.38	418.19	634.62
Pennsylvania	176.86	380.23	322.79	168.77	234.19	304.32
East North Central:						
Illinois	177.25	281.88	259.05	249.88	195.64	475.24
Indiana	225.85	483.54	270.19	245.53	394.82	504.22
Michigan	391.69	534.57	445.28	583.90	1,330.21	261.23
Ohio	170.40	316.65	249.90	157.29	188.69	470.88
Wisconsin	158.35	311.67	184.37	181.64	189.95	449.97
West North Central:						
Iowa	198.79	530.62	167.62	285.89	270.11	458.30
Kansas	201.49	331.95	319.55	253.36	375.12	153.46
Minnesota	275.63	277.37	172.16	303.72	560.39	630.12
Missouri	304.97	548.23	413.05	308.69	333.43	1,128.52
Nebraska	204.13	418.51	307.27	177.22	69.02	534.49
North Dakota	219.65	238.46	137.20	283.05	359.87	756.61
South Dakota	182.01	273.85	166.11	173.92	277.98	271.90
South Atlantic:						
Delaware	378.99	859.11 *	392.98	549.92	333.39	401.60
District of Columbia	281.05	392.07	298.50	348.57	408.14	718.43
Florida	278.45	571.01	532.99	453.98	234.91	815.37
Georgia	367.17	233.52	763.17	411.83	351.49	480.19
Maryland	257.73	536.04	301.21	227.41	382.72	436.62
North Carolina	236.53	691.15 *	381.13	253.28	349.42	220.22
South Carolina	189.82	448.71	283.80	262.52	338.94	366.62
Virginia	218.81	415.00	314.22	394.96	295.53	501.28
West Virginia	238.66	483.53	581.73	546.33	401.32	542.48
East South Central:						
Alabama	168.91	412.99	455.46	113.28	593.88	524.91
Kentucky	213.44	678.59	329.75	364.24	304.90	402.22
Mississippi	212.44	314.54	296.36	284.14	158.61	383.95
Tennessee	214.41	688.24	388.45	322.37	236.94	351.48
West South Central:						
Arkansas	225.05	343.34	191.83	323.39	287.15	666.31
Louisiana	341.48	476.99	428.82	484.27	866.05	1,223.61
Oklahoma	177.52	248.86	171.58	174.65	243.88	495.79
Texas	256.04	237.29	238.60	197.49	253.41	990.43
Mountain:						
Arizona	407.36	398.98	940.49	921.49	137.36	671.03
Colorado	215.98	381.57	276.07	278.02	314.27	583.72
Idaho	214.01	437.83	293.04	375.56	243.45	486.10
Montana	225.74	503.75	233.96	418.17	462.02	359.36
Nevada	300.93	578.15	365.49	454.47	288.61	673.82
New Mexico	221.98	680.27	335.82	224.76	219.72	655.15
Utah	402.48	387.10	369.88	383.33	466.03	1,275.53
Wyoming	304.34	204.95	384.54	202.15	669.85	737.40
Pacific:						
Alaska	292.42	431.44	462.33	505.10	473.59	680.63
California	175.47	371.94	240.59	294.97	146.08	300.08
Hawaii	227.25	515.56	240.61	266.69	308.97	803.77
Oregon	281.21	499.30	289.05	261.39	512.56	440.19
Washington	283.41	438.75	440.24	342.49	230.12	789.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	23,938	15,000	20,000	24,000	28,000	33,000
New England:						
Connecticut	25,529	17,000	22,000	26,000	31,000	34,000
Maine	25,207	18,000	23,000	26,000	28,000	30,000
Massachusetts	26,355	18,000	23,000	26,000	30,000	36,000
New Hampshire	25,983	18,000	23,000	26,000	30,000	32,000
Rhode Island	23,412	15,000	19,000	23,000	27,000	33,000
Vermont	25,588	17,000	21,000	25,000	30,000	34,000
Middle Atlantic:						
New Jersey	26,870	18,000	22,000	27,000	30,000	36,000
New York	26,355	17,000	21,000	25,000	30,000	40,000
Pennsylvania	24,000	15,000	20,000	24,000	28,000	32,000
East North Central:						
Illinois	24,290	15,000	19,000	24,000	29,000	35,000
Indiana	22,965	14,000	19,000	23,000	28,000	31,000
Michigan	22,718	15,000	19,000	22,000	26,000	33,000
Ohio	23,895	16,000	20,000	23,000	28,000	33,000
Wisconsin	23,747	16,000	19,000	24,000	29,000	33,000
West North Central:						
Iowa	23,152	17,000	19,000	23,000	27,000	30,000
Kansas	23,018	14,000	18,000	23,000	29,000	32,000
Minnesota	25,212	15,000	21,000	25,000	31,000	33,000
Missouri	23,387	14,000	20,000	23,000	27,000	33,000
Nebraska	23,887	16,000	21,000	24,000	28,000	30,000
North Dakota	22,825	16,000	19,000	23,000	26,000	31,000
South Dakota	24,103	13,000	19,000	24,000	31,000	32,000
South Atlantic:						
Delaware	22,049	12,000	17,000	23,000	27,000	31,000
District of Columbia	25,793	17,000	22,000	26,000	30,000	35,000
Florida	23,597	14,000	21,000	23,000	27,000	35,000
Georgia	24,360	17,000	21,000	24,000	28,000	33,000
Maryland	23,945	14,000	20,000	23,000	29,000	32,000
North Carolina	22,650	14,000	17,000	23,000	28,000	31,000
South Carolina	22,035	12,000	18,000	23,000	26,000	29,000
Virginia	24,251	12,000	20,000	25,000	29,000	33,000
West Virginia	24,774	13,000	21,000	25,000	29,000	33,000
East South Central:						
Alabama	21,102	16,000	19,000	21,000	24,000	28,000
Kentucky	23,553	17,000	20,000	23,000	28,000	30,000
Mississippi	21,939	13,000	19,000	22,000	26,000	30,000
Tennessee	23,271	13,000	20,000	24,000	28,000	33,000
West South Central:						
Arkansas	20,562	14,000	17,000	20,000	24,000	27,000
Louisiana	23,325	16,000	18,000	23,000	29,000	33,000
Oklahoma	21,913	15,000	17,000	22,000	26,000	30,000
Texas	23,976	16,000	19,000	24,000	29,000	32,000
Mountain:						
Arizona	23,758	17,000	22,000	24,000	27,000	31,000
Colorado	23,980	16,000	21,000	23,000	28,000	31,000
Idaho	22,367	13,000	18,000	23,000	27,000	31,000
Montana	22,771	16,000	20,000	24,000	26,000	30,000
Nevada	21,956	14,000	17,000	22,000	26,000	29,000
New Mexico	24,207	14,000	20,000	25,000	28,000	31,000
Utah	22,499	15,000	17,000	21,000	27,000	32,000
Wyoming	24,984	15,000	19,000	26,000	30,000	33,000
Pacific:						
Alaska	25,876	19,000	21,000	25,000	29,000	36,000
California	23,943	13,000	20,000	24,000	29,000	34,000
Hawaii	20,730	14,000	17,000	21,000	24,000	30,000
Oregon	22,796	15,000	18,000	21,000	29,000	31,000
Washington	24,355	16,000	20,000	24,000	28,000	35,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	143.65	298.68	184.65	138.17	217.24	247.77
New England:						
Connecticut	693.35	1,359.11	871.02	796.32	1,132.97	1,634.28
Maine	685.16	1,161.31	1,052.24	541.90	325.65	2,585.08
Massachusetts	988.48	--	1,259.04	819.62	845.09	1,988.56
New Hampshire	821.71	2,595.49	1,355.83	784.11	1,230.94	2,542.27
Rhode Island	665.05	695.63	1,425.35	475.33	881.42	1,932.83
Vermont	817.89	1,577.15	631.31	1,106.18	1,368.74	1,753.40
Middle Atlantic:						
New Jersey	814.99	1,069.10	1,465.25	843.73	918.72	2,510.32
New York	720.27	1,125.00	734.62	617.59	1,277.14	1,575.03
Pennsylvania	631.00	1,279.81	1,047.97	1,165.80	595.86	1,080.09
East North Central:						
Illinois	692.78	1,662.14	810.31	516.29	997.54	1,366.52
Indiana	639.20	1,866.80	1,032.35	917.21	1,014.32	464.58
Michigan	818.42	466.66	1,014.72	797.57	1,840.19	2,053.29
Ohio	636.69	1,996.36	651.77	803.21	976.06	1,505.79
Wisconsin	784.20	2,013.08	811.84	1,093.69	1,007.78	1,887.86
West North Central:						
Iowa	537.53	831.56	696.56	575.00	1,336.47	712.88
Kansas	864.73	1,346.51	687.61	1,126.35	1,778.69	362.63
Minnesota	932.45	1,042.36	1,327.21	1,238.70	1,454.75	2,226.81
Missouri	756.80	1,202.51	820.94	837.36	1,354.18	1,650.31
Nebraska	705.43	2,864.53	615.80	820.61	1,021.26	1,463.11
North Dakota	576.57	633.83	594.37	658.03	583.98	1,992.05
South Dakota	621.28	1,304.05	1,154.50	826.64	533.93	574.64
South Atlantic:						
Delaware	1,793.84	3,544.23	1,779.60	2,364.60	1,789.09	2,479.75
District of Columbia	578.61	1,108.27	738.45	918.38	1,067.47	1,270.87
Florida	752.98	1,706.04	1,167.28	515.57	1,910.99	2,390.85
Georgia	689.88	934.82	1,037.02	790.47	1,120.68	2,450.69
Maryland	736.65	940.07	1,055.65	697.42	969.31	2,180.64
North Carolina	1,008.84	2,783.18	1,231.40	1,423.11	1,140.85	934.38
South Carolina	918.49	2,029.15	1,945.91	718.13	703.43	1,926.25
Virginia	739.62	1,890.07	1,272.83	1,318.10	1,010.13	1,418.91
West Virginia	897.00	2,641.73	1,029.35	1,346.58	958.94	2,265.45
East South Central:						
Alabama	689.27	2,074.88	575.63	422.59	1,880.15	2,873.09
Kentucky	568.56	1,700.44	1,475.81	880.48	1,159.21	1,198.82
Mississippi	701.21	2,012.88	803.91	1,017.84	890.46	3,000.19
