

**Table II.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2018**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.9%	44.5%	40.8%	36.7%	24.4%	16.3%	41.7%	19.2%
New England:								
Connecticut	22.9%	--	--	49.1%	22.1%	18.0% *	46.8%	19.1%
Maine	22.9%	--	--	37.3%	23.0% *	15.9%	54.3%	19.3%
Massachusetts	10.2%	--	25.6% *	21.7% *	8.6% *	7.1%	25.1% *	7.9%
New Hampshire	18.9%	--	64.5%	61.4%	4.7% *	11.6%	64.7%	13.0%
Rhode Island	24.1%	--	64.0%	27.4% *	16.1% *	17.9%	42.4%	19.2%
Vermont	21.6%	--	--	29.2%	7.3% *	21.9% *	44.3%	16.9% *
Middle Atlantic:								
New Jersey	20.5%	--	63.6%	37.2%	23.9% *	12.2%	55.4%	14.4%
New York	12.4%	--	21.0% *	18.1% *	11.7% *	8.8%	23.4%	10.3%
Pennsylvania	17.0%	--	18.7% *	20.0%	19.1% *	15.7%	19.7%	16.6%
East North Central:								
Illinois	17.2%	--	--	24.3% *	29.6%	10.5%	34.0%	15.0%
Indiana	22.0%	--	43.8%	41.5%	25.2% *	12.4%	57.4%	16.9%
Michigan	24.1%	--	61.0%	32.9% *	23.7% *	16.9%	50.9%	19.2%
Ohio	18.6%	--	26.9% *	44.0%	19.9%	14.1%	36.5%	16.5%
Wisconsin	20.9%	--	--	26.7%	25.7%	15.0%	41.7%	18.1%
West North Central:								
Iowa	29.2%	--	51.5%	35.6%	21.9%	25.6%	47.8%	25.6%
Kansas	35.6%	--	35.8% *	48.1%	35.8%	31.3%	47.5%	33.4%
Minnesota	29.3%	--	--	47.2%	43.5%	16.4%	56.5%	25.8%
Missouri	25.6%	--	--	37.5%	36.1%	19.2%	40.5%	22.9%
Nebraska	26.8%	--	--	38.4%	28.7%	22.9% *	44.8%	24.9%
North Dakota	31.3%	--	30.9% *	30.4%	27.0%	31.9%	36.3%	30.2%
South Dakota	49.2%	--	67.8%	48.9%	54.2%	45.7%	62.2%	46.3%
South Atlantic:								
Delaware	12.8%	--	--	33.5% *	22.5% *	7.1%	37.2% *	10.8%
District of Columbia	8.7%	--	--	9.1% *	4.0% *	8.4% *	23.7%	6.3%
Florida	20.1%	--	60.1%	45.6%	42.1%	10.5%	49.2%	16.1%
Georgia	29.6%	--	--	69.6%	41.8%	19.7%	60.1%	26.8%
Maryland	23.2%	--	--	21.7% *	12.0% *	24.2%	35.5%	20.7%
North Carolina	31.5%	--	--	60.2%	38.2%	23.5%	60.3%	28.8%
South Carolina	24.6%	--	--	38.2%	43.0% *	19.9%	28.4%	24.3%
Virginia	21.9%	--	38.0%	33.9% *	25.2%	15.7%	47.4%	19.4%
West Virginia	19.3%	--	--	18.6% *	16.6% *	16.5%	51.9%	16.2%
East South Central:								
Alabama	21.7%	--	38.2% *	29.9% *	17.0% *	19.9%	35.5%	19.2%
Kentucky	22.3%	--	39.0% *	47.5%	24.7% *	18.0%	46.3%	20.7%
Mississippi	26.7%	--	--	42.7%	33.5% *	20.9%	54.6%	23.7%
Tennessee	27.5%	--	--	53.1%	50.9%	14.6%	67.2%	22.7%
West South Central:								
Arkansas	24.5%	--	--	38.6% *	30.7% *	17.0%	54.4%	19.1%
Louisiana	33.1%	--	--	49.8%	67.0%	20.2%	35.8%	32.6%
Oklahoma	25.7%	--	56.1%	58.0%	35.0%	11.5% *	55.7%	20.4%
Texas	27.3%	--	63.2%	47.8%	33.9%	20.3%	55.8%	24.7%
Mountain:								
Arizona	22.9%	--	44.5%	62.7%	46.8%	10.0%	53.7%	18.0%
Colorado	30.4%	--	--	54.8%	38.5%	22.2%	45.2%	27.8%
Idaho	18.9%	--	--	44.5%	18.6% *	11.4% *	56.2%	14.1%
Montana	24.7%	--	--	25.4% *	21.3% *	18.3% *	46.0%	20.1%
Nevada	31.7%	--	--	64.2%	52.7%	18.1%	59.6%	27.7%
New Mexico	25.0%	--	--	57.2%	16.3% *	20.9%	58.7%	20.6%
Utah	19.6%	--	33.1% *	52.4%	18.7% *	14.4%	32.5%	18.2%
Wyoming	22.8%	--	59.1%	57.7%	11.1% *	12.9%	50.0%	16.5%
Pacific:								
Alaska	22.9%	--	--	55.6%	34.3% *	12.3%	32.5% *	21.1%
California	19.4%	--	24.5%	19.6%	9.3%	21.6%	29.7%	17.7%
Hawaii	11.8%	--	--	17.0% *	15.9% *	8.9% *	21.3% *	10.2% *
Oregon	16.2%	--	21.7% *	33.1%	18.5%	11.1% *	34.5%	14.1%
Washington	26.3%	--	--	56.1%	29.0% *	16.0% *	59.5%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2018**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	3.08%	2.48%	1.81%	1.37%	0.73%	1.57%	0.62%
