

Table II.A.1 Number of private-sector establishments by firm size and State: United States, 2023

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	7,900,799	4,635,596	923,779	648,779	500,712	1,191,932	5,945,103	1,955,696
New England:								
Connecticut	89,070	46,073	10,418	7,800	6,311	18,469	61,616	27,454
Maine	40,795	26,044	5,028	2,419	3,038	4,265	32,548	8,247
Massachusetts	170,240	99,207	19,750	13,024	12,321	25,937	126,865	43,375
New Hampshire	37,228	20,205	5,329	3,438	3,036	5,220	27,784	9,445
Rhode Island	29,426	17,999	3,245	1,859	2,096	4,227	22,602	6,824
Vermont	19,127	11,521	2,247	1,685	1,484	2,191	14,914	4,213
Middle Atlantic:								
New Jersey	240,069	154,967	25,124	18,559	11,452	29,969	189,187	50,882
New York	502,071	323,645	57,435	40,045	30,972	49,974	408,156	93,915
Pennsylvania	295,929	159,512	37,783	26,518	19,211	52,906	214,988	80,941
East North Central:								
Illinois	291,363	176,245	31,265	23,906	16,750	43,197	220,546	70,818
Indiana	145,124	77,784	21,377	10,538	11,528	23,897	104,899	40,225
Michigan	215,068	124,132	27,787	22,751	12,145	28,254	165,730	49,338
Ohio	244,646	123,663	28,654	21,536	21,397	49,396	163,805	80,841
Wisconsin	143,823	73,254	16,848	13,095	12,193	28,433	98,421	45,401
West North Central:								
Iowa	89,426	52,206	9,717	6,794	6,517	14,191	65,675	23,751
Kansas	74,522	43,625	7,423	6,345	6,514	10,614	55,393	19,128
Minnesota	153,954	90,464	21,373	13,942	9,445	18,730	120,079	33,875
Missouri	140,790	74,875	17,381	12,897	9,532	26,105	99,437	41,353
Nebraska	61,207	38,475	5,514	5,515	4,505	7,198	47,594	13,613
North Dakota	25,685	15,286	2,978	2,637	2,281	2,502	19,901	5,785
South Dakota	30,546	18,947	3,149	2,835	2,269	3,347	23,862	6,684
South Atlantic:								
Delaware	27,087	14,910	3,897	2,316	1,410	4,555	20,218	6,869
District of Columbia	23,115	9,948	3,126	2,307	2,684	5,050	14,458	8,657
Florida	592,658	387,773	64,431	33,433	25,004	82,017	472,291	120,367
Georgia	234,449	136,009	25,471	17,956	13,849	41,164	173,983	60,467
Maryland	137,551	78,626	16,001	10,396	9,517	23,010	101,332	36,219
North Carolina	249,389	150,256	31,808	18,028	13,524	35,772	192,552	56,837
South Carolina	113,033	61,723	14,045	7,064	7,336	22,864	79,700	33,333
Virginia	204,812	113,037	19,542	21,244	14,148	36,841	145,695	59,117
West Virginia	33,201	16,108	4,386	2,533	2,897	7,277	21,974	11,227
East South Central:								
Alabama	93,245	45,881	12,749	8,283	7,759	18,573	63,040	30,205
Kentucky	90,208	48,873	11,305	7,797	6,929	15,303	64,281	25,926
Mississippi	56,713	32,108	5,061	4,397	5,428	9,719	40,430	16,283
Tennessee	146,814	69,958	17,429	12,659	14,551	32,216	96,320	50,495
West South Central:								
Arkansas	67,485	34,551	8,860	5,589	5,274	13,211	46,524	20,961
Louisiana	98,542	55,159	11,372	10,217	8,178	13,616	72,995	25,547
Oklahoma	89,115	51,401	11,972	6,542	6,848	12,352	66,749	22,366
Texas	623,331	355,124	65,291	58,366	38,411	106,139	457,023	166,308
Mountain:								
Arizona	147,938	80,837	16,795	10,966	8,975	30,366	104,400	43,538
Colorado	171,240	111,311	19,313	12,062	9,719	18,835	136,676	34,563
Idaho	53,874	35,784	6,116	3,821	3,359	4,795	44,534	9,340
Montana	43,135	29,831	4,657	2,603	2,614	3,430	36,250	6,885
Nevada	71,111	37,971	9,907	4,894	4,730	13,608	50,838	20,272
New Mexico	40,658	20,741	5,585	3,405	3,199	7,727	28,507	12,150
Utah	88,574	55,680	10,996	6,840	5,254	9,804	70,951	17,623
Wyoming	23,288	14,937	3,052	1,849	1,259	2,190	19,177	4,111
Pacific:								
Alaska	20,286	11,850	2,782	1,768	1,542	2,344	15,823	4,463
California	979,428	608,259	115,727	80,490	52,185	122,767	766,180	213,248
Hawaii	32,141	18,459	3,740	2,793	2,155	4,994	23,491	8,649
Oregon	118,496	69,138	17,204	9,451	7,166	15,537	91,353	27,143
Washington	189,774	111,224	21,334	20,572	9,810	26,833	143,356	46,418

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.

Totals may not sum exactly because of rounding.

Table II.A.1 Standard errors for number of private-sector establishments by firm size and State: United States, 2023

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	38,362	36,616	20,276	15,781	7,262	17,755	34,402	21,757
New England:								
Connecticut	3,047	2,567	1,477	1,047	565	1,961	2,468	1,933
Maine	1,010	1,084	649	269	196	467	952	464
Massachusetts	3,902	4,135	3,176	1,546	944	2,221	3,346	2,461
New Hampshire	860	831	624	438	274	445	735	572
Rhode Island	600	581	453	250	151	393	468	439
Vermont	378	376	261	169	59	227	320	250
Middle Atlantic:								
New Jersey	6,636	6,410	3,682	2,603	1,012	3,144	5,953	3,812
New York	10,573	10,311	6,499	4,029	1,691	3,568	10,119	4,377
Pennsylvania	5,169	4,903	3,689	2,801	1,210	3,404	4,167	3,867
East North Central:								
Illinois	5,618	5,611	3,804	2,070	1,098	2,550	5,249	3,015
Indiana	3,066	2,838	2,455	1,194	992	2,039	2,622	2,270
Michigan	7,106	7,102	3,375	2,495	1,172	2,440	6,882	2,871
Ohio	5,113	3,439	3,240	2,072	1,035	4,479	3,076	4,719
Wisconsin	5,247	3,289	2,263	1,345	949	4,602	3,082	4,478
West North Central:								
Iowa	2,197	1,866	1,221	830	435	1,583	1,696	1,614
Kansas	1,445	1,389	1,162	636	397	958	1,244	1,008
Minnesota	3,755	3,440	2,476	1,478	789	1,925	3,319	2,187
Missouri	3,072	2,882	2,605	1,442	699	2,256	2,437	2,446
Nebraska	1,322	1,203	803	675	243	713	1,208	763
North Dakota	620	635	377	268	161	256	600	272
South Dakota	608	626	379	396	107	381	519	406
South Atlantic:								
Delaware	897	818	491	330	162	387	827	475
District of Columbia	732	584	797	279	292	453	579	501
Florida	15,343	15,116	7,575	3,565	1,810	5,279	14,665	5,819
Georgia	7,241	7,045	3,487	2,420	1,360	3,247	6,543	3,398
Maryland	4,123	4,269	2,436	1,240	847	1,848	3,796	2,067
North Carolina	7,844	8,159	4,623	2,272	1,154	3,024	7,423	3,367
South Carolina	3,270	2,678	1,464	810	535	2,286	2,527	2,236
Virginia	4,715	2,981	2,731	2,590	1,613	3,728	2,981	4,085
West Virginia	864	677	533	303	185	676	627	690
East South Central:								
Alabama	1,967	1,652	1,410	1,079	802	1,534	1,408	1,633
Kentucky	2,579	2,591	1,547	1,127	649	1,197	2,343	1,406
Mississippi	2,050	1,872	819	606	415	1,049	1,826	1,037
Tennessee	3,250	3,184	2,239	1,631	882	1,948	2,656	2,311
West South Central:								
Arkansas	1,463	1,167	1,022	684	379	1,108	1,008	1,277
Louisiana	2,272	2,094	1,491	1,153	541	1,414	1,922	1,595
Oklahoma	1,834	1,951	1,229	718	499	943	1,670	1,093
Texas	12,373	11,966	6,935	4,977	3,489	6,086	11,244	7,064
Mountain:								
Arizona	5,465	4,808	2,187	1,651	851	3,045	4,634	3,152
Colorado	4,087	4,203	2,337	1,546	814	1,705	3,776	2,194
Idaho	1,253	1,184	710	524	164	578	1,142	662
Montana	913	920	483	311	166	444	848	421
Nevada	2,260	2,156	1,007	622	257	1,251	1,973	1,275
New Mexico	742	742	669	381	185	558	562	615
Utah	2,172	2,346	1,252	850	383	959	2,023	989
Wyoming	603	583	516	216	101	251	578	272
Pacific:								
Alaska	421	400	327	257	131	307	336	336
California	20,292	19,287	8,187	10,569	3,295	7,440	18,059	12,381
Hawaii	1,379	1,272	560	403	182	699	1,214	755
Oregon	2,523	2,559	1,950	1,081	577	1,526	2,165	1,665
Washington	3,730	3,490	2,850	2,219	962	2,501	3,217	2,993

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.

Totals may not sum exactly because of rounding.

Table II.A.1.a Percent of number of private-sector establishments by firm size and State: United States, 2023