Tennessee	807.43	2,673.49	1,280.47	568.36	985.91	1,901.91
West South Central:						
Arkansas	778.91	917.08	1,665.16	941.22	986.94	1,219.56
Louisiana	1,123.87	1,432.73	1,141.13	1,665.23	1,932.59	--
Oklahoma	687.67	804.69	752.45	1,235.73	685.01	1,982.71
Texas	642.16	578.08	797.57	935.95	697.93	1,456.86
Mountain:						
Arizona	640.17	1,790.94	1,021.96	608.62	1,493.83	1,610.25
Colorado	802.17	785.59	1,053.78	869.45	1,057.77	1,714.27
Idaho	929.57	2,454.12	885.10	1,861.62	1,334.31	1,479.66
Montana	695.24	1,620.70	1,297.70	773.84	1,461.01	--
Nevada	726.51	1,059.25	1,357.91	914.72	770.07	2,015.72
New Mexico	856.00	1,856.49	1,285.44	1,464.97	854.67	1,617.08
Utah	1,115.14	1,626.56	714.89	1,459.13	1,129.84	3,103.96
Wyoming	1,123.95	859.09	2,449.65	1,662.37	879.64	1,218.97
Pacific:						
Alaska	772.65	1,171.57	1,018.33	1,331.31	1,474.09	2,323.05
California	529.41	1,144.54	491.24	541.23	865.95	1,095.15
Hawaii	912.15	1,416.45	774.00	1,478.11	985.60	1,815.68
Oregon	1,108.87	2,160.81	1,545.64	1,899.74	1,871.92	1,552.84
Washington	1,073.89	2,117.54	856.56	763.59	1,297.76	9,117.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	6,889	1,200	3,500	5,600	8,600	14,000
New England:						
Connecticut	7,653	2,200	3,600	5,600	9,300	16,000
Maine	6,402	2,700	4,300	5,200	7,000	13,000
Massachusetts	7,597	1,600 *	3,900	6,400	9,600	14,000
New Hampshire	5,902	840	2,500	4,700	7,200	12,000
Rhode Island	6,066	790 *	3,300	5,600	7,600	12,000
Vermont	7,635	2,200 *	4,300	6,200	8,700	17,000
Middle Atlantic:						
New Jersey	7,075	840 *	3,900	5,700	8,800	15,000
New York	7,325	160 *	3,500	5,700	9,500	15,000
Pennsylvania	5,947	960 *	3,300	4,100	7,000	12,000
East North Central:						
Illinois	6,178	1,700	3,000	5,100	7,500	12,000
Indiana	6,302	1,300 *	3,700	4,600	8,000	12,000
Michigan	6,068	0	2,300	4,700	7,700	17,000
Ohio	6,101	900 *	3,200	5,700	7,300	10,000
Wisconsin	5,431	1,800	3,300	5,200	6,700	9,100
West North Central:						
Iowa	6,592	2,000	4,200	5,900	7,600	11,000
Kansas	6,275	600 *	2,600	5,700	8,700	12,000
Minnesota	6,254	290 *	2,700 *	5,600	8,600	12,000
Missouri	6,890	0	4,200	6,200	8,600	12,000
Nebraska	6,259	2,300 *	3,700	5,500	7,900	11,000
North Dakota	6,539	0	2,400 *	5,900	8,900	13,000
South Dakota	7,262	170 *	4,200	6,900	9,600	13,000
South Atlantic:						
Delaware	7,094	1,500	3,200	4,700	10,000	14,000
District of Columbia	6,541	0	3,900	6,800	9,300	11,000
Florida	7,132	2,000 *	3,500	5,200	9,000	16,000
Georgia	6,041	0	2,100	4,800	8,800	14,000
Maryland	8,232	2,200 *	4,200	7,100	9,700	17,000
North Carolina	7,115	1,700	4,200	5,500	9,100	14,000
South Carolina	6,384	1,300 *	2,800	5,400	8,300	13,000
Virginia	7,870	3,000	4,100	6,200	9,900	15,000
West Virginia	6,023	1,700 *	3,800	4,600	7,400	11,000
East South Central:						
Alabama	6,801	2,500 *	4,100	6,700	7,300	12,000
Kentucky	6,050	2,100 *	3,900	4,500	7,900	9,800
Mississippi	5,663	410	3,700	4,700	6,900	12,000
Tennessee	8,128	3,000	4,300	5,500	8,800	15,000 *
West South Central:						
Arkansas	5,949	510	3,800 *	6,000	7,100	10,000
Louisiana	8,223	170	5,100	7,200	11,000	16,000
Oklahoma	6,952	0	3,900 *	6,600	8,600	14,000
Texas	7,391	1,300	3,500	6,500	8,800	14,000
Mountain:						
Arizona	7,813	3,000	4,600	6,200	11,000	16,000
Colorado	6,413	320 *	3,500	6,000	8,400	12,000
Idaho	6,171	2,700 *	3,800	5,500	8,100	11,000
Montana	5,496	1,400 *	2,900 *	5,200	6,400	10,000
Nevada	6,069	1,100 *	2,300	4,600	9,200	13,000
New Mexico	6,380	10	3,000	4,500	7,700	17,000
Utah	6,829	1,100	2,800	5,300	8,700	12,000
Wyoming	6,610	0	3,600	5,200	9,000	13,000
Pacific:						
Alaska	5,628	0	2,100	3,500	6,900	14,000
California	7,768	1,900	3,800	6,200	10,000	17,000
Hawaii	5,103	0	700 *	3,100	7,100	15,000
Oregon	4,142	0	1,900 *	3,000	6,200	8,400
Washington	7,706	210 *	2,300	4,700	10,000	16,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	112.55	138.47	75.70	119.61	159.50	389.97
New England:						
Connecticut	714.58	587.08	511.83	604.22	1,519.60	2,013.25
Maine	368.44	407.27	350.20	314.93	834.53	1,669.89
Massachusetts	537.98	624.19 *	681.26	650.43	916.55	1,939.93
New Hampshire	511.36	204.35	510.39	649.68	691.71	1,637.01
Rhode Island	402.70	497.85 *	522.63	374.58	384.53	1,292.49
Vermont	503.71	682.82 *	376.99	507.59	520.69	2,846.90
Middle Atlantic:						
New Jersey	613.59	602.10 *	574.30	430.22	1,375.21	2,254.65
New York	484.06	389.65 *	557.30	574.68	455.39	1,922.78
Pennsylvania	449.68	363.90 *	523.83	179.01	733.28	1,701.94
East North Central:						
Illinois	313.08	428.51	307.75	423.21	431.59	1,355.24
Indiana	480.15	617.52 *	264.10	326.70	492.67	2,496.73
Michigan	654.97	354.61	589.46	459.19	1,124.22	2,115.10
Ohio	382.12	554.29 *	326.02	305.38	630.90	1,315.70
Wisconsin	332.69	453.40	672.59	311.12	283.31	1,090.20
West North Central:						
Iowa	416.03	567.89	374.47	317.65	601.52	1,103.49
Kansas	435.45	366.06 *	514.08	434.46	692.55	1,284.96
Minnesota	594.21	226.44 *	1,057.11 *	759.24	516.72	1,398.28
Missouri	524.36	845.44	804.76	419.88	964.17	987.30
Nebraska	328.39	765.91 *	313.98	390.39	470.56	978.61
North Dakota	553.52	595.54	831.88 *	451.75	823.23	1,037.88
South Dakota	359.23	767.88 *	449.51	287.70	387.14	1,066.35
South Atlantic:						
Delaware	960.75	394.13	770.23	1,237.95	1,746.32	2,032.53
District of Columbia	332.87	556.53	464.88	518.63	532.00	898.30
Florida	687.16	901.95 *	674.38	808.53	1,385.30	1,962.70
Georgia	623.13	522.24	591.61	768.34	1,094.34	1,666.75
Maryland	732.61	713.16 *	341.06	611.95	827.96	2,306.24
North Carolina	656.86	--	666.97	488.44	1,102.58	1,487.60
South Carolina	477.29	573.95 *	467.33	659.13	743.14	1,096.22
Virginia	585.03	435.78	228.70	641.31	1,298.57	1,729.35
West Virginia	378.06	663.24 *	520.50	379.27	568.29	1,498.77
East South Central:						
Alabama	393.25	822.78 *	905.46	804.60	806.24	3,366.55
Kentucky	360.53	748.57 *	600.06	397.08	339.04	1,726.54
Mississippi	458.33	--	934.29	361.79	593.40	531.98
Tennessee	1,038.20	571.34	337.94	469.27	1,075.93	4,764.54 *
West South Central:						
Arkansas	537.44	43.77	1,272.61 *	515.79	456.23	1,312.42
Louisiana	828.84	--	1,493.67	761.59	1,150.02	1,174.69
Oklahoma	550.15	824.20	1,331.11 *	482.26	382.27	1,549.75
Texas	623.24	330.39	449.23	412.73	714.65	1,487.07
Mountain:						
Arizona	522.79	410.71	381.57	915.35	1,996.86	1,919.61
Colorado	431.11	508.63 *	605.68	461.79	459.06	1,027.79
Idaho	407.85	825.35 *	330.93	776.15	796.14	878.56
Montana	449.83	607.19 *	1,042.42 *	902.48	1,073.47	1,871.17
Nevada	562.10	351.36 *	553.70	708.43	961.95	1,507.93
New Mexico	793.65	--	699.04	693.08	1,677.63	2,955.50
Utah	1,178.41	290.39	660.42	555.97	974.97	--
Wyoming	922.81	778.52	978.43	568.18	1,528.12	3,072.10
Pacific:						
Alaska	783.09	445.41	227.35	752.47	1,058.54	3,128.23
California	379.97	353.98	217.74	408.77	834.35	1,543.13
Hawaii	679.82	177.68	513.18 *	786.65	1,749.49	1,857.95
Oregon	478.35	517.61	661.99 *	789.34	1,017.32	1,213.37
Washington	1,139.56	398.43 *	402.45	899.93	1,503.63	2,556.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	17,049	5,900	12,000	18,000	22,000	26,000
New England:						
Connecticut	17,875	6,500	11,000	19,000	25,000	27,000
Maine	18,805	7,200	15,000	20,000	22,000	25,000
Massachusetts	18,758	9,400	15,000	20,000	22,000	27,000
New Hampshire	20,082	6,900	15,000	22,000	26,000	29,000
Rhode Island	17,346	8,400	13,000	17,000	21,000	26,000
Vermont	17,953	6,100	11,000	18,000	24,000	29,000
Middle Atlantic:						
New Jersey	19,795	8,900	14,000	20,000	25,000	30,000
New York	19,031	6,500	14,000	19,000	23,000	31,000
Pennsylvania	18,053	6,900	13,000	20,000	24,000	26,000
East North Central:						
Illinois	18,112	6,000	13,000	19,000	24,000	29,000