New England:								
Connecticut	4.28%	--	--	11.12%	6.39%	6.47% *	9.04%	4.80%
Maine	3.20%	--	--	7.99%	8.59% *	3.40%	9.40%	3.27%
Massachusetts	1.85%	--	13.06% *	7.12% *	3.89% *	1.86%	7.57% *	1.70%
New Hampshire	3.02%	--	17.63%	7.54%	1.92% *	3.15%	9.02%	2.99%
Rhode Island	3.44%	--	13.27%	9.21% *	5.30% *	4.08%	10.03%	3.28%
Vermont	4.69%	--	--	7.64%	2.21% *	9.16% *	9.44%	5.37% *
Middle Atlantic:								
New Jersey	3.19%	--	13.44%	9.10%	9.46% *	3.11%	8.01%	3.01%
New York	1.94%	--	9.32% *	6.33% *	4.13% *	2.35%	6.12%	2.03%
Pennsylvania	2.76%	--	8.63% *	5.12%	5.85% *	3.85%	4.97%	3.03%
East North Central:								
Illinois	2.85%	--	--	9.38% *	8.15%	2.81%	9.52%	2.83%
Indiana	3.18%	--	12.44%	11.65%	8.74% *	2.67%	8.75%	2.98%
Michigan	3.68%	--	14.86%	10.62% *	8.49% *	4.38%	8.43%	3.80%
Ohio	2.50%	--	9.05% *	8.06%	5.33%	2.91%	7.11%	2.57%
Wisconsin	3.00%	--	--	7.29%	6.14%	3.94%	8.08%	3.12%
West North Central:								
Iowa	3.41%	--	12.09%	8.02%	5.28%	5.06%	7.80%	3.66%
Kansas	4.55%	--	13.16% *	9.00%	9.07%	6.70%	9.06%	5.14%
Minnesota	3.67%	--	--	11.66%	8.37%	3.78%	10.50%	3.75%
Missouri	3.46%	--	--	9.76%	9.48%	4.07%	10.81%	3.65%
Nebraska	4.89%	--	--	11.01%	6.93%	6.91% *	8.51%	5.26%
North Dakota	3.91%	--	10.75% *	7.09%	6.34%	6.42%	7.37%	4.49%
South Dakota	3.77%	--	13.98%	11.03%	9.25%	4.78%	8.00%	4.27%
South Atlantic:								
Delaware	2.70%	--	--	13.52% *	10.18% *	2.00%	14.38% *	2.42%
District of Columbia	1.55%	--	--	3.74% *	1.34% *	2.60% *	6.47%	1.45%
Florida	2.79%	--	11.42%	12.39%	8.95%	2.35%	9.03%	2.64%
Georgia	3.86%	--	--	9.19%	9.10%	4.53%	9.18%	4.07%
Maryland	3.65%	--	--	6.79% *	5.39% *	5.45%	7.39%	4.12%
North Carolina	3.92%	--	--	16.11%	9.49%	4.08%	9.15%	4.17%
South Carolina	3.57%	--	--	9.87%	13.87% *	3.88%	7.97%	3.75%
Virginia	2.90%	--	10.58%	12.25% *	5.35%	3.79%	8.45%	3.03%
West Virginia	3.58%	--	--	7.44% *	5.61% *	4.80%	11.20%	3.63%
East South Central:								
Alabama	3.46%	--	13.25% *	10.69% *	5.93% *	4.72%	9.14%	3.57%
Kentucky	3.66%	--	12.53% *	11.93%	7.67% *	4.45%	9.06%	3.82%
Mississippi	3.23%	--	--	12.55%	10.55% *	3.09%	12.28%	3.17%
Tennessee	3.76%	--	--	10.01%	11.52%	3.61%	9.95%	3.84%
West South Central:								
Arkansas	3.88%	--	--	12.96% *	10.22% *	4.23%	10.77%	3.82%
Louisiana	4.38%	--	--	9.32%	9.15%	4.60%	7.20%	4.95%
Oklahoma	3.59%	--	15.64%	12.69%	9.50%	3.60% *	9.60%	3.73%
Texas	3.05%	--	12.03%	6.62%	8.85%	3.53%	7.33%	3.25%
Mountain:								
Arizona	3.46%	--	9.62%	9.80%	9.41%	2.62%	8.04%	3.31%
Colorado	3.85%	--	--	11.69%	8.20%	4.89%	9.16%	4.21%
Idaho	3.27%	--	--	12.38%	6.25% *	3.71% *	9.64%	3.21%
Montana	4.09%	--	--	10.35% *	6.92% *	5.86% *	10.82%	4.24%
Nevada	5.06%	--	--	12.02%	14.16%	4.76%	10.08%	5.49%
New Mexico	3.97%	--	--	14.41%	8.13% *	4.42%	12.54%	3.92%
Utah	3.25%	--	13.46% *	11.97%	7.39% *	3.51%	7.82%	3.48%
Wyoming	3.54%	--	14.58%	15.19%	4.94% *	3.14%	10.37%	3.73%
Pacific:								
Alaska	3.62%	--	--	14.47%	10.79% *	2.94%	11.08% *	3.83%
California	2.12%	--	6.62%	4.14%	2.24%	3.22%	4.20%	2.36%
Hawaii	3.38%	--	--	9.84% *	10.04% *	3.03% *	9.00% *	3.55% *
Oregon	3.57%	--	9.55% *	9.27%	5.20%	3.99% *	9.54%	3.51%
Washington	4.94%	--	--	13.19%	11.03% *	5.49% *	12.44%	5.17%

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