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	7,900,799	58.7%	11.7%	8.2%	6.3%	15.1%	75.2%	24.8%
New England:								
Connecticut	89,070	51.7%	11.7%	8.8%	7.1%	20.7%	69.2%	30.8%
Maine	40,795	63.8%	12.3%	5.9%	7.4%	10.5%	79.8%	20.2%
Massachusetts	170,240	58.3%	11.6%	7.7%	7.2%	15.2%	74.5%	25.5%
New Hampshire	37,228	54.3%	14.3%	9.2%	8.2%	14.0%	74.6%	25.4%
Rhode Island	29,426	61.2%	11.0%	6.3%	7.1%	14.4%	76.8%	23.2%
Vermont	19,127	60.2%	11.8%	8.8%	7.8%	11.5%	78.0%	22.0%
Middle Atlantic:								
New Jersey	240,069	64.6%	10.5%	7.7%	4.8%	12.5%	78.8%	21.2%
New York	502,071	64.5%	11.4%	8.0%	6.2%	10.0%	81.3%	18.7%
Pennsylvania	295,929	53.9%	12.8%	9.0%	6.5%	17.9%	72.6%	27.4%
East North Central:								
Illinois	291,363	60.5%	10.7%	8.2%	5.7%	14.8%	75.7%	24.3%
Indiana	145,124	53.6%	14.7%	7.3%	7.9%	16.5%	72.3%	27.7%
Michigan	215,068	57.7%	12.9%	10.6%	5.6%	13.1%	77.1%	22.9%
Ohio	244,646	50.5%	11.7%	8.8%	8.7%	20.2%	67.0%	33.0%
Wisconsin	143,823	50.9%	11.7%	9.1%	8.5%	19.8%	68.4%	31.6%
West North Central:								
Iowa	89,426	58.4%	10.9%	7.6%	7.3%	15.9%	73.4%	26.6%
Kansas	74,522	58.5%	10.0%	8.5%	8.7%	14.2%	74.3%	25.7%
Minnesota	153,954	58.8%	13.9%	9.1%	6.1%	12.2%	78.0%	22.0%
Missouri	140,790	53.2%	12.3%	9.2%	6.8%	18.5%	70.6%	29.4%
Nebraska	61,207	62.9%	9.0%	9.0%	7.4%	11.8%	77.8%	22.2%
North Dakota	25,685	59.5%	11.6%	10.3%	8.9%	9.7%	77.5%	22.5%
South Dakota	30,546	62.0%	10.3%	9.3%	7.4%	11.0%	78.1%	21.9%
South Atlantic:								
Delaware	27,087	55.0%	14.4%	8.5%	5.2%	16.8%	74.6%	25.4%
District of Columbia	23,115	43.0%	13.5%	10.0%	11.6%	21.8%	62.5%	37.5%
Florida	592,658	65.4%	10.9%	5.6%	4.2%	13.8%	79.7%	20.3%
Georgia	234,449	58.0%	10.9%	7.7%	5.9%	17.6%	74.2%	25.8%
Maryland	137,551	57.2%	11.6%	7.6%	6.9%	16.7%	73.7%	26.3%
North Carolina	249,389	60.2%	12.8%	7.2%	5.4%	14.3%	77.2%	22.8%
South Carolina	113,033	54.6%	12.4%	6.2%	6.5%	20.2%	70.5%	29.5%
Virginia	204,812	55.2%	9.5%	10.4%	6.9%	18.0%	71.1%	28.9%
West Virginia	33,201	48.5%	13.2%	7.6%	8.7%	21.9%	66.2%	33.8%
East South Central:								
Alabama	93,245	49.2%	13.7%	8.9%	8.3%	19.9%	67.6%	32.4%
Kentucky	90,208	54.2%	12.5%	8.6%	7.7%	17.0%	71.3%	28.7%
Mississippi	56,713	56.6%	8.9%	7.8%	9.6%	17.1%	71.3%	28.7%
Tennessee	146,814	47.7%	11.9%	8.6%	9.9%	21.9%	65.6%	34.4%
West South Central:								
Arkansas	67,485	51.2%	13.1%	8.3%	7.8%	19.6%	68.9%	31.1%
Louisiana	98,542	56.0%	11.5%	10.4%	8.3%	13.8%	74.1%	25.9%
Oklahoma	89,115	57.7%	13.4%	7.3%	7.7%	13.9%	74.9%	25.1%
Texas	623,331	57.0%	10.5%	9.4%	6.2%	17.0%	73.3%	26.7%
Mountain:								
Arizona	147,938	54.6%	11.4%	7.4%	6.1%	20.5%	70.6%	29.4%
Colorado	171,240	65.0%	11.3%	7.0%	5.7%	11.0%	79.8%	20.2%
Idaho	53,874	66.4%	11.4%	7.1%	6.2%	8.9%	82.7%	17.3%
Montana	43,135	69.2%	10.8%	6.0%	6.1%	8.0%	84.0%	16.0%
Nevada	71,111	53.4%	13.9%	6.9%	6.7%	19.1%	71.5%	28.5%
New Mexico	40,658	51.0%	13.7%	8.4%	7.9%	19.0%	70.1%	29.9%
Utah	88,574	62.9%	12.4%	7.7%	5.9%	11.1%	80.1%	19.9%
Wyoming	23,288	64.1%	13.1%	7.9%	5.4%	9.4%	82.3%	17.7%
Pacific:								
Alaska	20,286	58.4%	13.7%	8.7%	7.6%	11.6%	78.0%	22.0%
California	979,428	62.1%	11.8%	8.2%	5.3%	12.5%	78.2%	21.8%
Hawaii	32,141	57.4%	11.6%	8.7%	6.7%	15.5%	73.1%	26.9%
Oregon	118,496	58.3%	14.5%	8.0%	6.0%	13.1%	77.1%	22.9%
Washington	189,774	58.6%	11.2%	10.8%	5.2%	14.1%	75.5%	24.5%

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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	38,362	0.32%	0.26%	0.20%	0.10%	0.20%	0.25%	0.25%
New England:								
Connecticut	3,047	2.13%	1.68%	1.18%	0.70%	1.87%	1.77%	1.77%
Maine	1,010	1.78%	1.61%	0.68%	0.53%	1.07%	1.07%	1.07%
Massachusetts	3,902	2.04%	1.87%	0.90%	0.56%	1.15%	1.24%	1.24%
New Hampshire	860	1.80%	1.70%	1.16%	0.72%	1.07%	1.32%	1.32%
Rhode Island	600	1.70%	1.56%	0.85%	0.52%	1.17%	1.25%	1.25%
Vermont	378	1.51%	1.38%	0.88%	0.36%	1.08%	1.13%	1.13%
Middle Atlantic:								
New Jersey	6,636	1.84%	1.56%	1.07%	0.44%	1.19%	1.42%	1.42%
New York	10,573	1.38%	1.28%	0.79%	0.35%	0.68%	0.84%	0.84%
Pennsylvania	5,169	1.41%	1.25%	0.95%	0.42%	0.98%	1.08%	1.08%
East North Central:								
Illinois	5,618	1.37%	1.30%	0.72%	0.39%	0.80%	0.96%	0.96%
Indiana	3,066	1.69%	1.67%	0.83%	0.70%	1.24%	1.33%	1.33%
Michigan	7,106	1.96%	1.62%	1.18%	0.57%	1.08%	1.34%	1.34%
Ohio	5,113	1.46%	1.33%	0.86%	0.46%	1.50%	1.43%	1.43%
Wisconsin	5,247	2.20%	1.60%	0.99%	0.78%	2.65%	2.28%	2.28%
West North Central:								
Iowa	2,197	1.69%	1.38%	0.94%	0.54%	1.54%	1.47%	1.47%
Kansas	1,445	1.56%	1.55%	0.87%	0.56%	1.15%	1.17%	1.17%
Minnesota	3,755	1.69%	1.59%	0.97%	0.52%	1.13%	1.26%	1.26%
Missouri	3,072	1.90%	1.84%	1.02%	0.53%	1.36%	1.42%	1.42%
Nebraska	1,322	1.46%	1.32%	1.08%	0.44%	1.06%	1.13%	1.13%
North Dakota	620	1.57%	1.48%	1.06%	0.67%	0.94%	1.04%	1.04%
South Dakota	608	1.71%	1.26%	1.29%	0.39%	1.14%	1.16%	1.16%
South Atlantic:								
Delaware	897	2.04%	1.80%	1.23%	0.60%	1.30%	1.61%	1.61%
District of Columbia	732	2.81%	3.26%	1.24%	1.25%	1.68%	1.71%	1.71%
Florida	15,343	1.46%	1.28%	0.62%	0.32%	0.85%	0.96%	0.96%
Georgia	7,241	1.97%	1.52%	1.03%	0.60%	1.27%	1.32%	1.32%
Maryland	4,123	2.10%	1.80%	0.91%	0.64%	1.23%	1.39%	1.39%
North Carolina	7,844	2.16%	1.88%	0.92%	0.49%	1.13%	1.30%	1.30%
South Carolina	3,270	1.78%	1.32%	0.74%	0.53%	1.70%	1.58%	1.58%
Virginia	4,715	1.51%	1.34%	1.25%	0.79%	1.53%	1.53%	1.53%
West Virginia	864	1.79%	1.62%	0.93%	0.61%	1.67%	1.60%	1.60%
East South Central:								
Alabama	1,967	1.65%	1.53%	1.15%	0.87%	1.38%	1.35%	1.35%
Kentucky	2,579	2.05%	1.75%	1.23%	0.76%	1.20%	1.41%	1.41%
Mississippi	2,050	2.04%	1.47%	1.08%	0.82%	1.67%	1.64%	1.64%
Tennessee	3,250	1.75%	1.57%	1.09%	0.61%	1.14%	1.28%	1.28%
West South Central:								
Arkansas	1,463	1.65%	1.53%	1.01%	0.56%	1.35%	1.47%	1.47%
Louisiana	2,272	1.67%	1.53%	1.17%	0.58%	1.27%	1.38%	1.38%
Oklahoma	1,834	1.59%	1.41%	0.82%	0.58%	0.96%	1.10%	1.10%
Texas	12,373	1.30%	1.12%	0.81%	0.57%	0.88%	1.02%	1.02%
Mountain:								
Arizona	5,465	2.15%	1.52%	1.13%	0.62%	1.78%	1.80%	1.80%
Colorado	4,087	1.59%	1.40%	0.90%	0.49%	0.93%	1.17%	1.17%
Idaho	1,253	1.48%	1.33%	0.97%	0.33%	1.00%	1.12%	1.12%
Montana	913	1.30%	1.14%	0.72%	0.42%	0.98%	0.90%	0.90%
Nevada	2,260	2.05%	1.52%	0.88%	0.43%	1.53%	1.56%	1.56%
New Mexico	742	1.72%	1.66%	0.93%	0.47%	1.15%	1.21%	1.21%
Utah	2,172	1.73%	1.45%	0.98%	0.46%	1.01%	1.04%	1.04%
Wyoming	603	2.07%	2.14%	0.92%	0.47%	1.02%	1.11%	1.11%
Pacific:								
Alaska	421	1.82%	1.63%	1.26%	0.66%	1.37%	1.42%	1.42%
California	20,292	1.33%	0.87%	1.04%	0.35%	0.71%	1.12%	1.12%
Hawaii	1,379	2.56%	1.82%	1.28%	0.63%	1.93%	2.06%	2.06%
Oregon	2,523	1.77%	1.65%	0.92%	0.51%	1.16%	1.22%	1.22%
Washington	3,730	1.57%	1.50%	1.16%	0.53%	1.17%	1.37%	1.37%

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.

Percents may not add to 100% because of rounding.

Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	46.3%	22.5%	51.8%	76.7%	95.6%	97.6%	30.1%	95.9%
New England:								
Connecticut	48.5%	16.2%	48.9%	77.3%	99.8%	99.0%	27.0%	96.7%
Maine	44.9%	23.9%	59.9%	84.7%	92.6%	99.4%	32.3%	94.9%
Massachusetts	54.1%	29.2%	72.6%	81.5%	99.7%	100.0%	39.0%	98.4%
New Hampshire	50.3%	20.1%	67.5%	82.8%	98.1%	100.0%	33.7%	99.0%
Rhode Island	46.8%	24.2%	56.0%	73.9%	100.0%	97.4%	31.5%	97.3%
Vermont	40.9%	17.0%	44.5%	77.3%	100.0%	94.6%	25.3%	96.2%
Middle Atlantic:								
New Jersey	46.8%	30.0%	43.7%	78.3%	99.3%	96.7%	33.4%	96.7%
New York	43.9%	21.1%	71.3%	83.2%	99.3%	94.7%	32.0%	95.6%
Pennsylvania	52.1%	24.6%	60.4%	79.3%	96.1%	99.4%	34.7%	98.2%
East North Central:								
Illinois	47.6%	24.8%	54.1%	84.2%	91.7%	98.8%	32.1%	95.9%
Indiana	43.0%	14.5% *	44.3%	69.1%	96.3%	97.1%	23.2%	94.5%
Michigan	44.9%	20.3%	48.3%	79.6%	94.3%	100.0%	29.3%	97.1%
Ohio	50.2%	23.7%	48.5%	70.7%	91.9%	90.5%	30.3%	90.5%
Wisconsin	52.0%	22.6%	54.7%	71.3%	93.2%	99.9%	31.3%	97.0%
West North Central:								
Iowa	57.2%	37.5%	50.9%	87.4%	100.0%	100.0%	42.3%	98.6%
Kansas	48.3%	27.5%	39.0%	71.7%	95.0%	97.7%	31.7%	96.4%
Minnesota	41.9%	13.8%	63.0%	80.1%	92.2%	99.9%	27.1%	94.5%
Missouri	56.0%	29.5%	59.0%	85.8%	99.3%	99.3%	38.6%	97.7%
Nebraska	36.9%	13.7%	37.8%	75.9%	96.3%	92.9%	21.1%	92.1%
North Dakota	46.3%	18.7%	63.2%	92.3%	96.8%	100.0%	31.6%	96.8%
South Dakota	46.7%	27.4%	42.0%	81.9%	96.8%	96.2%	33.3%	94.6%
South Atlantic:								
Delaware	44.8%	19.7%	44.2%	85.1%	73.8%	98.0%	28.8%	91.8%
District of Columbia	72.0%	50.5%	71.8%	77.7%	100.0%	96.7%	57.0%	96.9%
Florida	36.2%	15.2%	42.8%	70.9%	98.3%	97.4%	20.9%	96.5%
Georgia	41.3%	14.9%	41.3%	77.7%	88.4%	96.7%	22.8%	94.7%
Maryland	51.9%	29.1%	61.2%	66.0%	93.4%	100.0%	35.7%	97.3%
North Carolina	41.3%	19.1% *	42.8%	75.1%	95.0%	95.5%	25.1%	96.0%
South Carolina	43.1%	13.4% *	40.8%	71.6%	94.1%	99.4%	20.5%	97.2%
Virginia	53.8%	28.6%	56.1%	81.0%	99.2%	96.9%	35.9%	97.9%
West Virginia	49.3%	14.8%	52.6%	70.6%	93.5%	98.8%	25.1%	96.7%
East South Central:								
Alabama	55.6%	20.2%	69.1%	93.6%	95.4%	100.0%	34.8%	98.8%
Kentucky	47.2%	18.1%	50.4%	82.5%	97.1%	97.2%	27.7%	95.6%
Mississippi	55.3%	34.0%	49.8%	76.1%	89.7%	100.0%	39.4%	94.7%
Tennessee	53.2%	25.7%	31.0%	75.4%	90.7%	99.3%	30.5%	96.5%
West South Central:								
Arkansas	45.6%	18.1%	28.9%	72.3%	96.4%	96.9%	23.3%	95.0%
Louisiana	44.8%	17.9%	45.3%	73.4%	99.1%	99.4%	26.6%	96.8%
Oklahoma	49.9%	25.6%	63.6%	78.6%	93.6%	98.3%	34.7%	95.3%
Texas	46.4%	23.3%	44.4%	63.5%	94.9%	97.7%	28.7%	94.9%
Mountain:								
Arizona	42.8%	11.7% *	50.4%	77.0%	98.6%	92.7%	21.6%	93.6%
Colorado	36.9%	15.8%	50.7%	81.6%	92.4%	90.2%	22.9%	92.2%
Idaho	33.1%	13.5%	45.9%	56.7%	96.9%	99.4%	20.5%	93.1%
Montana	34.9%	19.7%	37.6%	63.8%	99.0%	92.4%	23.9%	92.5%
Nevada	55.0%	31.6%	53.7%	79.9%	94.6%	98.4%	38.8%	95.6%
New Mexico	45.9%	15.8%	39.9%	72.3%	95.3%	99.2%	24.4%	96.3%
Utah	35.6%	16.4%	32.0%	57.1%	98.7%	99.9%	20.8%	95.1%
Wyoming	31.8%	10.3% *	29.7%	88.7%	96.8%	95.5%	18.3%	94.7%
Pacific:								
Alaska	31.3%	3.4% *	31.3%	74.4%	96.8%	96.9%	13.6%	94.2%
California	48.3%	28.7%	53.8%	79.7%	95.0%	99.5%	35.0%	96.1%
Hawaii	76.9%	65.3%	94.7%	93.5%	100.0%	87.1%	71.8%	90.8%
Oregon	46.0%	23.0%	53.5%	75.3%	96.3%	99.4%	30.8%	97.5%
Washington	47.2%	21.2%	59.9%	81.2%	100.0%	99.6%	31.0%	97.2%

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 II.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.54%	0.88%	1.37%	1.10%	0.62%	0.45%	0.71%	0.37%
New England:								
Connecticut	2.85%	4.52%	8.85%	5.86%	0.17%	0.76%	3.80%	1.24%
Maine	3.18%	5.00%	8.28%	5.20%	3.87%	0.62%	4.08%	1.89%
Massachusetts	3.54%	5.66%	8.06%	6.15%	0.25%	0.00%	4.75%	0.84%
New Hampshire	2.99%	4.97%	6.95%	5.87%	1.32%	0.00%	3.98%	0.55%
Rhode Island	2.95%	4.37%	8.92%	7.63%	0.00%	2.35%	3.71%	1.64%
Vermont	2.33%	3.34%	7.00%	5.45%	0.00%	4.08%	2.83%	2.21%
Middle Atlantic:								
New Jersey	3.90%	5.72%	9.35%	7.63%	0.71%	2.59%	4.89%	1.71%
New York	2.30%	3.39%	5.42%	3.75%	0.41%	2.41%	2.88%	1.45%
Pennsylvania	2.49%	4.32%	6.33%	5.85%	2.91%	0.35%	3.41%	0.82%
East North Central:								
Illinois	2.67%	4.22%	7.35%	4.24%	3.49%	0.81%	3.54%	1.15%
Indiana	3.00%	5.07% *	7.94%	7.08%	2.03%	2.29%	4.12%	2.03%
Michigan	3.26%	6.03%	7.83%	6.31%	4.47%	0.00%	4.55%	1.45%
Ohio	2.78%	4.62%	7.47%	5.46%	5.08%	6.60%	3.75%	4.29%
Wisconsin	3.25%	5.48%	8.30%	6.19%	3.73%	0.11%	4.34%	1.23%
West North Central:								
Iowa	3.47%	5.75%	8.12%	4.20%	0.00%	0.02%	4.72%	0.83%
Kansas	3.25%	5.21%	9.26%	7.01%	3.15%	2.13%	4.33%	1.71%
Minnesota	2.63%	3.72%	7.15%	5.08%	4.34%	0.10%	3.23%	1.82%
Missouri	3.36%	5.88%	8.24%	5.15%	0.55%	0.57%	4.78%	0.93%
Nebraska	2.63%	3.71%	8.52%	5.78%	2.83%	4.00%	3.28%	2.59%
North Dakota	3.03%	4.63%	7.71%	3.16%	3.17%	0.00%	3.81%	1.78%
South Dakota	3.29%	4.97%	7.39%	4.41%	2.24%	3.40%	4.17%	2.15%
South Atlantic:								
Delaware	3.43%	5.63%	8.62%	5.43%	12.20%	1.22%	4.48%	3.07%
District of Columbia	3.86%	8.05%	9.87%	6.38%	0.00%	3.29%	6.21%	2.03%
Florida	2.38%	3.48%	7.35%	5.80%	1.64%	1.79%	3.01%	1.47%
Georgia	2.65%	3.96%	8.38%	6.16%	8.68%	3.02%	3.39%	2.90%
Maryland	3.51%	5.90%	8.54%	7.47%	4.10%	0.04%	4.81%	1.24%
North Carolina	3.69%	6.28% *	9.09%	6.49%	2.85%	2.68%	5.10%	1.82%
South Carolina	2.66%	4.58% *	7.51%	6.22%	2.91%	0.41%	3.71%	0.94%
Virginia	3.23%	5.48%	8.69%	6.01%	0.57%	1.88%	4.43%	1.16%
West Virginia	2.58%	4.20%	7.89%	7.46%	4.29%	1.23%	3.55%	1.52%
East South Central:								
Alabama	2.95%	4.93%	6.82%	3.96%	4.10%	0.00%	4.13%	1.05%
Kentucky	2.89%	5.19%	8.34%	5.77%	1.78%	2.78%	4.10%	2.11%
Mississippi	3.72%	6.98%	10.29%	6.33%	5.41%	0.00%	5.58%	2.05%
Tennessee	3.03%	5.94%	7.83%	6.50%	5.88%	0.70%	4.61%	1.78%
West South Central:								
Arkansas	2.67%	4.49%	6.93%	7.02%	3.04%	3.04%	3.64%	2.43%
Louisiana	2.97%	4.91%	8.65%	5.91%	0.90%	0.59%	3.99%	1.32%
Oklahoma	2.98%	4.89%	6.84%	5.56%	3.84%	1.74%	3.94%	1.83%
Texas	2.47%	4.24%	6.59%	5.35%	2.56%	1.55%	3.42%	1.53%
Mountain:								
Arizona	3.07%	4.13% *	8.70%	7.04%	0.98%	7.10%	3.59%	5.01%
Colorado	2.68%	3.60%	7.92%	5.31%	5.21%	4.77%	3.12%	3.01%
Idaho	2.73%	3.69%	7.76%	8.43%	1.81%	0.58%	3.21%	2.22%
Montana	2.91%	4.02%	6.67%	7.50%	0.93%	4.80%	3.42%	2.96%
Nevada	3.64%	7.05%	7.44%	6.84%	4.19%	1.48%	5.32%	1.82%
New Mexico	2.21%	3.76%	7.37%	6.69%	2.05%	0.72%	3.12%	1.24%
Utah	2.82%	4.36%	6.85%	7.53%	1.31%	0.05%	3.57%	1.74%
Wyoming	2.45%	3.32% *	7.55%	3.75%	3.09%	4.44%	2.89%	2.74%
Pacific:								
Alaska	2.00%	1.72% *	6.66%	6.81%	2.26%	3.11%	2.11%	2.31%
California	2.10%	3.36%	4.42%	4.29%	3.10%	0.41%	2.70%	1.36%
Hawaii	3.88%	6.53%	3.94%	3.63%	0.00%	8.00%	5.09%	4.77%
Oregon	2.73%	4.40%	7.29%	6.11%	3.58%	0.60%	3.55%	1.39%
Washington	2.61%	4.08%	7.99%	4.93%	0.00%	0.41%	3.42%	1.35%

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 II.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2023