Indiana	16,663	3,000 *	12,000	18,000	23,000	26,000
Michigan	16,650	7,200	14,000	17,000	20,000	23,000
Ohio	17,794	6,400 *	13,000	19,000	22,000	27,000
Wisconsin	18,316	10,000	14,000	18,000	23,000	27,000
West North Central:						
Iowa	16,560	9,000	13,000	18,000	20,000	24,000
Kansas	16,743	7,100	12,000	15,000	24,000	26,000
Minnesota	18,958	4,700 *	12,000	20,000	26,000	31,000
Missouri	16,497	5,200	13,000	16,000	21,000	25,000
Nebraska	17,628	7,700	14,000	18,000	21,000	26,000
North Dakota	16,287	7,300	13,000	17,000	19,000	24,000
South Dakota	16,841	6,500	11,000	18,000	22,000	26,000
South Atlantic:						
Delaware	14,956	3,900	8,600	15,000	19,000	27,000
District of Columbia	19,252	8,100	16,000	18,000	24,000	29,000
Florida	16,465	5,600	11,000	19,000	21,000	25,000
Georgia	18,318	7,500	13,000	20,000	24,000	27,000
Maryland	15,713	6,100 *	11,000	16,000	20,000	24,000
North Carolina	15,536	5,500	10,000	16,000	20,000	25,000
South Carolina	15,650	5,300	9,200	17,000	20,000	24,000
Virginia	16,381	6,000	12,000	16,000	21,000	26,000
West Virginia	18,750	7,900	13,000	19,000	24,000	27,000
East South Central:						
Alabama	14,301	5,700 *	12,000	13,000	18,000	22,000
Kentucky	17,503	8,600	14,000	18,000	21,000	26,000
Mississippi	16,276	6,000	12,000	18,000	21,000	24,000
Tennessee	15,143	2,800 *	9,600	17,000	20,000	24,000
West South Central:						
Arkansas	14,613	6,400	12,000	14,000	18,000	21,000
Louisiana	15,103	4,500	8,500	16,000	20,000	27,000
Oklahoma	14,962	4,900	9,200	14,000	20,000	26,000
Texas	16,584	5,300	11,000	17,000	22,000	26,000
Mountain:						
Arizona	15,945	4,200	11,000	17,000	21,000	26,000
Colorado	17,567	6,000	13,000	18,000	23,000	27,000
Idaho	16,196	5,100 *	12,000	16,000	21,000	26,000
Montana	17,275	8,600	14,000	19,000	21,000	24,000
Nevada	15,888	4,800	12,000	17,000	20,000	24,000
New Mexico	17,827	4,100 *	11,000	20,000	23,000	26,000
Utah	15,670	5,300	10,000	14,000	21,000	25,000
Wyoming	18,374	8,400	12,000	18,000	25,000	27,000
Pacific:						
Alaska	20,248	11,000	14,000	20,000	24,000	27,000
California	16,175	5,700	9,900	17,000	21,000	26,000
Hawaii	15,627	6,400 *	13,000	16,000	18,000	22,000
Oregon	18,654	7,500 *	15,000	18,000	26,000	27,000
Washington	16,649	5,500 *	9,400	17,000	23,000	27,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	151.66	162.78	257.14	175.74	201.31	114.43
New England:						
Connecticut	970.73	1,452.43	1,290.04	1,274.79	1,540.83	907.75
Maine	868.71	1,400.23	1,298.75	1,362.97	42.74	3,057.13
Massachusetts	755.03	930.85	1,884.40	681.95	1,005.21	1,043.33
New Hampshire	1,025.61	1,286.64	2,528.20	1,066.95	1,161.23	--
Rhode Island	698.06	1,799.75	1,287.11	606.02	963.21	1,732.02
Vermont	932.67	527.32	1,536.79	1,358.44	1,212.57	1,628.07
Middle Atlantic:						
New Jersey	937.32	1,003.22	2,069.04	1,519.81	727.55	2,045.63
New York	652.23	904.86	994.16	723.82	994.57	1,499.47
Pennsylvania	786.40	1,040.89	1,747.07	882.21	1,041.01	969.32
East North Central:						
Illinois	650.18	1,194.88	815.18	642.92	961.23	938.36
Indiana	938.51	1,808.79 *	1,621.26	1,223.36	1,290.83	622.43
Michigan	643.50	2,070.92	873.29	636.22	890.50	1,103.45
Ohio	680.04	2,016.10 *	958.11	699.87	1,049.40	662.91
Wisconsin	716.63	1,031.24	868.52	1,091.98	1,470.53	1,106.83
West North Central:						
Iowa	569.31	1,271.79	748.15	810.76	754.16	1,259.15
Kansas	967.56	974.91	1,042.69	1,101.77	1,993.78	1,032.08
Minnesota	1,214.87	1,449.71 *	1,524.81	1,158.96	2,299.24	--
Missouri	802.99	1,444.03	1,249.02	1,215.47	954.88	2,012.91
Nebraska	746.05	2,023.17	1,357.34	642.10	1,322.98	1,479.07
North Dakota	612.53	1,479.91	872.52	395.74	436.93	2,025.28
South Dakota	556.67	429.37	1,288.34	806.00	808.88	557.48
South Atlantic:						
Delaware	1,598.72	833.34	1,859.23	2,158.04	2,598.15	--
District of Columbia	666.90	1,990.60	679.92	433.02	1,369.29	1,082.18
Florida	896.56	1,180.25	1,660.74	1,492.34	803.73	2,404.60
Georgia	981.22	1,462.56	1,323.93	1,300.91	979.86	2,292.76
Maryland	1,017.11	1,908.32 *	1,535.50	606.91	1,540.42	1,463.88
North Carolina	921.29	1,330.49	1,272.95	1,541.74	1,063.20	1,370.64
South Carolina	999.06	1,128.19	1,712.86	815.51	1,044.31	3,049.34
Virginia	750.51	1,019.59	1,127.81	1,473.47	992.78	1,426.11
West Virginia	941.78	1,098.98	1,589.38	1,557.91	1,290.35	1,808.57
East South Central:						
Alabama	651.09	1,761.37 *	2,246.12	393.24	2,890.30	2,138.30
Kentucky	586.62	1,709.73	1,726.76	1,199.35	1,882.98	1,417.77
Mississippi	884.14	570.82	1,668.02	966.94	1,075.14	2,372.93
Tennessee	907.62	1,353.93 *	2,217.22	1,173.24	781.52	1,174.54
West South Central:						
Arkansas	691.10	1,150.56	1,322.67	701.40	1,083.98	1,972.23
Louisiana	1,049.80	1,006.25	983.37	1,653.92	2,505.28	--
Oklahoma	893.01	581.31	828.09	1,475.50	1,579.25	2,162.31
Texas	658.49	1,002.92	1,357.09	1,082.53	625.06	1,628.68
Mountain:						
Arizona	777.60	1,118.40	1,676.75	1,490.04	1,869.96	1,785.37
Colorado	1,030.68	1,105.13	1,438.70	1,232.11	1,980.91	--
Idaho	874.87	2,173.33 *	1,467.53	935.99	2,014.67	1,941.43
Montana	767.14	1,212.59	2,008.61	555.74	1,351.80	--
Nevada	687.30	1,101.60	1,227.93	1,050.29	1,168.95	1,766.70
New Mexico	1,231.06	1,748.20 *	2,725.36	1,681.19	1,518.73	1,195.81
Utah	1,425.12	525.44	1,327.41	1,376.71	1,304.61	4,217.38
Wyoming	749.31	2,204.65	1,162.92	1,253.64	888.28	732.39
Pacific:						
Alaska	979.82	1,603.28	1,410.24	1,167.61	1,345.90	4,550.44
California	515.28	725.92	674.56	830.84	915.35	835.58
Hawaii	689.35	1,998.44 *	1,332.68	1,206.97	968.10	1,389.50
Oregon	1,178.36	2,609.95 *	1,828.85	1,738.47	2,241.72	2,180.42
Washington	1,252.97	1,682.73 *	933.28	1,753.22	1,601.58	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	16,141	10,000	13,000	16,000	19,000	23,000
New England:						
Connecticut	17,491	9,600	14,000	17,000	21,000	24,000
Maine	16,816	11,000	13,000	17,000	19,000	24,000
Massachusetts	17,548	12,000	15,000	17,000	19,000	23,000
New Hampshire	17,031	9,200	15,000	18,000	20,000	22,000
Rhode Island	16,341	9,400	13,000	16,000	19,000	22,000
Vermont	17,645	12,000	13,000	18,000	21,000	24,000
Middle Atlantic:						
New Jersey	18,347	13,000	16,000	18,000	20,000	23,000
New York	17,062	11,000	14,000	16,000	20,000	25,000
Pennsylvania	16,961	11,000	14,000	17,000	20,000	24,000
East North Central:						
Illinois	16,668	11,000	14,000	16,000	20,000	22,000
Indiana	16,307	11,000	14,000	16,000	19,000	22,000
Michigan	15,899	11,000	13,000	16,000	18,000	20,000
Ohio	16,074	9,000	12,000	15,000	19,000	25,000
Wisconsin	15,778	11,000	13,000	15,000	18,000	21,000
West North Central:						
Iowa	16,153	11,000	13,000	16,000	20,000	22,000
Kansas	15,523	9,200	12,000	16,000	19,000	21,000
Minnesota	16,791	11,000	14,000	16,000	20,000	23,000
Missouri	16,549	11,000	13,000	17,000	20,000	22,000
Nebraska	16,315	9,600	13,000	16,000	19,000	24,000
North Dakota	15,772	9,800	14,000	16,000	18,000	22,000
South Dakota	16,935	9,200	13,000	16,000	22,000	24,000
South Atlantic:						
Delaware	15,716	7,300	13,000	16,000	19,000	23,000
District of Columbia	17,598	12,000	15,000	17,000	21,000	25,000
Florida	16,020	10,000	14,000	15,000	18,000	22,000
Georgia	16,033	8,600	13,000	16,000	19,000	23,000
Maryland	15,748	9,900	13,000	15,000	18,000	22,000
North Carolina	16,922	9,400	14,000	16,000	22,000	25,000
South Carolina	14,519	11,000	12,000	14,000	16,000	19,000
Virginia	15,107	8,500	12,000	15,000	19,000	22,000
West Virginia	16,884	11,000	13,000	17,000	21,000	24,000
East South Central:						
Alabama	14,522	11,000	12,000	14,000	16,000	19,000
Kentucky	16,629	11,000	14,000	16,000	19,000	22,000
Mississippi	14,603	8,600	12,000	14,000	17,000	21,000
Tennessee	15,008	9,400	12,000	15,000	17,000	20,000
West South Central:						
Arkansas	14,685	9,700	13,000	15,000	16,000	19,000
Louisiana	15,010	10,000	11,000	15,000	18,000	21,000
Oklahoma	14,757	9,900	12,000	15,000	17,000	20,000
Texas	15,534	10,000	12,000	15,000	18,000	22,000
Mountain:						
Arizona	16,060	11,000	14,000	15,000	18,000	22,000
Colorado	16,549	11,000	14,000	16,000	19,000	22,000
Idaho	15,132	9,500	12,000	13,000	19,000	23,000
Montana	16,839	9,900	13,000	17,000	20,000	25,000
Nevada	14,974	8,500	12,000	15,000	18,000	22,000
New Mexico	16,675	11,000	14,000	17,000	19,000	22,000
Utah	15,823	10,000	12,000	15,000	18,000	25,000
Wyoming	16,628	8,700	13,000	17,000	20,000	24,000
Pacific:						
Alaska	17,955	13,000	14,000	17,000	20,000	26,000
California	16,112	8,800	13,000	15,000	19,000	23,000
Hawaii	15,551	10,000	13,000	15,000	18,000	20,000
Oregon	14,406	5,100	11,000	14,000	17,000	23,000
Washington	15,708	10,000	12,000	16,000	19,000	22,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	116.37	195.95	145.83	131.08	158.04	257.69
New England:						
Connecticut	574.46	1,440.17	724.80	571.07	1,003.74	1,236.95
Maine	684.65	1,052.40	846.83	560.86	1,140.57	--
Massachusetts	658.40	--	758.48	740.62	760.69	1,876.85
New Hampshire	494.15	1,402.84	821.58	462.12	878.88	699.08
Rhode Island	462.81	724.30	741.62	636.42	661.82	915.64
Vermont	761.35	740.34	494.28	892.92	886.93	1,770.30
Middle Atlantic:						
New Jersey	609.22	718.89	275.56	348.57	896.18	2,374.43
New York	464.93	719.46	482.30	515.99	769.80	1,184.04
Pennsylvania	437.18	681.87	621.27	865.48	704.46	926.57
East North Central:						
Illinois	340.78	412.31	339.71	408.03	425.73	924.05
Indiana	367.93	597.43	432.14	507.84	758.26	598.56
Michigan	343.72	693.01	577.23	485.31	512.17	840.61
Ohio	648.49	1,092.03	375.94	618.38	1,012.99	1,739.25
Wisconsin	457.73	478.34	385.26	662.90	825.16	1,197.16
West North Central:						
Iowa	488.54	848.88	309.62	511.63	1,238.57	824.45
Kansas	580.21	901.07	918.87	929.13	840.38	683.78
Minnesota	573.30	532.29	591.65	884.45	1,118.55	1,152.15
Missouri	468.34	670.28	521.36	795.32	756.60	579.49
Nebraska	535.62	969.38	809.30	446.59	785.61	1,290.57
North Dakota	464.83	1,161.26	593.56	608.65	610.73	930.58
South Dakota	614.34	1,292.69	598.90	793.17	725.54	405.90
South Atlantic:						
Delaware	875.32	--	1,438.06	886.51	680.28	911.78
District of Columbia	514.64	1,055.18	449.02	558.29	1,131.42	1,156.45
Florida	502.34	1,297.60	803.89	212.84	1,151.40	1,582.87
Georgia	752.78	1,573.43	1,098.72	641.17	999.17	2,133.49
Maryland	432.61	727.61	728.55	458.97	833.29	802.11
North Carolina	1,551.79	--	1,022.71	1,433.38	2,658.38	--
South Carolina	488.55	570.27	259.34	781.13	791.63	988.35
Virginia	545.69	1,108.49	821.79	828.23	620.09	1,168.55
West Virginia	514.65	1,360.38	694.38	1,293.80	1,063.67	733.39
East South Central:						
Alabama	448.68	818.51	666.98	483.37	780.55	994.20
Kentucky	487.41	939.55	714.47	696.74	984.77	617.30
Mississippi	469.61	813.52	548.06	602.74	812.23	1,176.73
Tennessee	517.66	2,029.17	927.91	372.13	710.32	849.99
West South Central:						
Arkansas	438.78	515.84	950.16	762.79	905.39	1,262.31
Louisiana	791.03	844.36	1,212.47	954.04	1,336.32	--
Oklahoma	450.13	761.99	299.18	562.27	706.64	1,110.59
Texas	389.72	914.73	443.91	468.06	624.84	810.28
Mountain:						
Arizona	626.28	1,514.73	1,008.48	768.93	1,314.97	1,927.95
Colorado	542.50	656.34	495.16	591.00	778.94	1,340.56
Idaho	679.42	587.72	656.74	863.65	1,723.87	632.48
Montana	1,000.94	586.99	1,216.78	770.73	2,078.83	--
Nevada	557.30	1,045.17	510.74	631.85	762.43	1,558.12
New Mexico	471.25	889.45	702.13	461.52	680.44	1,260.30
Utah	948.15	530.86	396.08	755.84	1,572.64	--
Wyoming	625.68	1,928.07	943.39	770.20	888.84	628.70
Pacific:						
Alaska	648.66	971.64	814.82	1,153.66	1,054.81	1,994.61
California	381.15	539.53	452.91	318.80	803.32	918.58
Hawaii	404.08	819.84	657.95	488.51	566.03	1,695.97
Oregon	908.19	--	1,043.18	542.90	1,227.22	1,297.24
Washington	604.49	518.17	481.20	558.45	889.18	1,760.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,473	1,000	2,300	3,800	5,800	8,700
New England:						
Connecticut	4,413	1,200 *	2,300	3,700	4,800	8,900
Maine	4,229	1,500 *	2,300	3,500	5,600	8,700
Massachusetts	4,570	1,900	2,700	4,300	5,700	7,600
New Hampshire	4,743	830	1,600	3,600	6,400	11,000
Rhode Island	4,229	140 *	2,200	4,000	5,400	7,900
Vermont	5,286	1,500 *	3,200	4,300	5,900	11,000
Middle Atlantic:						
New Jersey	4,655	1,000 *	2,100	3,600	5,800	10,000
New York	4,441	20 *	2,300	3,600	6,000	9,300
Pennsylvania	3,729	240 *	1,600	2,900	4,700	7,400
East North Central:						
Illinois	4,228	1,100	1,900	3,500	5,700	7,900
Indiana	4,226	810 *	2,200	3,600	5,700	9,500
Michigan	4,377	0	2,000	3,400	5,400	9,900
Ohio	4,463	1,400	2,800	3,700	5,400	8,400
Wisconsin	3,575	1,100	1,500 *	3,100	4,300	7,100
West North Central:						
Iowa	4,315	1,500 *	2,700	4,000	5,400	7,200
Kansas	4,284	510 *	2,400	4,200	5,400	7,600
Minnesota	4,385	1,400 *	2,600	4,200	6,000	7,400
Missouri	5,246	700	3,000	4,800	7,100	9,300
Nebraska	4,235	1,100 *	1,800	3,700	5,500	8,000
North Dakota	3,941	0	1,700	3,600	5,500	7,100
South Dakota	5,278	1,800 *	3,200	5,100	6,600	8,200
South Atlantic:						
Delaware	5,208	920 *	2,400	4,600	6,500	11,000
District of Columbia	4,298	0	2,500	4,300	5,400	7,700
Florida	4,867	2,200	2,400	3,600	6,400	11,000
Georgia	4,204	1,100 *	1,900	3,400	5,500	8,000
Maryland	5,168	1,100 *	2,400	4,800	6,900	10,000
North Carolina	5,098	1,800	3,100	4,800	6,600	8,800
South Carolina	3,718	1,200	1,600	2,900	4,500	7,900
Virginia	4,287	0	2,300	3,400	5,800	8,200
West Virginia	3,815	860 *	2,300	3,600	4,100	6,600
East South Central:						
Alabama	4,577	900	2,800	4,100	6,000	8,600
Kentucky	4,185	570 *	2,600	3,500	5,400	7,800
Mississippi	3,803	430 *	2,200	3,600	4,800	6,700
Tennessee	4,856	2,000	2,700	3,900	5,500	8,800
West South Central:						
Arkansas	4,322	1,900 *	2,900	3,900	5,200	6,900
Louisiana	5,485	0	1,000	3,700	7,300 *	13,000
Oklahoma	4,358	0	1,900	3,800	5,700	8,800
Texas	4,874	1,000 *	2,400	4,000	6,500	9,200
Mountain:						
Arizona	4,885	2,300	2,300	4,000	6,100	9,400
Colorado	4,804	1,500	2,900	4,500	6,200	8,100
Idaho	3,866	1,500	2,100	3,300	5,100	7,200
Montana	4,079	1,100 *	2,200	3,700	5,200	6,200
Nevada	4,537	680 *	2,200	3,700	6,000	7,800
New Mexico	5,008	1,300	2,700	3,500	7,100	10,000
Utah	3,772	380	1,600 *	3,100	5,200	6,700
Wyoming	4,361	980 *	2,200	3,700	5,500	8,900
Pacific:						
Alaska	3,829	0	1,800	3,800	5,100	7,800
California	4,368	1,000 *	2,200	3,800	5,800	8,500
Hawaii	5,093	0	1,400 *	2,800 *	8,900	10,000
Oregon	3,222	480 *	970 *	2,700	4,700	6,900
Washington	4,071	840 *	1,900	3,400	5,300	8,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	61.60	61.07	34.34	70.81	106.05	190.12
New England:						
Connecticut	419.83	435.01 *	244.34	275.29	786.03	2,256.21
Maine	281.03	457.61 *	305.99	195.74	591.09	669.70
Massachusetts	254.56	365.37	256.03	488.34	443.15	439.37
New Hampshire	771.82	200.64	284.35	692.99	1,284.98	--
Rhode Island	334.07	360.45 *	345.07	451.37	269.08	921.13
Vermont	388.55	482.20 *	407.71	314.75	572.19	1,712.45
Middle Atlantic:						
New Jersey	420.35	455.20 *	290.86	496.59	641.76	1,247.85
New York	272.14	289.39 *	332.65	230.96	394.58	604.41
Pennsylvania	218.48	253.68 *	344.10	146.56	324.15	717.08
East North Central:						
Illinois	213.47	333.89	276.42	274.40	295.99	575.24
Indiana	412.66	397.01 *	303.91	299.95	625.58	--
Michigan	554.63	266.21	343.80	317.59	476.55	1,323.37
Ohio	271.05	224.46	288.83	295.52	399.23	1,268.50
Wisconsin	303.28	315.14	497.05 *	281.47	387.70	583.69
West North Central:						