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.9%	16.3%	31.7%	73.6%	15.9%	58.9%
New England:						
Connecticut	52.6%	23.6% *	40.7%	82.0%	25.5% *	69.5%
Maine	31.7%	14.2% *	27.4% *	70.5%	13.1% *	56.8%
Massachusetts	37.6%	25.2%	17.7% *	64.3%	25.8%	51.3%
New Hampshire	30.9%	12.8%	41.9%	59.9%	10.4% *	51.4%
Rhode Island	39.4%	18.8% *	16.9% *	81.8%	18.0% *	62.4%
Vermont	39.9%	17.2%	53.2%	74.6%	17.6%	60.7%
Middle Atlantic:						
New Jersey	39.9%	20.6% *	41.6%	83.1%	21.3% *	63.8%
New York	27.1%	10.8%	27.3%	67.9%	9.9%	52.2%
Pennsylvania	43.1%	21.7%	34.7%	77.1%	19.1%	65.7%
East North Central:						
Illinois	36.4%	14.9% *	39.8%	71.9%	16.0% *	57.7%
Indiana	45.7%	21.8% *	43.2%	71.0%	20.4% *	61.9%
Michigan	29.5%	9.1% *	41.8%	63.4%	8.4% *	51.0%
Ohio	42.3%	18.5% *	30.8%	74.8%	19.4% *	57.8%
Wisconsin	44.0%	15.0% *	34.4%	77.4%	12.1% *	66.3%
West North Central:						
Iowa	36.7%	17.7%	38.9%	73.6%	17.0%	60.1%
Kansas	37.8%	14.7% *	41.5%	73.4%	11.8% *	62.6%
Minnesota	39.2%	15.9%	48.7%	78.6%	15.4%	63.4%
Missouri	43.8%	20.6%	30.4% *	81.3%	18.6%	67.7%
Nebraska	53.3%	38.9%	48.1%	77.2%	38.3%	65.3%
North Dakota	37.0%	17.1%	52.5%	74.1%	15.0% *	61.7%
South Dakota	29.2%	15.1% *	44.8%	55.4%	15.4% *	46.6%
South Atlantic:						
Delaware	45.0%	16.3%	44.7%	85.0%	13.0% *	74.6%
District of Columbia	42.2%	25.1% *	51.7%	64.6%	27.2% *	56.9%
Florida	38.4%	13.8% *	32.1% *	72.2%	14.4% *	58.8%
Georgia	44.3%	10.8% *	44.0%	79.3%	8.9% *	68.8%
Maryland	39.2%	11.3% *	26.5% *	87.0%	11.9% *	67.1%
North Carolina	41.6%	20.6% *	29.7% *	76.1%	18.0% *	62.6%
South Carolina	54.3%	32.0% *	38.9%	73.9%	32.5% *	65.2%
Virginia	37.6%	9.4% *	29.0% *	83.3%	8.3% *	64.1%
West Virginia	40.0%	11.5% *	31.0%	66.2%	9.4% *	55.5%
East South Central:						
Alabama	40.6%	18.1%	33.9% *	69.1%	17.5% *	57.5%
Kentucky	44.9%	17.7% *	33.6%	82.7%	14.5% *	66.7%
Mississippi	44.7%	28.7% *	26.1% *	74.6%	29.4% *	60.5%
Tennessee	36.7%	12.2% *	28.2% *	62.0%	9.4% *	53.2%
West South Central:						
Arkansas	42.4%	12.5% *	28.8% *	73.5%	12.0% *	58.9%
Louisiana	42.4%	17.1% *	45.9%	79.3%	18.4% *	61.4%
Oklahoma	34.7%	15.8% *	42.6%	69.2%	14.3% *	56.9%
Texas	37.5%	11.9%	26.3%	74.1%	11.1%	59.5%
Mountain:						
Arizona	48.7%	15.0% *	31.4% *	80.5%	9.2% *	70.6%
Colorado	32.6%	17.4%	46.3%	57.0%	16.1%	48.8%
Idaho	29.3%	3.1% *	49.0%	67.8%	2.9% *	57.1%
Montana	37.4%	16.1%	70.6%	72.2%	14.1% *	69.1%
Nevada	31.8%	12.5% *	14.2% *	61.5%	13.5% *	50.4%
New Mexico	39.0%	21.4% *	27.0%	58.7%	23.4% *	48.4%
Utah	36.5%	12.1% *	32.3% *	75.0%	11.1% *	58.9%
Wyoming	54.6%	42.1%	56.7%	75.2%	41.3%	66.6%
Pacific:						
Alaska	53.7%	28.6%	35.3%	86.8%	24.1% *	68.8%
California	32.8%	18.0%	11.8% *	72.9%	19.5%	50.2%
Hawaii	25.3%	17.3%	23.8% *	57.6%	16.7%	44.0%
Oregon	33.6%	12.6% *	33.3% *	73.0%	12.6% *	55.9%
Washington	36.9%	17.9%	32.7% *	73.1%	17.5% *	56.0%

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 II.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2023

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	1.00%	1.56%	0.97%	1.11%	0.88%
New England:						
Connecticut	4.36%	8.15% *	9.95%	3.98%	8.94% *	4.18%
Maine	4.13%	5.06% *	8.29% *	6.34%	5.36% *	4.89%
Massachusetts	4.52%	6.77%	6.62% *	6.65%	7.33%	4.81%
New Hampshire	3.96%	3.65%	11.35%	8.41%	3.60% *	6.19%
Rhode Island	4.06%	5.74% *	7.24% *	4.70%	5.95% *	4.19%
Vermont	3.94%	4.40%	8.71%	6.92%	4.86%	5.25%
Middle Atlantic:						
New Jersey	5.06%	6.38% *	11.09%	5.05%	7.18% *	5.10%
New York	2.72%	2.76%	6.79%	4.62%	2.93%	3.85%
Pennsylvania	3.46%	5.00%	7.40%	4.51%	5.44%	3.94%
East North Central:						
Illinois	3.47%	4.65% *	9.35%	4.46%	5.23% *	3.88%
Indiana	4.79%	7.13% *	10.68%	5.56%	8.01% *	4.88%
Michigan	4.40%	3.96% *	12.02%	7.22%	4.20% *	5.71%
Ohio	3.95%	5.63% *	8.35%	5.11%	6.49% *	4.48%
Wisconsin	5.14%	5.57% *	9.49%	9.09%	5.93% *	6.90%
West North Central:						
Iowa	4.17%	4.52%	8.73%	6.78%	4.82%	5.46%
Kansas	3.97%	4.49% *	8.54%	6.03%	4.62% *	4.67%
Minnesota	4.04%	4.14%	9.48%	7.26%	4.52%	5.41%
Missouri	4.06%	5.10%	9.78% *	4.81%	5.49%	4.22%
Nebraska	4.85%	8.43%	8.69%	6.27%	9.56%	4.98%
North Dakota	3.75%	4.36%	8.54%	6.60%	4.71% *	4.75%
South Dakota	4.22%	4.62% *	8.17%	9.25%	5.06% *	6.21%
South Atlantic:						
Delaware	4.72%	4.48%	12.13%	3.81%	4.33% *	4.27%
District of Columbia	5.14%	8.01% *	10.97%	7.24%	8.70% *	5.85%
Florida	4.25%	6.47% *	10.89% *	5.12%	7.19% *	4.53%
Georgia	4.20%	3.96% *	10.76%	4.56%	4.11% *	4.19%
Maryland	4.10%	4.59% *	8.23% *	3.22%	5.02% *	4.08%
North Carolina	5.64%	6.73% *	9.32% *	5.11%	7.25% *	4.64%
South Carolina	4.95%	10.60% *	10.35%	5.60%	12.17% *	4.98%
Virginia	4.11%	3.90% *	9.86% *	5.52%	4.20% *	5.19%
West Virginia	4.39%	4.79% *	8.46%	6.14%	5.29% *	5.22%
East South Central:						
Alabama	4.05%	5.02%	14.38% *	6.16%	5.62% *	5.20%
Kentucky	4.44%	6.40% *	10.04%	5.10%	6.88% *	4.68%
Mississippi	5.59%	10.00% *	7.96% *	5.42%	10.45% *	4.89%
Tennessee	4.01%	4.85% *	8.84% *	5.45%	4.72% *	4.73%
West South Central:						
Arkansas	4.37%	3.91% *	9.36% *	6.19%	4.43% *	5.14%
Louisiana	4.66%	6.89% *	9.29%	5.59%	7.87% *	4.89%
Oklahoma	3.90%	5.04% *	8.39%	5.90%	5.53% *	4.68%
Texas	3.20%	3.04%	7.28%	3.79%	3.25%	3.43%
Mountain:						
Arizona	5.19%	4.64% *	11.65% *	6.26%	3.62% *	5.67%
Colorado	4.05%	4.53%	11.83%	8.12%	4.79%	5.88%
Idaho	4.05%	2.01% *	9.46%	8.64%	2.11% *	6.26%
Montana	4.46%	4.54%	8.17%	7.69%	4.54% *	5.43%
Nevada	4.38%	4.56% *	8.07% *	7.50%	4.94% *	5.99%
New Mexico	4.40%	7.06% *	7.51%	6.70%	7.89% *	5.32%
Utah	4.56%	4.60% *	10.02% *	6.19%	4.84% *	5.14%
Wyoming	5.13%	8.05%	9.25%	7.95%	9.19%	5.69%
Pacific:						
Alaska	4.52%	7.47%	8.98%	3.98%	8.24% *	4.68%
California	3.01%	4.05%	3.73% *	3.81%	4.47%	3.88%
Hawaii	3.88%	4.05%	9.37% *	11.77%	4.26%	7.19%
Oregon	4.05%	4.45% *	10.23% *	6.98%	5.00% *	5.48%
Washington	4.20%	5.23%	10.29% *	6.92%	6.00% *	5.58%

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 II.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	29.1%	58.5%	36.8%	27.8%	14.3%	6.2%	48.1%	10.9%
New England:								
Connecticut	12.4%	--	--	12.1% *	4.4% *	2.6% *	27.7%	2.8% *
Maine	30.5%	58.4%	35.5%	21.0%	13.1% *	2.4% *	46.9%	8.6%
Massachusetts	17.7%	45.3%	10.4% *	7.9% *	6.0% *	0.6% *	30.3%	3.2% *
New Hampshire	17.2%	--	27.5% *	21.6% *	6.9% *	3.7% *	27.0%	7.5% *
Rhode Island	27.0%	52.1%	55.8%	21.6% *	0.3% *	3.0% *	48.6%	3.7% *
Vermont	15.1%	21.6% *	27.8% *	21.4%	8.9% *	3.4% *	24.1%	6.8% *
Middle Atlantic:								
New Jersey	27.3%	48.2%	--	19.4% *	8.8% *	10.6% *	40.3%	10.5% *
New York	33.4%	64.1%	30.1%	24.4%	13.1% *	11.5% *	47.8%	12.3%
Pennsylvania	32.1%	70.1%	43.7%	13.5% *	20.7% *	10.3%	51.6%	13.9%
East North Central:								
Illinois	21.0%	34.2%	26.0% *	9.7% *	9.2% *	15.0% *	28.3%	13.3%
Indiana	19.7%	--	--	9.4% *	11.8% *	4.9% *	40.5%	6.4% *
Michigan	22.1%	--	36.3% *	16.6% *	14.8% *	7.6% *	34.3%	9.8%
Ohio	22.2%	49.4%	6.6% *	22.2% *	19.5% *	10.5% *	34.1%	14.2%
Wisconsin	17.5%	49.0%	32.1% *	7.3% *	5.9% *	2.3% *	36.6%	4.0% *
West North Central:								
Iowa	30.9%	59.1%	--	28.0%	13.0% *	4.3% *	49.9%	8.2%
Kansas	32.3%	63.2%	--	24.2% *	19.7% *	3.1% *	55.2%	10.5%
Minnesota	24.9%	--	42.8%	15.3% *	4.3% *	--	45.5%	3.9% *
Missouri	28.1%	51.9%	29.6% *	27.2%	11.9% *	13.6% *	42.9%	14.1%
Nebraska	21.4%	--	--	11.9% *	7.6% *	--	41.7%	5.1% *
North Dakota	41.0%	78.7%	68.7%	29.5%	18.3%	8.3% *	63.4%	15.9%
South Dakota	30.8%	56.6%	28.8% *	18.7% *	13.5% *	10.6% *	44.8%	13.3%
South Atlantic:								
Delaware	26.1%	--	--	34.1%	23.6% *	5.0% *	41.8%	11.5%
District of Columbia	24.7%	39.2%	--	33.5%	17.8% *	2.3% *	40.2%	9.5%
Florida	25.8%	55.8%	44.2%	25.8% *	4.5% *	3.9% *	48.8%	6.4% *
Georgia	25.1%	--	--	27.4% *	17.2% *	3.7% *	48.1%	9.1%
Maryland	35.1%	72.9%	47.3%	28.5% *	6.7% *	5.2% *	61.1%	8.4% *
North Carolina	24.5%	--	--	25.3% *	9.6% *	7.4% *	40.6% *	10.2%
South Carolina	22.5%	82.0%	--	20.1% *	19.8% *	0.8% *	53.9%	6.7%
Virginia	24.0%	52.8%	14.0% *	26.8% *	13.9% *	--	42.3%	7.3% *
West Virginia	13.2%	--	12.9% *	25.5% *	13.0% *	7.4% *	20.0% *	9.8% *
East South Central:								
Alabama	30.5%	90.4%	44.7%	15.0% *	27.1% *	1.6% *	59.8%	8.9% *
Kentucky	23.6%	72.5%	39.5%	10.7% *	6.3% *	1.7% *	50.7%	4.1%
Mississippi	33.8%	64.6%	--	21.8% *	18.3%	5.8% *	56.0%	10.9%
Tennessee	23.0%	--	--	23.4% *	16.0% *	0.0%	50.3%	6.6% *
West South Central:								
Arkansas	23.6%	63.4%	--	27.4% *	15.4% *	--	47.3%	10.6%
Louisiana	21.9%	--	--	25.9% *	17.0% *	2.0% *	36.8%	10.2%
Oklahoma	31.5%	58.4%	47.4%	32.1%	7.6% *	4.6% *	51.1%	10.2%
Texas	28.3%	56.3%	34.3%	37.8%	10.2% *	7.3%	48.0%	12.0%
Mountain:								
Arizona	23.1%	--	--	34.8%	30.0% *	6.5% *	35.2%	16.4%
Colorado	24.4%	37.2% *	38.7%	24.8%	17.8% *	6.1% *	35.7%	13.3%
Idaho	33.1%	--	54.0%	33.0% *	25.7% *	2.3% *	53.1%	12.1%
Montana	37.5%	64.3%	39.3%	45.0%	12.6% *	--	55.4%	13.0%
Nevada	35.5%	--	48.9%	54.6%	20.3% *	--	59.1%	11.4%
New Mexico	23.1%	68.3%	--	32.5%	16.0% *	--	45.9%	9.5% *
Utah	35.8%	77.2%	66.0%	28.7% *	9.8% *	3.0% *	67.9%	7.5% *
Wyoming	31.9%	--	--	43.6%	12.4% *	0.3% *	54.9%	11.2%
Pacific:								
Alaska	18.7%	--	--	19.7% *	21.4% *	9.4% *	24.7%	15.7%
California	42.9%	69.0%	52.6%	51.7%	20.7%	4.9% *	62.7%	16.9%
Hawaii	66.0%	84.9%	66.8%	76.1%	38.2%	20.8% *	81.0%	33.8%
Oregon	41.7%	76.6%	45.2%	43.4%	28.6%	8.8% *	64.5%	17.5%
Washington	36.4%	71.3%	44.5%	35.6%	22.1% *	7.5% *	56.2%	16.9%