Iowa	271.46	553.70 *	333.65	363.50	207.60	590.01
Kansas	274.85	315.51 *	501.55	286.65	565.29	683.73
Minnesota	267.41	445.32 *	221.12	535.75	500.34	466.72
Missouri	453.24	--	452.50	319.60	645.69	1,555.75
Nebraska	345.86	341.33 *	309.81	337.40	573.60	836.46
North Dakota	272.36	417.86	276.04	213.09	364.73	562.52
South Dakota	308.82	606.91 *	225.62	314.10	679.38	841.84
South Atlantic:						
Delaware	432.15	502.67 *	549.08	584.73	664.30	1,398.64
District of Columbia	248.24	392.69	382.63	303.26	317.86	1,088.61
Florida	285.33	243.72	118.10	389.99	508.19	1,060.15
Georgia	265.02	404.31 *	327.77	244.50	443.60	877.52
Maryland	422.17	471.07 *	269.24	494.85	803.88	1,200.25
North Carolina	400.76	386.80	443.37	572.58	801.52	1,528.56
South Carolina	390.74	357.92	167.15	524.90	918.69	1,247.81
Virginia	373.96	--	617.65	329.56	555.91	914.58
West Virginia	189.38	332.21 *	303.32	274.04	271.14	566.66
East South Central:						
Alabama	296.56	--	572.15	420.06	338.92	684.76
Kentucky	242.75	431.00 *	414.62	371.23	529.40	435.08
Mississippi	227.84	291.94 *	445.78	211.56	362.98	431.51
Tennessee	449.46	312.80	212.22	388.11	677.98	1,982.91
West South Central:						
Arkansas	229.82	683.23 *	346.96	110.05	317.81	1,096.55
Louisiana	1,510.43	--	--	1,080.38	2,518.08 *	--
Oklahoma	361.99	371.08	464.62	321.01	329.96	1,268.34
Texas	276.61	386.87 *	261.14	205.92	365.85	689.37
Mountain:						
Arizona	354.51	580.40	580.40	578.37	749.02	874.58
Colorado	288.09	404.30	415.03	315.03	440.45	666.44
Idaho	341.44	391.97	107.04	581.15	387.06	905.66
Montana	324.07	436.13 *	562.13	564.32	572.44	1,295.89
Nevada	369.75	227.04 *	479.39	465.98	384.27	1,270.52
New Mexico	417.70	362.44	247.53	495.10	706.81	1,365.58
Utah	415.41	95.22	639.11 *	324.55	437.81	569.07
Wyoming	316.16	435.06 *	296.49	272.17	707.67	678.33
Pacific:						
Alaska	327.16	442.98	470.82	518.21	707.96	842.03
California	169.19	343.93 *	91.36	201.95	324.89	474.64
Hawaii	780.78	358.10	542.15 *	844.89 *	1,083.48	2,538.45
Oregon	355.18	166.73 *	308.58 *	641.68	514.06	657.87
Washington	332.19	304.64 *	315.49	398.78	433.94	813.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	11,667	4,800	8,500	12,000	15,000	18,000
New England:						
Connecticut	13,078	6,100	9,000	13,000	18,000	19,000
Maine	12,587	6,100	9,100	12,000	14,000	22,000
Massachusetts	12,978	8,500	11,000	13,000	15,000	18,000
New Hampshire	12,287	1,600	7,200 *	14,000	17,000	18,000
Rhode Island	12,112	6,800	9,100	12,000	15,000	17,000
Vermont	12,359	4,700	7,900	12,000	17,000	21,000
Middle Atlantic:						
New Jersey	13,693	7,200	11,000	14,000	16,000	19,000
New York	12,622	5,800	10,000	12,000	15,000	20,000
Pennsylvania	13,232	5,900	10,000	13,000	16,000	20,000
East North Central:						
Illinois	12,440	6,000	9,300	13,000	16,000	18,000
Indiana	12,082	5,900	8,200	12,000	15,000	18,000
Michigan	11,522	5,400	9,000	12,000	14,000	16,000
Ohio	11,610	4,600	7,800	11,000	15,000	19,000
Wisconsin	12,203	6,800	10,000	12,000	14,000	17,000
West North Central:						
Iowa	11,838	5,400	9,300	11,000	15,000	19,000
Kansas	11,239	4,800	7,900	11,000	14,000	17,000
Minnesota	12,406	6,300	9,100	12,000	16,000	18,000
Missouri	11,303	4,100 *	8,200	11,000	14,000	17,000
Nebraska	12,080	6,300	8,900	12,000	15,000	17,000
North Dakota	11,831	6,400	9,200	12,000	14,000	17,000
South Dakota	11,657	5,000	8,800	11,000	16,000	17,000
South Atlantic:						
Delaware	10,508	2,700 *	6,500	11,000	14,000	18,000
District of Columbia	13,301	5,900	10,000	13,000	17,000	22,000
Florida	11,153	3,100 *	8,600	12,000	13,000	17,000
Georgia	11,828	4,100	8,200	12,000	15,000	18,000
Maryland	10,579	4,800	7,300	11,000	14,000	15,000
North Carolina	11,824	5,100	7,900	12,000	15,000	20,000
South Carolina	10,800	6,000	9,600	10,000	12,000	15,000
Virginia	10,819	3,900	7,200	11,000	14,000	16,000
West Virginia	13,069	5,700	9,800	13,000	17,000	19,000
East South Central:						
Alabama	9,945	4,200	7,400	9,500	13,000	16,000
Kentucky	12,445	5,800	9,300	13,000	15,000	18,000
Mississippi	10,800	5,100	6,900	11,000	13,000	17,000
Tennessee	10,152	1,600 *	7,000	11,000	13,000	16,000
West South Central:						
Arkansas	10,362	5,100	7,600	10,000	13,000	16,000
Louisiana	9,524	1,300	6,000 *	10,000	13,000	15,000
Oklahoma	10,399	4,100	7,600	10,000	13,000	17,000
Texas	10,660	3,500	7,300	11,000	14,000	16,000
Mountain:						
Arizona	11,174	3,600	8,100	12,000	13,000	17,000
Colorado	11,746	5,400	8,600	12,000	14,000	18,000
Idaho	11,266	6,100	7,600	11,000	14,000	17,000
Montana	12,759	5,400	9,800	14,000	16,000	19,000
Nevada	10,436	2,900 *	7,600	11,000	14,000	17,000
New Mexico	11,666	4,800	8,500	12,000	14,000	17,000
Utah	12,051	6,000	8,100	12,000	14,000	19,000
Wyoming	12,268	5,400	8,500	13,000	16,000	19,000
Pacific:						
Alaska	14,126	7,000	9,400	14,000	17,000	23,000
California	11,744	4,500	8,100	12,000	15,000	19,000
Hawaii	10,458	4,700 *	7,900	12,000	13,000	16,000
Oregon	11,184	3,000	6,800	12,000	14,000	18,000
Washington	11,637	4,800	7,200	11,000	16,000	20,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	116.96	182.25	158.04	102.94	155.01	390.98
New England:						
Connecticut	551.44	610.17	638.50	907.80	928.58	646.26
Maine	784.65	780.34	607.05	707.14	741.59	--
Massachusetts	529.00	457.06	770.87	420.68	586.33	1,630.87
New Hampshire	1,102.77	--	2,379.54 *	1,604.45	1,006.44	911.55
Rhode Island	449.02	345.48	674.05	487.82	768.54	846.68
Vermont	810.40	753.58	345.53	1,517.73	1,135.29	1,325.61
Middle Atlantic:						
New Jersey	684.22	1,051.96	785.05	606.40	560.31	2,527.51
New York	414.38	765.89	421.92	279.45	741.93	1,278.20
Pennsylvania	440.88	730.01	786.89	566.45	626.26	967.77
East North Central:						
Illinois	335.58	337.87	643.14	538.55	572.14	193.41
Indiana	614.21	251.19	1,089.54	843.77	534.37	1,389.26
Michigan	534.45	1,170.69	542.61	356.85	708.69	743.02
Ohio	617.08	722.00	671.41	697.63	1,038.30	1,975.73
Wisconsin	363.19	1,031.41	525.46	348.39	840.25	980.08
West North Central:						
Iowa	634.48	745.35	724.97	661.56	1,180.65	1,567.58
Kansas	611.93	555.15	735.00	956.61	985.35	598.22
Minnesota	534.18	814.92	451.00	692.15	787.48	1,415.99
Missouri	710.35	1,439.29 *	829.14	605.76	1,032.62	1,605.80
Nebraska	501.99	802.67	896.57	673.89	318.07	1,493.50
North Dakota	396.47	752.98	706.42	354.03	656.28	1,264.51
South Dakota	482.93	829.00	642.76	757.86	1,033.89	363.79
South Atlantic:						
Delaware	828.53	969.70 *	1,250.90	1,082.59	1,139.61	2,349.41
District of Columbia	582.77	1,239.52	1,003.04	443.41	1,460.87	1,356.67
Florida	513.17	1,050.04 *	794.89	675.46	546.42	1,722.99
Georgia	809.75	1,116.35	991.89	607.90	1,161.05	1,819.31
Maryland	678.99	883.02	815.97	859.35	819.95	1,556.82
North Carolina	1,430.82	1,333.34	1,324.67	1,337.17	2,326.20	--
South Carolina	381.67	844.41	809.62	362.76	530.43	2,595.87
Virginia	483.35	586.45	982.74	652.23	420.66	1,262.85
West Virginia	500.58	1,255.70	384.17	860.86	1,009.52	1,032.63
East South Central:						
Alabama	541.67	848.24	639.88	991.46	991.37	1,040.41
Kentucky	476.53	684.18	1,021.06	779.47	567.95	1,294.17
Mississippi	430.91	703.24	525.75	659.01	519.60	1,059.36
Tennessee	625.97	1,134.63 *	1,583.63	699.60	399.68	687.28
West South Central:						
Arkansas	506.84	341.28	857.75	779.21	953.14	1,458.70
Louisiana	1,005.77	--	2,358.22 *	1,383.93	1,157.67	--
Oklahoma	439.33	628.30	725.97	547.15	1,112.89	847.96
Texas	422.87	645.55	795.34	620.37	457.66	1,151.16
Mountain:						
Arizona	539.52	373.02	1,493.95	1,024.93	1,312.16	1,774.88
Colorado	613.90	455.41	548.22	761.05	1,029.58	1,481.25
Idaho	521.68	747.67	777.71	752.74	1,375.79	1,729.88
Montana	930.11	662.10	1,201.70	1,071.99	1,493.17	--
Nevada	507.80	1,200.35 *	916.19	711.59	631.71	1,088.46
New Mexico	636.33	1,349.38	1,057.46	577.30	182.32	1,964.08
Utah	1,232.94	601.64	685.21	801.10	1,741.67	--
Wyoming	541.00	714.66	1,019.14	817.78	551.86	1,018.49
Pacific:						
Alaska	649.61	1,515.44	1,535.26	937.76	1,508.60	1,608.89
California	401.32	631.68	464.48	356.18	756.00	936.69
Hawaii	611.37	1,666.14 *	1,049.04	671.68	523.42	663.96
Oregon	778.14	237.31	1,665.23	645.91	1,188.88	1,300.06
Washington	780.83	1,188.73	514.87	776.66	938.01	2,084.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,930	460	980	1,500	2,700	4,000
New England:						
Connecticut	2,383	470	960	1,900	3,100	4,800
Maine	2,337	490	1,200	1,900	3,000	4,200
Massachusetts	1,555	300	730	1,300	2,000	2,900
New Hampshire	2,519	920	1,400	1,900	3,000	4,700
Rhode Island	1,938	410	860	1,600	2,800	3,900
Vermont	2,491	640	1,400	2,200	2,900	4,600
Middle Atlantic:						
New Jersey	1,747	470	920	1,400	2,500	3,000
New York	1,722	400	910	1,500	2,200	3,100
Pennsylvania	1,610	360	500	1,200	2,000	3,100
East North Central:						
Illinois	1,816	440	730	1,500	2,400	3,400
Indiana	2,081	480	890	1,800	2,900	3,900
Michigan	1,405	270 *	500 *	1,000	1,900	2,900
Ohio	2,102	640	960	1,700	2,800	4,000
Wisconsin	2,161	480	990	1,700	2,900	4,000
West North Central:						
Iowa	2,312	700	1,300	2,000	3,000	3,900
Kansas	2,209	730	1,300	1,900	2,900	3,500
Minnesota	2,181	470	930	2,000	2,900	4,000
Missouri	2,340	560	1,100	1,900	3,000	4,900
Nebraska	2,239	730	1,200	1,800	2,900	3,900
North Dakota	1,922	280	960	1,700	2,800	3,000
South Dakota	2,616	940	1,500	2,000	3,500	4,800
South Atlantic:						
Delaware	1,939	580	790	1,600	2,500	3,200
District of Columbia	1,328	230	470	940	1,900	2,800
Florida	1,812	310	940	1,500	2,400	3,500
Georgia	2,275	590	1,200	2,100	2,900	3,900
Maryland	1,806	420	710	1,600	2,400	3,800
North Carolina	2,261	630	1,200	1,700	2,900	4,700
South Carolina	2,295	710	1,300	1,900	2,900	4,000
Virginia	1,752	420	770	1,400	2,300	3,500
West Virginia	1,931	470	980	1,500	2,800	3,900
East South Central:						
Alabama	1,667	410	580	1,100	2,100	3,600
Kentucky	2,128	710	1,000	1,600	2,900	4,000
Mississippi	2,035	480	940	1,500	2,500	4,800
Tennessee	2,561	610	1,100	2,000	3,800	4,800
West South Central:						
Arkansas	1,728	560	750	1,400	2,400	2,900
Louisiana	1,928	670	900	1,400	2,500	3,800
Oklahoma	2,244	710	940	1,500	3,500	4,800
Texas	2,350	490	1,100	1,900	3,000	4,800
Mountain:						
Arizona	1,880	310	970	1,500	2,300	4,000
Colorado	2,085	450	880	1,500	3,000	4,500
Idaho	1,816	630	980	1,500	2,100	3,300
Montana	2,279	670	820	1,500	3,000	4,900
Nevada	1,870	420	920	1,400	2,500	3,800
New Mexico	1,992	360	860	1,500	2,800	4,000
Utah	2,222	710	1,500	1,900	2,900	3,400
Wyoming	1,893	330 *	880	1,500	2,800	3,500
Pacific:						
Alaska	1,838	440	740	1,400	2,400	3,400
California	1,490	230	480	1,200	2,000	3,000
Hawaii	1,059	90	140	560 *	1,800	2,500
Oregon	1,776	250	610 *	1,400	2,500	3,800
Washington	1,964	470	860	1,500	2,900	3,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	30.83	39.25	56.46	71.79	124.05	127.89
New England:						
Connecticut	158.06	--	221.28	257.10	197.09	284.71
Maine	119.51	78.69	172.26	156.71	112.82	107.95
Massachusetts	136.02	--	133.89	236.98	145.34	191.87
New Hampshire	137.55	137.13	111.78	201.03	171.49	283.85
Rhode Island	127.15	68.65	120.82	155.69	252.07	291.78
Vermont	181.48	105.25	65.37	215.75	127.35	742.03
Middle Atlantic:						
New Jersey	100.86	68.36	112.56	115.56	152.08	127.94
New York	132.39	--	132.05	142.44	146.44	198.32
Pennsylvania	89.79	48.15	42.56	129.47	111.01	244.97
East North Central:						
Illinois	74.41	33.32	62.46	124.13	135.03	205.90
Indiana	112.87	68.18	93.13	130.35	225.37	359.85
Michigan	160.65	91.15 *	159.51 *	22.13	246.95	399.25
Ohio	95.84	80.20	55.13	127.68	114.15	460.01
Wisconsin	139.61	--	183.07	146.36	163.53	383.96
West North Central:						
Iowa	83.90	74.61	118.65	151.90	172.92	123.39
Kansas	95.45	74.23	92.98	170.45	139.48	121.78
Minnesota	128.54	--	117.79	253.90	124.95	148.87
Missouri	123.42	68.62	147.63	214.00	156.63	366.66
Nebraska	96.16	73.62	92.85	114.86	219.08	290.42
North Dakota	85.49	69.73	126.70	113.46	117.06	117.06
South Dakota	99.15	106.01	122.72	103.74	158.87	262.65
South Atlantic:						
Delaware	181.98	81.74	201.43	73.34	256.06	259.54
District of Columbia	93.31	51.25	59.69	72.88	131.42	132.92
Florida	205.15	--	153.34	193.49	276.61	375.81
Georgia	109.65	110.00	147.54	170.76	146.06	348.99
Maryland	119.28	90.70	77.08	79.60	148.66	348.01
North Carolina	177.98	131.11	135.40	221.99	316.27	458.31
South Carolina	135.81	132.31	154.88	148.46	248.26	436.36
Virginia	101.90	52.66	112.06	163.84	234.33	415.84
West Virginia	186.96	125.51	86.07	97.26	499.80	411.92
East South Central:						
Alabama	94.04	89.46	122.87	114.42	93.11	354.90
Kentucky	151.00	106.35	72.52	94.58	258.28	414.03
Mississippi	114.47	43.49	65.46	105.93	179.86	435.71
Tennessee	149.51	132.48	142.80	129.20	360.77	237.44
West South Central:						
Arkansas	113.24	84.28	76.25	130.27	244.87	205.83
Louisiana	112.52	96.15	62.17	121.32	259.59	393.55
Oklahoma	152.84	63.07	57.07	128.63	360.59	311.09
Texas	106.47	74.64	106.86	126.22	145.16	288.88
Mountain:						
Arizona	259.79	62.53	123.07	46.20	623.78	595.05
Colorado	138.19	90.61	89.91	120.00	266.06	353.93
Idaho	88.53	83.38	96.40	111.19	127.46	244.06
Montana	190.92	84.83	90.37	215.60	394.28	296.22
Nevada	113.62	82.25	120.62	104.61	252.41	464.44
New Mexico	134.96	--	129.35	151.57	231.07	399.88
Utah	121.19	115.57	185.00	126.70	240.66	426.31
Wyoming	126.35	128.81 *	152.43	145.53	250.97	247.90
Pacific:						
Alaska	123.23	45.71	77.96	123.02	314.73	419.40
California	84.78	33.81	62.12	131.31	159.47	130.23
Hawaii	138.49	--	22.87	184.35 *	298.73	132.76
Oregon	166.72	38.72	190.51 *	192.13	202.18	463.94
Washington	127.94	54.12	88.93	124.26	386.40	292.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	3,733	950	1,800	3,000	5,000	7,400
New England:						
Connecticut	4,094	840 *	1,800	2,900	5,800	7,900
Maine	3,835	850	1,300	3,200	4,900	8,100
Massachusetts	3,128	560	1,200	2,800	3,900	5,900
New Hampshire	4,287	1,800	2,500	2,900	5,700	9,000
Rhode Island	3,720	670	1,100	2,900	4,900	7,600
Vermont	4,484	1,400	2,800	3,700	6,000	7,700
Middle Atlantic:						
New Jersey	3,709	910	1,200	2,800	4,900	7,700
New York	3,672	950	1,700	3,200	4,700	6,800
Pennsylvania	2,665	780	920	1,900	3,600	5,500
East North Central:						
Illinois	3,975	860	1,700	2,900	5,000	8,100
Indiana	3,830	790	1,400	2,900	5,500	7,900
Michigan	3,194	940	1,700	2,900	3,900	6,000
Ohio	3,886	1,300	1,900	2,900	5,000	7,100
Wisconsin	3,921	1,100	2,000	2,900	5,700	7,800
West North Central:						
Iowa	4,244	1,000	1,900	3,800	5,700	7,700
Kansas	4,422	1,200 *	2,100	3,900	5,800	8,000
Minnesota	4,071	1,100	1,800	3,100	5,700	7,300
Missouri	3,783	880	1,400	2,900	5,800	7,500
Nebraska	4,437	1,500	2,500	3,500	5,800	7,400
North Dakota	3,634	940	1,700	3,000	5,700	6,100
South Dakota	5,004	1,500	2,800	4,400	6,700	8,500
South Atlantic:						
Delaware	3,859	600	2,000	2,900	5,300	7,000
District of Columbia	2,830	410 *	980	2,600	3,700	6,000
Florida	3,751	1,200	2,400	3,200	4,400	6,900
Georgia	4,259	1,000	1,900	3,900	5,900	9,000
Maryland	3,684	970	1,500	3,100	5,100	6,200
North Carolina	4,141	1,500	2,100	3,600	5,300	7,000
South Carolina	4,337	1,100 *	2,100	3,700	5,700	8,000
Virginia	3,189	950	1,400	2,900	3,800	5,900
West Virginia	4,457	970	2,600	3,400	5,600	9,600
East South Central:						
Alabama	3,916	930	1,800 *	3,100	5,800	7,500
Kentucky	3,926	950	2,500	3,300	4,800	7,000
Mississippi	3,378	910	1,700	2,800	4,000	5,900