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.

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

Table II.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	0.88%	2.24%	1.89%	1.89%	0.99%	0.54%	1.49%	0.66%
New England:								
Connecticut	3.18%	--	--	7.56% *	2.39% *	1.68% *	7.56%	1.30% *
Maine	5.46%	11.80%	9.88%	6.29%	4.56% *	1.96% *	8.16%	2.31%
Massachusetts	3.98%	11.43%	6.14% *	3.96% *	2.38% *	0.41% *	7.13%	1.05% *
New Hampshire	3.49%	--	9.09% *	8.41% *	4.63% *	1.57% *	6.43%	2.60% *
Rhode Island	4.19%	10.59%	11.09%	8.01% *	0.27% *	2.35% *	7.27%	1.71% *
Vermont	3.00%	9.00% *	9.51% *	6.19%	4.71% *	1.85% *	5.65%	2.16% *
Middle Atlantic:								
New Jersey	5.74%	11.67%	--	6.33% *	6.39% *	4.46% *	9.19%	3.28% *
New York	3.96%	8.50%	7.21%	6.53%	5.11% *	3.49% *	5.82%	2.68%
Pennsylvania	3.72%	9.04%	8.67%	4.98% *	6.79% *	3.05%	6.05%	2.84%
East North Central:								
Illinois	3.53%	9.18%	8.89% *	3.68% *	3.67% *	4.87% *	6.09%	3.31%
Indiana	4.72%	--	--	4.21% *	6.04% *	2.38% *	10.29%	2.38% *
Michigan	4.26%	--	11.45% *	6.09% *	6.96% *	3.02% *	8.47%	2.66%
Ohio	3.79%	11.34%	4.84% *	7.15% *	6.86% *	4.88% *	7.25%	3.72%
Wisconsin	4.47%	14.16%	11.15% *	3.28% *	4.19% *	1.02% *	8.93%	1.43% *
West North Central:								
Iowa	4.54%	9.74%	--	7.76%	4.85% *	2.42% *	7.36%	2.41%
Kansas	4.70%	10.86%	--	7.61% *	6.02% *	1.51% *	8.13%	2.52%
Minnesota	4.61%	--	10.39%	5.62% *	2.10% *	--	7.55%	1.94% *
Missouri	4.60%	11.99%	10.34% *	7.12%	5.25% *	5.90% *	7.96%	4.17%
Nebraska	5.03%	--	--	5.22% *	3.08% *	--	9.27%	2.12% *
North Dakota	4.45%	9.63%	9.13%	6.31%	5.27%	3.50% *	6.29%	3.19%
South Dakota	4.69%	10.83%	9.80% *	5.81% *	4.22% *	4.62% *	7.70%	3.12%
South Atlantic:								
Delaware	5.17%	--	--	9.46%	9.11% *	2.28% *	9.51%	3.06%
District of Columbia	4.21%	10.89%	--	8.40%	6.50% *	1.50% *	8.10%	2.50%
Florida	4.72%	12.45%	11.57%	9.16% *	1.91% *	2.27% *	8.46%	2.17% *
Georgia	4.20%	--	--	9.27% *	7.15% *	1.77% *	8.80%	2.38%
Maryland	5.19%	9.81%	12.15%	9.02% *	4.68% *	3.38% *	7.80%	2.96% *
North Carolina	6.73%	--	--	8.28% *	3.97% *	3.75% *	12.62% *	3.02%
South Carolina	5.20%	10.29%	--	7.24% *	7.11% *	0.54% *	10.10%	1.91%
Virginia	4.40%	11.54%	7.65% *	8.40% *	7.23% *	--	7.79%	3.04% *
West Virginia	3.01%	--	6.36% *	8.04% *	6.30% *	4.15% *	6.27% *	3.29% *
East South Central:								
Alabama	3.97%	5.68%	9.67%	5.77% *	9.47% *	1.28% *	6.21%	2.71% *
Kentucky	4.87%	13.62%	10.40%	5.21% *	2.28% *	0.87% *	8.91%	1.10%
Mississippi	5.86%	13.33%	--	12.15% *	5.43%	3.74% *	9.70%	3.10%
Tennessee	4.47%	--	--	8.44% *	6.75% *	0.00%	9.21%	2.31% *
West South Central:								
Arkansas	4.45%	12.52%	--	8.45% *	7.04% *	--	9.13%	2.91%
Louisiana	4.16%	--	--	8.28% *	5.98% *	1.42% *	8.57%	2.72%
Oklahoma	4.12%	11.35%	8.94%	7.52%	3.72% *	2.24% *	7.15%	2.37%
Texas	3.95%	10.64%	9.55%	7.39%	3.42% *	2.07%	7.34%	2.26%
Mountain:								
Arizona	3.62%	--	--	10.09%	10.45% *	2.51% *	8.22%	3.63%
Colorado	4.63%	12.87% *	10.56%	7.35%	7.04% *	3.57% *	8.10%	3.42%
Idaho	4.91%	--	11.60%	10.57% *	7.96% *	1.84% *	9.00%	3.41%
Montana	5.37%	11.07%	10.52%	9.65%	4.38% *	--	8.14%	3.21%
Nevada	5.50%	--	10.36%	10.11%	6.53% *	--	8.91%	3.14%
New Mexico	4.01%	12.39%	--	9.38%	6.08% *	--	8.08%	2.93% *
Utah	5.68%	10.53%	12.28%	8.92% *	4.87% *	1.88% *	8.00%	2.44% *
Wyoming	5.06%	--	--	8.41%	5.18% *	0.32% *	8.81%	3.11%
Pacific:								
Alaska	3.37%	--	--	7.27% *	6.83% *	3.10% *	7.12%	3.55%
California	3.36%	6.34%	6.49%	8.17%	4.56%	1.56% *	4.60%	4.10%
Hawaii	4.24%	5.49%	9.21%	6.75%	9.35%	12.33% *	4.58%	7.33%
Oregon	4.55%	8.23%	9.59%	8.48%	8.17%	4.92% *	6.38%	3.85%
Washington	4.28%	10.12%	11.34%	7.34%	7.58% *	3.15% *	6.90%	3.45%

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.

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

Table II.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	8.6%	16.7%	14.0%	8.3%	4.6%	0.9%	14.9%	2.6%
New England:								
Connecticut	0.5% *	0.0%	0.0%	0.0%	1.9% *	0.5% *	0.0%	0.8% *
Maine	5.9% *	9.5% *	12.9% *	--	1.0% *	0.0%	9.7% *	0.8% *
Massachusetts	--	10.6% *	0.0%	1.8% *	2.9% *	0.0%	6.2% *	1.3% *
New Hampshire	5.6% *	--	--	12.2% *	--	1.0% *	9.0% *	2.2% *
Rhode Island	9.8% *	25.4% *	7.0% *	8.3% *	0.0%	0.0%	18.9% *	0.0%
Vermont	2.6% *	0.0%	6.9% *	4.7% *	--	0.7% *	2.6% *	2.6% *
Middle Atlantic:								
New Jersey	8.0% *	16.4% *	0.0%	5.9% *	1.0% *	1.2% *	13.4% *	1.0% *
New York	10.6%	22.8% *	7.2% *	8.5% *	3.1% *	2.2% *	15.9%	2.8% *
Pennsylvania	6.6% *	13.2% *	14.7% *	3.4% *	--	0.2% *	12.2% *	1.3% *
East North Central:								
Illinois	6.5% *	13.2% *	8.1% *	3.2% *	0.7% *	2.6% *	10.1% *	2.7% *
Indiana	8.0% *	--	--	--	6.6% *	0.0%	17.4% *	1.9% *
Michigan	4.1% *	0.0%	13.1% *	5.6% *	4.0% *	2.7% *	5.1% *	3.1% *
Ohio	6.8% *	19.6% *	0.0%	2.4% *	11.2% *	0.0%	11.6% *	3.5% *
Wisconsin	2.4% *	0.0%	15.0% *	1.3% *	0.3% *	0.9% *	--	0.9% *
West North Central:								
Iowa	4.0% *	--	--	15.1% *	2.0% *	0.0%	5.6% *	2.1% *
Kansas	9.0% *	20.7% *	0.0%	--	9.7% *	0.2% *	14.2% *	4.1% *
Minnesota	2.4% *	--	7.2% *	2.0% *	0.0%	0.1% *	--	0.1% *
Missouri	2.1% *	0.0%	5.0% *	8.2% *	2.3% *	0.0%	2.6% *	1.6% *
Nebraska	8.0% *	--	--	6.5% *	2.5% *	0.0%	16.8% *	0.9% *
North Dakota	4.6% *	--	15.1% *	3.8% *	0.7% *	1.6% *	6.9% *	2.1% *
South Dakota	5.3% *	9.3% *	--	6.4% *	2.6% *	0.5% *	7.5% *	2.6% *
South Atlantic:								
Delaware	5.2% *	--	0.0%	1.7% *	--	0.0%	10.0% *	0.7% *
District of Columbia	7.2% *	12.0% *	--	12.2% *	5.6% *	0.0%	11.2% *	3.2% *
Florida	14.1%	34.4% *	22.6% *	8.1% *	0.9% *	2.1% *	26.9%	3.3% *
Georgia	4.6% *	--	--	5.9% *	3.2% *	0.2% *	8.0% *	2.3% *
Maryland	13.9% *	35.1% *	6.1% *	11.8% *	5.1% *	0.0%	25.0% *	2.4% *
North Carolina	0.8% *	0.0%	0.0%	--	1.6% *	0.0%	0.0%	1.5% *
South Carolina	5.8% *	--	--	2.0% *	6.1% *	0.4% *	14.2% *	1.6% *
Virginia	10.0% *	21.4% *	9.1% *	16.4% *	1.4% *	0.2% *	20.5% *	0.4% *
West Virginia	0.4% *	0.0%	0.0%	--	0.0%	0.0%	0.0%	0.5% *
East South Central:								
Alabama	13.3%	--	32.3%	6.2% *	0.0%	0.0%	30.8%	0.4% *
Kentucky	10.2% *	--	13.0% *	1.6% *	2.6% *	0.2% *	23.1% *	0.8% *
Mississippi	8.3% *	18.6% *	--	0.0%	1.2% *	0.3% *	15.9% *	0.6% *
Tennessee	5.1% *	--	--	0.0%	9.1% *	0.0%	9.5% *	2.5% *
West South Central:								
Arkansas	5.9% *	--	--	1.6% *	0.0%	0.0%	16.8% *	0.0%
Louisiana	5.2% *	--	--	--	7.7% *	0.0%	8.0% *	3.0% *
Oklahoma	7.5% *	11.2% *	21.9% *	--	0.0%	0.0%	13.5% *	1.0% *
Texas	8.7% *	20.2% *	9.5% *	10.2% *	5.1% *	0.0% *	16.8% *	1.9% *
Mountain:								
Arizona	3.4% *	--	--	2.4% *	2.7% *	3.4% *	--	2.9% *
Colorado	14.0% *	28.5% *	23.3% *	5.4% *	5.1% *	--	24.6% *	3.5% *
Idaho	4.4% *	--	10.4% *	--	1.1% *	0.0%	8.3% *	0.4% *
Montana	12.1% *	26.2% *	--	--	7.5% *	0.0%	18.3% *	3.8% *
Nevada	13.9% *	--	23.4% *	9.8% *	5.8% *	0.1% *	26.2% *	1.4% *
New Mexico	4.8% *	--	--	0.0%	7.4% *	0.0%	9.5% *	1.9% *
Utah	15.8%	--	--	7.7% *	2.9% *	0.6% *	32.3%	1.3% *
Wyoming	2.3% *	0.0%	--	--	6.5% *	0.0%	1.5% *	3.1% *
Pacific:								
Alaska	2.9% *	0.0%	0.0%	0.0%	6.7% *	3.8% *	0.0%	4.4% *
California	14.5%	15.1% *	31.7%	22.2%	11.3%	2.0% *	20.5%	6.6%
Hawaii	28.3%	35.2%	24.4% *	45.6%	26.4% *	3.0% *	34.5%	15.1%
Oregon	11.0% *	21.3% *	16.2% *	7.5% *	7.6% *	0.5% *	18.9% *	2.7% *
Washington	7.4%	8.5% *	22.1% *	7.2% *	--	0.7% *	12.4% *	2.5% *

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.

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

Table II.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	0.57%	1.76%	1.43%	0.94%	0.62%	0.23%	1.12%	0.26%
New England:								
Connecticut	0.36% *	0.00%	0.00%	0.00%	1.88% *	0.55% *	0.00%	0.59% *
Maine	2.89% *	7.61% *	7.09% *	--	0.99% *	0.00%	4.97% *	0.60% *
Massachusetts	--	7.87% *	0.00%	1.83% *	1.74% *	0.00%	4.70% *	0.68% *
New Hampshire	2.08% *	--	--	6.61% *	--	0.82% *	3.90% *	1.43% *
Rhode Island	3.14% *	9.07% *	4.90% *	5.68% *	0.00%	0.00%	5.88% *	0.00%
Vermont	0.96% *	0.00%	4.84% *	2.27% *	--	0.70% *	1.42% *	1.31% *
Middle Atlantic:								
New Jersey	3.79% *	8.80% *	0.00%	3.47% *	1.02% *	1.23% *	6.58% *	0.76% *
New York	2.64%	7.55% *	4.09% *	5.05% *	1.50% *	1.19% *	4.35%	0.88% *
Pennsylvania	2.17% *	7.04% *	6.76% *	2.05% *	--	0.14% *	4.29% *	0.88% *
East North Central:								
Illinois	2.57% *	7.32% *	4.88% *	2.25% *	0.74% *	2.35% *	4.71% *	1.63% *
Indiana	2.48% *	--	--	--	5.58% *	0.00%	6.11% *	1.71% *
Michigan	1.68% *	0.00%	8.65% *	4.08% *	1.97% *	2.26% *	3.02% *	1.47% *
Ohio	2.76% *	9.87% *	0.00%	1.82% *	6.59% *	0.00%	6.06% *	1.88% *
Wisconsin	1.15% *	0.00%	8.39% *	1.34% *	0.32% *	0.66% *	--	0.52% *
West North Central:								
Iowa	1.67% *	--	--	6.35% *	2.01% *	0.00%	2.88% *	1.36% *
Kansas	3.94% *	10.68% *	0.00%	--	5.10% *	0.20% *	7.59% *	1.87% *
Minnesota	1.59% *	--	6.78% *	1.94% *	0.00%	0.09% *	--	0.05% *
Missouri	0.85% *	0.00%	3.62% *	4.76% *	1.69% *	0.00%	1.36% *	1.08% *
Nebraska	2.86% *	--	--	4.22% *	1.42% *	0.00%	6.32% *	0.49% *
North Dakota	1.63% *	--	7.20% *	1.89% *	0.70% *	1.64% *	2.97% *	1.00% *
South Dakota	1.93% *	4.96% *	--	3.39% *	1.48% *	0.42% *	3.36% *	1.16% *
South Atlantic:								
Delaware	4.34% *	--	0.00%	1.69% *	--	0.00%	8.67% *	0.41% *
District of Columbia	2.78% *	7.72% *	--	5.88% *	2.39% *	0.00%	5.46% *	1.23% *
Florida	3.77%	11.73% *	10.17% *	5.35% *	0.70% *	2.04% *	7.58%	1.79% *
Georgia	2.05% *	--	--	4.27% *	2.06% *	0.21% *	4.70% *	1.13% *
Maryland	5.01% *	12.99% *	4.45% *	6.83% *	4.54% *	0.00%	9.02% *	1.59% *
North Carolina	0.48% *	0.00%	0.00%	--	1.59% *	0.00%	0.00%	0.88% *
South Carolina	2.49% *	--	--	2.01% *	4.50% *	0.40% *	7.02% *	1.00% *
Virginia	3.09% *	9.18% *	6.28% *	7.56% *	1.21% *	0.16% *	6.30% *	0.31% *
West Virginia	0.35% *	0.00%	0.00%	--	0.00%	0.00%	0.00%	0.53% *
East South Central:								
Alabama	3.26%	--	9.53%	3.93% *	0.00%	0.00%	7.00%	0.35% *
Kentucky	4.61% *	--	6.35% *	1.61% *	1.80% *	0.18% *	9.80% *	0.50% *
Mississippi	2.82% *	8.03% *	--	0.00%	1.22% *	0.25% *	5.71% *	0.42% *
Tennessee	2.40% *	--	--	0.00%	6.01% *	0.00%	5.69% *	1.64% *
West South Central:								
Arkansas	3.06% *	--	--	1.56% *	0.00%	0.00%	8.08% *	0.00%
Louisiana	1.85% *	--	--	--	4.79% *	0.00%	3.69% *	1.66% *
Oklahoma	2.59% *	6.85% *	8.23% *	--	0.00%	0.00%	4.85% *	0.95% *
Texas	2.84% *	8.95% *	6.45% *	4.13% *	2.91% *	0.00% *	5.95% *	0.86% *
Mountain:								
Arizona	1.42% *	--	--	2.40% *	1.91% *	2.25% *	--	1.61% *
Colorado	4.43% *	12.95% *	9.11% *	2.76% *	5.09% *	--	8.03% *	2.09% *
Idaho	2.45% *	--	7.09% *	--	1.11% *	0.00%	4.73% *	0.41% *
Montana	4.85% *	11.24% *	--	--	4.01% *	0.00%	7.97% *	1.78% *
Nevada	5.04% *	--	8.33% *	7.13% *	3.62% *	0.10% *	9.23% *	0.83% *
New Mexico	1.65% *	--	--	0.00%	5.06% *	0.00%	3.87% *	1.33% *
Utah	4.70%	--	--	4.99% *	1.79% *	0.42% *	9.41%	0.61% *
Wyoming	1.08% *	0.00%	--	--	4.56% *	0.00%	1.05% *	1.81% *
Pacific:								
Alaska	1.20% *	0.00%	0.00%	0.00%	4.10% *	2.02% *	0.00%	1.83% *
California	2.34%	5.45% *	6.07%	5.32%	3.28%	1.13% *	3.95%	1.42%
Hawaii	5.40%	9.80%	8.75% *	9.48%	8.57% *	1.69% *	7.40%	3.65%
Oregon	3.47% *	10.18% *	6.98% *	4.58% *	4.92% *	0.26% *	6.33% *	1.40% *
Washington	2.01%	4.98% *	9.39% *	3.31% *	--	0.51% *	3.97% *	1.11% *

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.