Tennessee	4,234	1,300	1,900	3,100	5,300	8,700
West South Central:						
Arkansas	3,073	700	960	2,700	3,900	5,800
Louisiana	3,703	1,100	1,700	2,900	4,500	6,900
Oklahoma	4,545	1,300	2,000	3,800	5,900	9,100
Texas	4,317	1,200	2,000	3,200	5,700	8,800
Mountain:						
Arizona	3,997	1,200	1,900	3,000	4,700	8,000
Colorado	3,713	1,000	1,800	2,900	4,500	7,000
Idaho	3,229	1,200	1,800	2,900	3,900	5,800
Montana	3,100	1,200	1,300 *	2,400	3,000	7,100
Nevada	3,943	670	1,400	2,800	5,700	8,500
New Mexico	3,927	810 *	1,500	3,000	4,500	7,900
Utah	4,153	1,400	2,900	3,400	5,700	6,600
Wyoming	3,097	900	1,300	2,900	3,800	5,900
Pacific:						
Alaska	3,272	950	1,600	2,900	3,900	5,700
California	3,167	720	1,200	2,900	4,000	5,800
Hawaii	2,683	300	550	1,700	3,900	6,800
Oregon	3,322	480	920	2,600	5,600	6,400
Washington	3,627	840	1,400	2,900	5,500	7,200

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	48.97	43.62	117.34	140.24	121.05	139.96
New England:						
Connecticut	323.32	300.62 *	267.13	260.32	592.58	966.69
Maine	314.69	154.68	272.28	211.98	614.09	795.81
Massachusetts	251.66	--	362.29	263.72	260.90	491.81
New Hampshire	319.59	281.46	165.54	214.68	1,017.72	615.77
Rhode Island	312.77	114.02	260.37	325.56	505.29	822.26
Vermont	227.23	225.00	241.39	413.02	248.03	661.58
Middle Atlantic:						
New Jersey	409.09	190.82	125.91	361.85	527.47	1,345.72
New York	194.55	125.93	411.82	162.83	285.35	538.07
Pennsylvania	209.62	90.29	88.14	456.78	250.42	287.55
East North Central:						
Illinois	246.91	94.60	206.70	234.25	260.82	791.70
Indiana	241.95	112.22	212.86	294.35	375.64	964.48
Michigan	213.51	147.40	246.31	233.41	249.29	801.03
Ohio	190.84	177.88	131.66	208.08	290.80	566.86
Wisconsin	256.48	205.42	289.51	249.31	311.19	921.69
West North Central:						
Iowa	257.32	216.21	400.45	268.42	301.96	609.86
Kansas	266.78	368.01 *	187.78	421.28	315.42	811.23
Minnesota	300.18	161.70	225.56	632.60	304.96	605.58
Missouri	295.80	180.15	198.03	338.75	491.77	827.81
Nebraska	243.81	178.70	277.02	496.27	478.75	631.64
North Dakota	167.87	150.66	163.22	280.76	225.40	240.30
South Dakota	234.06	252.67	276.95	411.00	263.33	522.05
South Atlantic:						
Delaware	395.90	43.88	453.45	495.49	378.65	1,018.59
District of Columbia	235.19	152.03 *	185.51	386.78	262.11	269.47
Florida	220.80	248.27	347.06	193.39	584.19	565.78
Georgia	436.87	292.64	440.62	414.24	743.01	--
Maryland	267.21	217.77	235.07	264.35	493.72	502.30
North Carolina	275.60	205.80	266.96	451.50	275.78	888.77
South Carolina	278.41	354.41 *	326.02	272.54	279.99	907.54
Virginia	209.51	133.16	221.73	383.50	139.19	507.97
West Virginia	318.83	171.16	380.21	136.25	955.63	573.26
East South Central:						
Alabama	251.15	200.53	546.69 *	550.43	585.27	1,029.90
Kentucky	405.19	--	313.10	133.09	696.54	1,029.96
Mississippi	199.97	233.53	101.64	257.91	383.64	487.21
Tennessee	279.91	130.86	154.90	365.53	362.22	981.64
West South Central:						
Arkansas	301.87	--	--	281.47	474.74	467.11
Louisiana	238.73	202.25	334.43	328.20	486.63	745.01
Oklahoma	280.01	111.33	223.83	536.56	537.05	627.29
Texas	220.75	119.76	170.61	247.68	295.80	658.13
Mountain:						
Arizona	331.63	231.91	175.22	459.41	484.13	1,227.12
Colorado	222.11	128.85	304.61	237.30	491.55	569.63
Idaho	233.81	174.66	164.85	275.47	400.83	755.45
Montana	348.51	210.91	407.36 *	347.70	588.46	1,246.53
Nevada	395.40	--	336.38	343.61	706.54	1,038.14
New Mexico	393.23	308.97 *	220.47	463.42	431.61	965.99
Utah	275.72	194.73	254.46	504.78	506.63	565.39
Wyoming	200.44	--	154.08	316.00	484.45	510.56
Pacific:						
Alaska	287.94	133.51	186.02	373.00	444.25	836.76
California	153.13	119.97	218.84	174.77	298.09	242.45
Hawaii	338.55	55.95	59.03	455.69	719.48	708.67
Oregon	506.03	88.84	--	757.21	893.84	1,671.87
Washington	275.64	169.03	228.94	291.23	529.47	551.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,625	2,000	3,000	4,400	6,200	7,300
New England:						
Connecticut	4,672	2,200	2,900	4,400	6,500	7,000
Maine	5,043	2,500	3,300	4,900	6,600	7,000
Massachusetts	4,238	1,700	2,500	3,900	6,000	7,100
New Hampshire	4,763	2,000	3,000	3,900	6,700	7,700
Rhode Island	4,389	1,800	2,500	4,000	6,500	7,000
Vermont	4,584	2,400	2,800	3,800	5,900	7,400
Middle Atlantic:						
New Jersey	4,221	1,200	2,500	3,900	5,500	7,000
New York	4,585	2,000	2,900	4,200	6,300	7,100
Pennsylvania	4,987	1,500	3,000	5,000	6,900	8,600
East North Central:						
Illinois	4,194	1,800	2,900	3,900	5,400	6,500
Indiana	4,690	2,200	3,400	4,800	6,200	7,200
Michigan	4,630	2,000	2,800	4,000	6,300	8,000
Ohio	4,385	2,000	3,000	4,000	5,000	6,900
Wisconsin	4,449	2,000	2,900	4,000	6,200	6,800
West North Central:						
Iowa	4,365	2,400	3,000	4,000	5,000	6,500
Kansas	4,836	2,500	3,000	5,000	6,300	6,900
Minnesota	4,601	2,100	3,200	4,400	6,000	6,900
Missouri	4,727	2,100	2,900	4,900	6,300	7,000
Nebraska	4,730	2,700	3,500	4,300	5,800	6,900
North Dakota	3,552	1,800	2,400	2,900	4,500	5,900
South Dakota	5,297	2,900	3,800	5,500	6,300	7,900
South Atlantic:						
Delaware	5,281	2,700	3,900	4,900	6,900	7,700
District of Columbia	3,681	1,200	1,700	3,000	4,800	7,300
Florida	4,519	2,000	2,900	4,000	6,000	6,900
Georgia	5,143	2,500	3,500	4,900	6,500	7,500
Maryland	4,459	1,700	2,900	3,900	6,500	7,200
North Carolina	5,401	2,900	3,900	5,000	7,100	7,500
South Carolina	5,325	2,900	3,800	5,200	6,600	7,800
Virginia	4,588	2,300	3,500	4,100	5,700	6,900
West Virginia	4,800	2,300	3,100	4,400	6,500	7,300
East South Central:						
Alabama	4,737	2,000	2,600	4,400	6,900	7,100
Kentucky	4,554	2,200	3,500	4,400	6,000	6,900
Mississippi	4,874	1,500	3,000	4,900	6,500	7,300
Tennessee	4,778	2,500	3,400	4,500	6,300	7,000
West South Central:						
Arkansas	4,188	1,700	2,900	3,800	5,200	6,900
Louisiana	4,313	2,000	2,600	3,800	5,800	7,200
Oklahoma	5,029	2,300	3,000	5,000	6,800	7,500
Texas	4,917	2,500	3,300	4,800	6,500	7,100
Mountain:						
Arizona	4,293	2,300	3,000	3,700	5,700	7,000
Colorado	4,577	2,400	2,900	4,300	6,000	7,000
Idaho	4,950	2,900	3,800	4,600	6,200	7,500
Montana	4,802	2,700	3,400	4,800	5,900	7,000
Nevada	5,098	2,400	3,500	4,900	6,700	7,300
New Mexico	4,797	2,000	2,900	4,400	6,000	8,100
Utah	5,071	2,800	3,300	4,900	6,000	8,600
Wyoming	4,618	1,400	2,800	4,200	6,400	7,300
Pacific:						
Alaska	5,342	2,600	3,700	5,700	6,400	7,400
California	4,324	2,000	2,500	3,900	6,000	7,800
Hawaii	3,173	2,100	2,200	2,400	3,600	5,400
Oregon	4,995	2,400	3,400	5,000	6,400	7,400
Washington	4,864	2,300	3,000	4,900	6,500	7,500

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	47.21	13.78	127.80	126.74	84.89	53.46
New England:						
Connecticut	266.05	421.06	326.59	481.81	451.43	371.02
Maine	164.99	283.02	198.28	199.77	235.42	155.44
Massachusetts	233.45	264.98	242.56	535.97	266.42	625.13
New Hampshire	198.10	279.84	347.39	403.07	218.05	258.62
Rhode Island	262.19	199.91	240.68	400.14	344.41	145.70
Vermont	246.91	268.03	106.58	312.10	386.26	640.20
Middle Atlantic:						
New Jersey	171.13	219.88	294.33	144.11	256.81	243.84
New York	216.83	39.71	284.47	386.18	258.68	292.80
Pennsylvania	214.09	370.26	354.00	518.28	224.20	162.18
East North Central:						
Illinois	116.60	149.04	119.73	120.85	250.22	166.71
Indiana	147.20	241.29	165.27	239.23	144.67	194.30
Michigan	402.11	347.54	397.84	701.57	680.85	399.32
Ohio	135.68	159.90	131.40	122.40	238.84	315.93
Wisconsin	169.31	274.26	241.89	332.80	228.75	128.36
West North Central:						
Iowa	112.42	228.04	170.69	126.75	209.16	315.12
Kansas	149.38	235.94	224.86	267.18	162.12	257.65
Minnesota	166.57	226.83	261.13	254.87	227.51	63.19
Missouri	163.93	292.10	227.94	263.22	175.54	103.28
Nebraska	129.65	156.53	148.81	219.70	267.24	168.76