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

Table II.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	15.7%	28.1%	18.5%	18.8%	8.6%	4.9%	23.9%	7.8%
New England:								
Connecticut	8.6% *	--	--	--	4.4% *	2.6% *	17.8% *	2.8% *
Maine	18.4%	36.9% *	15.2% *	15.8% *	7.1% *	2.4% *	27.7%	6.0% *
Massachusetts	10.6%	28.1% *	5.5% *	--	3.1% *	0.3% *	18.4% *	1.7% *
New Hampshire	11.2%	--	22.6% *	9.4% *	6.9% *	2.1% *	16.1% *	6.2% *
Rhode Island	12.2%	22.2% *	24.4% *	10.2% *	0.3% *	3.0% *	20.7%	3.1% *
Vermont	10.9%	16.2% *	25.2% *	11.8% *	--	2.7% *	18.1%	4.2% *
Middle Atlantic:								
New Jersey	17.6%	31.8% *	--	14.3% *	8.8% *	5.2% *	25.6% *	7.3% *
New York	15.9%	23.8% *	17.1% *	15.3% *	9.1% *	8.5% *	20.7%	9.0%
Pennsylvania	20.2%	40.2%	22.6% *	9.3% *	16.3% *	10.1% *	28.5%	12.5%
East North Central:								
Illinois	11.8%	11.9% *	16.5% *	3.5% *	9.2% *	14.8% *	12.0% *	11.6%
Indiana	4.4% *	0.0%	--	5.1% *	5.2% *	4.7% *	4.5% *	4.4% *
Michigan	11.4%	--	19.5% *	8.5% *	10.9% *	3.7% *	16.7% *	6.0% *
Ohio	14.1%	30.3% *	6.6% *	17.4% *	4.4% *	9.0% *	22.4%	8.5% *
Wisconsin	8.7%	24.2% *	13.3% *	--	5.0% *	1.0% *	17.3% *	2.7% *
West North Central:								
Iowa	18.5%	36.1%	--	12.0% *	5.2% *	4.3% *	30.4%	4.4% *
Kansas	17.9%	35.6%	--	10.4% *	6.9% *	2.1% *	31.5%	5.0% *
Minnesota	17.1%	--	17.7% *	9.8% *	3.7% *	--	30.4%	3.7% *
Missouri	21.0%	35.3% *	24.6% *	22.1%	--	12.9% *	31.6%	10.8% *
Nebraska	13.1% *	--	--	--	5.2% *	--	24.1% *	4.2% *
North Dakota	23.2%	--	32.5%	12.9% *	8.0% *	5.5% *	37.3%	7.4%
South Dakota	13.9%	20.8% *	7.6% *	11.2% *	8.9% *	10.5% *	16.8% *	10.2%
South Atlantic:								
Delaware	16.1%	--	--	29.4% *	21.4% *	5.0% *	21.5% *	11.1%
District of Columbia	15.8%	22.8% *	--	24.0% *	13.1% *	0.9% *	26.0%	5.8% *
Florida	11.8% *	21.3% *	22.6% *	17.7% *	4.0% *	1.8% *	22.1% *	3.1% *
Georgia	18.0%	--	--	18.0% *	11.7% *	3.7% *	34.7%	6.5% *
Maryland	19.9%	37.3% *	39.0% *	16.7% *	1.6% *	2.3% *	35.2%	4.1% *
North Carolina	11.5%	--	--	22.5% *	6.5% *	5.1% *	16.3% *	7.3% *
South Carolina	14.2% *	--	--	8.5% *	8.4% *	0.4% *	36.0% *	3.2% *
Virginia	12.0%	24.9% *	--	10.4% *	11.7% *	--	17.8% *	6.7% *
West Virginia	12.4%	--	12.9% *	19.5% *	13.0% *	6.9% *	19.1% *	8.9% *
East South Central:								
Alabama	10.1%	--	6.9% *	4.2% *	27.1% *	1.5% *	12.6% *	8.3% *
Kentucky	11.2%	--	26.0% *	8.0% *	2.2% *	1.6% *	23.1%	2.5% *
Mississippi	25.0%	46.0% *	--	21.8% *	16.6% *	5.6% *	39.4%	10.2% *
Tennessee	15.2%	--	--	19.5% *	7.3% *	0.0%	33.8%	4.0% *
West South Central:								
Arkansas	9.8%	--	0.0%	18.4% *	10.2% *	--	13.0% *	8.1% *
Louisiana	15.0%	--	--	21.0% *	15.6% *	1.7% *	22.5% *	9.1%
Oklahoma	15.7%	25.4% *	19.0% *	26.2%	7.6% *	2.8% *	23.0%	7.8%
Texas	13.1%	19.1% *	17.5% *	24.6%	5.3% *	5.8%	18.5% *	8.7%
Mountain:								
Arizona	14.2%	--	--	30.8% *	8.4% *	3.1% *	23.1% *	9.3%
Colorado	11.4%	16.1% *	11.7% *	16.3% *	12.7% *	2.9% *	13.6% *	9.3%
Idaho	21.7%	--	32.6% *	29.6% *	18.4% *	2.3% *	33.4%	9.4% *
Montana	20.8%	31.3% *	29.3% *	31.8%	5.8% *	--	30.3%	7.8%
Nevada	23.8%	--	25.8% *	32.9% *	12.4% *	--	39.4%	8.0% *
New Mexico	14.6%	--	--	26.6% *	8.7% *	--	26.5%	7.6% *
Utah	20.1%	--	--	27.1% *	7.3% *	2.4% *	35.8%	6.3% *
Wyoming	25.8%	--	--	34.6%	--	0.3% *	46.5%	7.2% *
Pacific:								
Alaska	14.2%	--	--	16.7% *	14.7% *	5.0% *	22.3% *	10.0% *
California	19.5%	28.5%	16.5%	36.4%	8.5%	3.8% *	25.6%	11.5% *
Hawaii	25.4%	26.4%	28.0% *	36.5%	16.9% *	18.4% *	26.9%	22.4% *
Oregon	28.5%	45.2%	33.0%	35.9%	21.0% *	8.6% *	41.3%	14.9%
Washington	24.4%	49.3%	16.4% *	27.9%	16.5% *	7.1% *	35.2%	13.8%

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.

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

Table II.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	0.72%	2.08%	1.46%	1.90%	0.75%	0.48%	1.31%	0.61%
New England:								
Connecticut	2.67% *	--	--	--	2.39% *	1.68% *	6.42% *	1.30% *
Maine	4.63%	12.09% *	7.25% *	5.70% *	2.83% *	1.96% *	7.65%	1.81% *
Massachusetts	3.12%	9.52% *	3.94% *	--	1.95% *	0.20% *	5.74% *	0.83% *
New Hampshire	3.02%	--	8.50% *	6.32% *	4.63% *	1.15% *	5.47% *	2.53% *
Rhode Island	3.27%	8.80% *	9.56% *	5.56% *	0.27% *	2.35% *	5.99%	1.61% *
Vermont	2.63%	7.92% *	9.32% *	4.78% *	--	1.70% *	5.05%	1.76% *
Middle Atlantic:								
New Jersey	5.16%	11.27% *	--	5.63% *	6.39% *	2.62% *	8.63% *	2.53% *
New York	3.03%	8.18% *	5.49% *	5.00% *	4.94% *	3.24% *	4.78%	2.53%
Pennsylvania	3.33%	10.09%	7.33% *	4.59% *	6.37% *	3.04% *	5.98%	2.77%
East North Central:								
Illinois	2.48%	5.24% *	7.65% *	2.06% *	3.67% *	4.87% *	3.76% *	3.22%
Indiana	1.40% *	0.00%	--	2.95% *	3.06% *	2.37% *	2.41% *	1.71% *
Michigan	2.97%	--	9.04% *	4.21% *	6.74% *	1.50% *	5.74% *	2.08% *
Ohio	3.17%	10.02% *	4.84% *	6.94% *	2.07% *	4.69% *	6.24%	3.16% *
Wisconsin	2.41%	9.59% *	8.84% *	--	4.14% *	0.69% *	5.50% *	1.30% *
West North Central:								
Iowa	3.89%	9.32%	--	5.66% *	2.64% *	2.42% *	6.82%	1.66% *
Kansas	3.79%	10.33%	--	4.79% *	3.33% *	1.31% *	7.45%	1.68% *
Minnesota	4.49%	--	8.52% *	4.34% *	2.06% *	--	7.81%	1.94% *
Missouri	4.33%	11.93% *	9.75% *	6.52%	--	5.90% *	7.62%	3.96% *
Nebraska	4.77% *	--	--	--	2.75% *	--	9.49% *	2.06% *
North Dakota	4.45%	--	9.55%	4.12% *	3.50% *	2.81% *	7.41%	2.17%
South Dakota	3.20%	7.81% *	5.30% *	4.54% *	3.70% *	4.62% *	5.28% *	2.88%
South Atlantic:								
Delaware	3.50%	--	--	9.29% *	9.00% *	2.28% *	6.66% *	3.05%
District of Columbia	3.48%	9.05% *	--	7.25% *	6.09% *	0.54% *	6.79%	2.04% *
Florida	3.95% *	12.31% *	9.52% *	8.62% *	1.86% *	1.00% *	7.98% *	1.30% *
Georgia	3.97%	--	--	8.45% *	6.68% *	1.77% *	8.58%	2.09% *
Maryland	4.85%	12.54% *	11.84% *	7.56% *	1.16% *	1.94% *	8.68%	1.85% *
North Carolina	3.19%	--	--	7.94% *	3.58% *	2.98% *	6.49% *	2.57% *
South Carolina	5.11% *	--	--	5.06% *	4.49% *	0.36% *	11.98% *	1.26% *
Virginia	3.51%	10.07% *	--	5.46% *	7.06% *	--	6.42% *	3.02% *
West Virginia	2.98%	--	6.36% *	7.39% *	6.30% *	4.12% *	6.21% *	3.25% *
East South Central:								
Alabama	2.60%	--	4.80% *	2.46% *	9.47% *	1.28% *	4.91% *	2.68% *
Kentucky	2.89%	--	9.45% *	4.86% *	1.06% *	0.85% *	6.87%	0.91% *
Mississippi	6.00%	14.00% *	--	12.15% *	5.31% *	3.73% *	10.35%	3.08% *
Tennessee	4.16%	--	--	8.09% *	3.71% *	0.00%	9.47%	1.75% *
West South Central:								
Arkansas	2.78%	--	0.00%	6.94% *	6.00% *	--	6.32% *	2.53% *
Louisiana	3.87%	--	--	7.96% *	5.92% *	1.39% *	7.91% *	2.66%
Oklahoma	2.86%	8.39% *	6.79% *	6.87%	3.72% *	1.36% *	5.32%	1.91%
Texas	2.82%	8.52% *	7.55% *	6.62%	1.90% *	1.72%	5.81% *	1.67%
Mountain:								
Arizona	2.91%	--	--	9.97% *	3.35% *	1.26% *	6.95% *	2.59%
Colorado	2.96%	8.61% *	6.47% *	6.56% *	5.21% *	2.35% *	5.29% *	2.70%
Idaho	4.20%	--	11.28% *	10.24% *	6.61% *	1.84% *	7.84%	2.84% *
Montana	4.33%	10.26% *	9.67% *	8.51%	1.97% *	--	7.32%	2.13%
Nevada	5.22%	--	8.63% *	9.93% *	5.70% *	--	9.31%	2.88% *
New Mexico	3.22%	--	--	9.27% *	3.95% *	--	7.16%	2.71% *
Utah	5.49%	--	--	8.86% *	4.56% *	1.83% *	10.23%	2.38% *
Wyoming	5.03%	--	--	8.06%	--	0.32% *	9.02%	2.61% *
Pacific:								
Alaska	3.09%	--	--	7.01% *	6.04% *	2.24% *	6.86% *	3.07% *
California	3.27%	7.09%	4.38%	9.91%	2.52%	1.49% *	4.86%	4.16% *
Hawaii	4.59%	7.67%	8.94% *	8.66%	6.61% *	12.39% *	5.85%	7.35% *
Oregon	4.40%	11.38%	9.01%	8.04%	7.26% *	4.92% *	7.32%	3.65%
Washington	3.95%	11.31%	8.67% *	6.85%	6.98% *	3.14% *	6.86%	3.30%

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.