North Dakota	117.51	157.81	207.66	131.78	322.52	255.73
South Dakota	151.20	253.46	177.29	206.83	219.82	464.19
South Atlantic:						
Delaware	190.31	258.02	354.35	315.56	187.53	407.29
District of Columbia	193.23	95.08	220.12	243.43	460.14	434.19
Florida	343.46	160.22	402.52	654.96	466.70	363.55
Georgia	172.29	166.82	261.02	253.91	237.01	328.39
Maryland	178.61	166.68	232.67	348.63	331.92	153.77
North Carolina	220.72	153.98	392.18	246.80	232.61	152.49
South Carolina	180.48	329.91	176.04	473.36	256.79	296.60
Virginia	144.02	208.86	214.09	180.79	331.02	232.66
West Virginia	362.35	134.47	174.81	720.93	352.55	392.53
East South Central:						
Alabama	150.70	261.29	468.83	263.70	319.25	313.10
Kentucky	166.23	378.50	281.87	289.88	355.85	211.95
Mississippi	180.80	172.01	250.14	392.64	166.27	123.03
Tennessee	178.43	507.34	271.28	201.70	346.02	128.95
West South Central:						
Arkansas	228.46	152.53	383.03	254.83	422.33	337.54
Louisiana	302.32	183.56	468.71	487.18	397.87	342.26
Oklahoma	200.78	261.82	246.45	342.45	246.49	399.55
Texas	140.00	260.29	221.55	249.15	227.02	187.13
Mountain:						
Arizona	452.06	120.01	190.85	616.12	789.01	534.72
Colorado	177.33	322.76	274.38	247.34	329.52	191.39
Idaho	165.48	232.96	221.95	253.58	318.36	371.96
Montana	148.50	233.98	269.67	333.05	265.53	188.90
Nevada	188.58	458.68	333.50	239.96	172.10	327.88
New Mexico	235.44	350.16	394.56	381.89	264.67	568.03
Utah	224.68	228.55	238.64	255.62	262.72	578.63
Wyoming	243.01	--	369.07	293.75	343.24	374.95
Pacific:						
Alaska	234.15	421.93	327.65	436.14	168.68	515.18
California	139.66	143.99	175.97	214.11	351.50	233.14
Hawaii	118.38	166.05	51.11	51.11	419.65	281.36
Oregon	196.68	168.53	300.75	412.87	125.78	247.91
Washington	193.25	518.12	261.17	257.92	263.74	261.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	8,874	4,400	6,000	8,000	12,000	14,000
New England:						
Connecticut	8,432	3,900	5,800	7,400	11,000	14,000
Maine	9,234	4,700	6,500	9,500	11,000	14,000
Massachusetts	8,174	3,000	5,000	7,700	11,000	13,000
New Hampshire	8,498	4,000	5,100	7,000	11,000	14,000
Rhode Island	8,542	3,800	5,200	7,800	12,000	14,000
Vermont	9,255	5,000	5,900	7,900	12,000	14,000
Middle Atlantic:						
New Jersey	8,004	2,000	5,000	7,300	10,000	12,000
New York	8,513	4,100	5,900	7,500	12,000	13,000
Pennsylvania	9,367	3,700	6,000	7,100	13,000	16,000
East North Central:						
Illinois	8,413	4,400	5,600	7,700	11,000	13,000
Indiana	8,168	2,900	5,600	7,700	10,000	13,000
Michigan	9,602	4,400	5,900	8,800	13,000	16,000
Ohio	8,286	3,900	5,800	7,900	9,800	13,000
Wisconsin	8,545	4,900	5,800	7,900	11,000	13,000
West North Central:						
Iowa	8,478	4,600	5,900	7,900	9,900	13,000
Kansas	9,318	4,400	6,800	9,900	13,000	14,000
Minnesota	8,693	3,900	6,900	7,700	11,000	13,000
Missouri	8,366	3,800	5,800	7,500	11,000	13,000
Nebraska	9,236	5,500	6,800	8,500	11,000	14,000
North Dakota	7,219	3,600	5,300	6,000	8,400	12,000
South Dakota	10,166	5,300	6,800	9,800	12,000	16,000
South Atlantic:						
Delaware	9,400	2,000	6,900	9,500	13,000	14,000
District of Columbia	6,945	2,200	4,000	6,000	8,100	13,000
Florida	9,030	5,200	6,600	7,700	12,000	13,000
Georgia	10,296	6,000	7,000	8,800	13,000	16,000
Maryland	8,073	3,200	5,800	6,800	11,000	14,000
North Carolina	9,698	4,900	5,900	9,500	13,000	14,000
South Carolina	9,546	5,600	6,600	8,900	12,000	14,000
Virginia	9,082	5,600	6,800	7,900	11,000	14,000
West Virginia	9,445	4,900	6,700	8,700	12,000	15,000
East South Central:						
Alabama	9,226	5,200	6,100	8,000	12,000	14,000
Kentucky	7,879	3,700	5,800	7,600	9,900	13,000
Mississippi	9,360	4,400	7,000	7,900	13,000	15,000
Tennessee	8,742	4,800	5,900	8,200	10,000	14,000
West South Central:						
Arkansas	7,791	3,100	5,400	7,800	9,000	13,000
Louisiana	9,046	3,700	5,900	7,900	12,000	14,000
Oklahoma	9,926	4,900	5,900	8,900	14,000	15,000
Texas	9,490	4,600	6,800	9,700	12,000	14,000
Mountain:						
Arizona	8,919	5,500	6,000	8,000	11,000	14,000
Colorado	8,817	4,900	6,300	8,000	10,000	14,000
Idaho	8,890	4,900	6,500	7,900	10,000	13,000
Montana	8,469	3,900	5,900	8,000	10,000	12,000
Nevada	10,015	4,600	6,900	9,300	13,000	16,000
New Mexico	9,217	4,000	6,400	8,200	12,000	13,000
Utah	8,998	5,700	5,900	7,700	10,000	14,000
Wyoming	7,848	2,400	4,600	7,600	9,800	13,000
Pacific:						
Alaska	10,888	5,800	7,900	12,000	13,000	15,000
California	8,542	3,600	5,800	7,800	11,000	14,000
Hawaii	7,830	4,700	6,700	7,200	7,500	11,000
Oregon	9,992	5,000	7,000	10,000	13,000	13,000
Washington	8,522	3,000	5,500	7,900	11,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	75.21	126.83	206.73	127.33	262.53	77.16
New England:						
Connecticut	518.30	--	557.72	779.58	1,083.56	733.85
Maine	349.46	283.29	427.96	465.24	813.86	238.08
Massachusetts	405.99	619.09	673.69	1,013.50	510.79	495.85
New Hampshire	438.34	586.55	761.58	567.25	921.57	360.30
Rhode Island	449.98	331.38	517.63	503.18	927.04	542.31
Vermont	355.90	625.78	203.75	495.09	813.41	653.51
Middle Atlantic:						
New Jersey	481.08	457.77	806.16	766.13	651.99	1,552.16
New York	279.47	267.58	255.15	466.88	597.31	276.26
Pennsylvania	483.92	701.55	758.94	775.25	691.87	952.29
East North Central:						
Illinois	293.16	478.31	305.29	257.27	517.70	249.12
Indiana	361.21	248.44	542.11	267.96	495.51	374.69
Michigan	544.00	688.44	640.32	578.27	1,172.68	819.20
Ohio	287.29	446.50	411.87	259.05	493.17	555.84
Wisconsin	332.93	459.19	475.45	668.81	838.09	290.76
West North Central:						
Iowa	283.59	829.41	691.64	281.97	377.79	519.51
Kansas	379.78	815.18	245.63	686.27	622.20	454.04
Minnesota	343.41	--	568.24	485.78	690.12	345.41
Missouri	438.10	--	512.44	742.91	744.91	353.74
Nebraska	336.91	935.43	383.65	516.19	640.88	804.59
North Dakota	342.13	427.25	459.87	281.53	644.15	970.15
South Dakota	329.03	418.85	391.30	731.48	491.78	1,041.91
South Atlantic:						
Delaware	822.78	--	1,888.28	1,011.46	746.13	420.77
District of Columbia	307.00	250.74	591.03	200.46	795.39	811.72
Florida	458.54	486.28	444.07	796.41	750.04	542.92
Georgia	649.49	718.39	317.25	974.71	817.04	--
Maryland	379.69	321.23	553.81	764.84	643.41	242.13
North Carolina	531.44	--	--	700.23	603.70	366.19
South Carolina	361.79	628.35	371.10	613.47	345.89	465.80
Virginia	393.21	470.75	297.83	250.55	960.29	601.94
West Virginia	392.66	812.09	487.32	315.21	977.80	1,039.07
East South Central:						
Alabama	472.33	1,421.59	1,082.20	1,344.54	609.69	467.32
Kentucky	466.26	--	1,190.06	170.05	1,022.20	1,216.01
Mississippi	404.97	615.55	550.15	209.67	884.47	637.20
Tennessee	332.11	653.75	335.05	355.62	643.07	552.93
West South Central:						
Arkansas	602.71	--	1,348.53	636.90	535.71	1,208.64
Louisiana	589.65	--	1,120.12	613.79	749.40	886.86
Oklahoma	571.11	771.15	317.69	763.88	957.27	1,017.14
Texas	316.80	567.19	343.83	532.57	418.61	434.15
Mountain:						
Arizona	431.60	287.39	238.53	747.12	945.43	902.22
Colorado	305.20	535.20	408.38	473.16	515.75	574.47
Idaho	316.35	539.38	404.15	453.49	345.51	854.05
Montana	327.10	847.72	936.37	617.65	243.23	852.63
Nevada	481.33	453.23	747.32	507.07	645.76	1,129.62
New Mexico	564.92	233.13	903.91	875.07	1,032.04	682.49
Utah	328.68	475.24	475.24	376.69	814.26	897.96
Wyoming	420.21	--	655.66	344.38	709.16	929.59
Pacific:						
Alaska	442.93	730.35	767.98	761.73	671.24	926.97
California	229.94	201.69	246.48	399.24	687.33	569.07
Hawaii	227.10	533.50	302.89	266.90	266.90	811.68
Oregon	625.38	982.60	1,004.42	1,062.75	795.64	697.70
Washington	471.35	--	387.69	750.57	591.27	673.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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