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

Table II.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	6.3%	15.6%	6.4%	3.7%	1.9%	0.8%	11.4%	1.4%
New England:								
Connecticut	3.9% *	--	--	7.7% *	0.4% *	0.0%	9.8% *	0.1% *
Maine	6.9% *	11.9% *	10.6% *	3.1% *	--	0.0%	10.4% *	2.2% *
Massachusetts	3.2% *	6.6% *	--	2.1% *	0.0%	0.3% *	5.7% *	0.2% *
New Hampshire	2.0% *	--	0.0%	0.0%	0.0%	0.7% *	3.6% *	0.4% *
Rhode Island	5.1% *	--	24.4% *	--	0.0%	0.0%	9.0% *	0.8% *
Vermont	2.6% *	5.4% *	0.0%	7.3% *	0.0%	0.0%	5.3% *	0.0%
Middle Atlantic:								
New Jersey	4.1% *	--	--	1.7% *	0.0%	--	5.3% *	2.5% *
New York	7.0% *	17.5% *	5.9% *	1.2% *	1.1% *	0.7% *	11.3% *	0.8% *
Pennsylvania	6.0% *	18.8% *	7.5% *	0.8% *	0.0%	0.0%	12.4% *	0.0%
East North Central:								
Illinois	4.5% *	10.2% *	6.8% *	3.0% *	0.0%	0.0%	8.2% *	0.6% *
Indiana	7.5% *	--	0.0%	2.2% *	0.0%	0.2% *	19.1% *	0.1% *
Michigan	6.8% *	--	--	--	0.0%	1.9% *	12.5% *	1.1% *
Ohio	3.1% *	5.7% *	0.0%	3.1% *	4.7% *	1.6% *	3.8% *	2.5% *
Wisconsin	7.0% *	24.9% *	9.4% *	1.2% *	0.6% *	0.4% *	16.5% *	0.4% *
West North Central:								
Iowa	8.5% *	19.7% *	0.0%	2.0% *	5.7% *	0.0%	14.2% *	1.7% *
Kansas	6.2% *	6.9% *	--	12.6% *	3.0% *	0.9% *	11.1% *	1.5% *
Minnesota	5.6% *	--	17.9% *	--	0.6% *	0.0%	10.9% *	0.2% *
Missouri	5.5% *	16.6% *	0.0%	0.0%	5.2% *	0.7% *	9.6% *	1.7% *
Nebraska	0.4% *	0.0%	0.0%	1.7% *	0.6% *	0.0%	0.7% *	0.2% *
North Dakota	13.3%	--	21.1% *	13.6% *	9.6% *	1.2% *	19.2% *	6.8% *
South Dakota	13.5% *	29.9% *	17.0% *	2.9% *	3.4% *	0.0%	23.3% *	1.2% *
South Atlantic:								
Delaware	5.2% *	--	--	--	0.0%	0.0%	10.9% *	0.0%
District of Columbia	4.7% *	6.5% *	--	--	0.6% *	1.4% *	8.5% *	1.0% *
Florida	1.9% *	0.0%	13.0% *	1.8% *	0.4% *	0.0%	--	0.4% *
Georgia	4.1% *	--	0.0%	--	2.4% *	0.0%	9.4% *	0.5% *
Maryland	6.1% *	13.1% *	5.9% *	1.4% *	0.0%	--	10.2% *	1.9% *
North Carolina	12.4% *	--	0.0%	0.0%	1.6% *	2.4% *	24.3% *	1.8% *
South Carolina	3.8% *	--	--	9.6% *	5.3% *	0.0%	7.4% *	2.0% *
Virginia	2.0% *	6.4% *	0.0%	0.0%	0.7% *	0.0%	--	0.2% *
West Virginia	1.2% *	0.0%	0.0%	--	--	0.5% *	0.9% *	1.4% *
East South Central:								
Alabama	7.1% *	--	5.6% *	--	0.0%	0.0% *	16.4% *	0.2% *
Kentucky	3.1% *	--	--	1.1% *	1.6% *	0.0%	6.5% *	0.7% *
Mississippi	1.9% *	0.0%	--	14.0% *	0.5% *	0.0%	--	0.2% *
Tennessee	3.0% *	--	0.0%	--	1.0% *	0.0%	7.0% *	0.5% *
West South Central:								
Arkansas	7.8% *	--	--	7.5% *	5.2% *	0.0%	17.5% *	2.5% *
Louisiana	4.1% *	--	--	--	0.0%	0.3% *	7.5% *	1.4% *
Oklahoma	8.4% *	21.8% *	6.5% *	1.9% *	1.1% *	1.8% *	14.5% *	1.8% *
Texas	8.1% *	19.0% *	7.3% *	10.6% *	0.0%	1.5% *	14.7% *	2.5% *
Mountain:								
Arizona	5.4% *	--	--	1.6% *	18.9% *	0.0%	7.8% *	4.1% *
Colorado	2.5% *	0.0%	11.2% *	--	0.5% *	0.0%	--	1.0% *
Idaho	7.2% *	--	11.0% *	0.0%	7.1% *	0.0%	11.5% *	2.7% *
Montana	5.2% *	6.8% *	7.1% *	15.1% *	0.3% *	0.0%	6.8% *	3.0% *
Nevada	2.2% *	0.0%	5.6% *	11.9% *	2.0% *	0.0%	2.3% *	2.1% *
New Mexico	--	--	0.0%	5.9% *	0.0%	0.0%	9.8% *	0.0%
Utah	1.3% *	0.0%	--	--	0.0%	0.0%	2.7% *	0.0%
Wyoming	4.1% *	--	--	6.3% *	1.6% *	0.0%	7.5% *	0.9% *
Pacific:								
Alaska	1.7% *	0.0%	--	3.0% *	0.0%	0.7% *	2.3% *	1.3% *
California	12.3%	27.3%	6.4% *	4.1% *	--	1.6% *	19.7%	2.6% *
Hawaii	17.8%	25.5%	21.3% *	21.5% *	0.5% *	0.1% *	25.2%	2.0% *
Oregon	3.3% *	10.1% *	0.0%	2.9% *	0.0%	0.0%	6.0% *	0.4% *
Washington	--	13.5% *	6.0% *	1.2% *	2.3% *	0.1% *	8.9% *	1.0% *

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.

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

Table II.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2023

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	0.57%	1.82%	0.95%	0.63%	0.40%	0.21%	1.11%	0.21%
New England:								
Connecticut	1.98% *	--	--	7.31% *	0.43% *	0.00%	5.06% *	0.10% *
Maine	4.00% *	10.87% *	6.15% *	2.18% *	--	0.00%	6.74% *	1.36% *
Massachusetts	1.77% *	5.06% *	--	2.10% *	0.00%	0.35% *	3.30% *	0.21% *
New Hampshire	1.26% *	--	0.00%	0.00%	0.00%	0.66% *	2.49% *	0.37% *
Rhode Island	2.03% *	--	9.74% *	--	0.00%	0.00%	3.86% *	0.66% *
Vermont	1.52% *	5.19% *	0.00%	4.43% *	0.00%	0.00%	3.12% *	0.00%
Middle Atlantic:								
New Jersey	2.29% *	--	--	1.72% *	0.00%	--	3.76% *	2.00% *
New York	2.97% *	8.69% *	3.66% *	1.16% *	0.67% *	0.68% *	4.87% *	0.43% *
Pennsylvania	2.26% *	8.18% *	3.86% *	0.77% *	0.00%	0.00%	4.54% *	0.00%
East North Central:								
Illinois	1.76% *	5.20% *	4.74% *	2.23% *	0.00%	0.00%	3.40% *	0.61% *
Indiana	4.36% *	--	0.00%	2.24% *	0.00%	0.15% *	10.21% *	0.09% *
Michigan	3.06% *	--	--	--	0.00%	1.36% *	6.02% *	0.80% *
Ohio	1.16% *	3.98% *	0.00%	1.87% *	1.94% *	1.54% *	2.38% *	1.10% *
Wisconsin	4.15% *	15.66% *	6.51% *	1.22% *	0.60% *	0.33% *	9.25% *	0.26% *
West North Central:								
Iowa	3.48% *	8.54% *	0.00%	1.51% *	3.81% *	0.00%	6.17% *	1.08% *
Kansas	2.16% *	4.94% *	--	6.36% *	2.23% *	0.72% *	4.36% *	0.85% *
Minnesota	1.97% *	--	7.54% *	--	0.60% *	0.00%	3.93% *	0.16% *
Missouri	2.64% *	8.91% *	0.00%	0.00%	4.40% *	0.52% *	5.22% *	1.09% *
Nebraska	0.34% *	0.00%	0.00%	1.73% *	0.56% *	0.00%	0.72% *	0.19% *
North Dakota	3.45%	--	8.04% *	5.23% *	4.22% *	1.23% *	6.08% *	2.32% *
South Dakota	4.12% *	10.21% *	8.12% *	1.69% *	1.93% *	0.00%	7.05% *	0.67% *
South Atlantic:								
Delaware	2.43% *	--	--	--	0.00%	0.00%	5.08% *	0.00%
District of Columbia	2.08% *	4.75% *	--	--	0.54% *	1.38% *	4.09% *	0.82% *
Florida	1.19% *	0.00%	8.53% *	1.79% *	0.38% *	0.00%	--	0.37% *
Georgia	2.06% *	--	0.00%	--	2.34% *	0.00%	4.93% *	0.50% *
Maryland	2.95% *	8.26% *	5.74% *	1.40% *	0.00%	--	5.48% *	1.90% *
North Carolina	6.88% *	--	0.00%	0.00%	1.55% *	2.36% *	13.21% *	1.52% *
South Carolina	1.81% *	--	--	5.31% *	4.72% *	0.00%	4.81% *	1.24% *
Virginia	1.84% *	6.17% *	0.00%	0.00%	0.70% *	0.00%	--	0.17% *
West Virginia	0.77% *	0.00%	0.00%	--	--	0.49% *	0.92% *	1.07% *
East South Central:								
Alabama	2.78% *	--	3.92% *	--	0.00%	0.02% *	6.19% *	0.19% *
Kentucky	1.89% *	--	--	1.07% *	1.11% *	0.00%	4.44% *	0.41% *
Mississippi	1.51% *	0.00%	--	12.28% *	0.51% *	0.00%	--	0.16% *
Tennessee	1.68% *	--	0.00%	--	1.04% *	0.00%	4.41% *	0.38% *
West South Central:								
Arkansas	3.19% *	--	--	5.89% *	4.40% *	0.00%	8.07% *	1.63% *
Louisiana	1.78% *	--	--	--	0.00%	0.23% *	3.77% *	1.24% *
Oklahoma	3.31% *	10.06% *	4.40% *	1.90% *	1.11% *	1.77% *	6.07% *	1.16% *
Texas	2.67% *	8.35% *	4.99% *	5.90% *	0.00%	1.17% *	5.48% *	1.49% *
Mountain:								
Arizona	2.15% *	--	--	1.58% *	10.39% *	0.00%	4.19% *	2.43% *
Colorado	1.37% *	0.00%	7.69% *	--	0.53% *	0.00%	--	0.85% *
Idaho	3.01% *	--	7.40% *	0.00%	5.97% *	0.00%	5.44% *	2.28% *
Montana	2.21% *	4.95% *	5.13% *	7.82% *	0.29% *	0.00%	3.55% *	2.06% *
Nevada	0.90% *	0.00%	4.01% *	6.55% *	1.45% *	0.00%	1.37% *	1.19% *
New Mexico	--	--	0.00%	4.40% *	0.00%	0.00%	7.23% *	0.00%
Utah	0.89% *	0.00%	--	--	0.00%	0.00%	1.94% *	0.00%
Wyoming	2.14% *	--	--	5.08% *	1.20% *	0.00%	4.45% *	0.57% *
Pacific:								
Alaska	0.92% *	0.00%	--	2.25% *	0.00%	0.45% *	2.30% *	0.74% *
California	2.63%	6.57%	2.68% *	2.11% *	--	1.13% *	4.42%	1.06% *
Hawaii	4.05%	7.64%	8.00% *	10.13% *	0.44% *	0.14% *	5.87%	1.32% *
Oregon	1.70% *	5.75% *	0.00%	2.08% *	0.00%	0.00%	3.27% *	0.41% *
Washington	--	8.79% *	5.84% *	1.21% *	1.68% *	0.12% *	5.06% *	0.57% *

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.

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

Table II.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	11.8%	25.2%	17.1%	8.3%	3.7%	2.4%	20.7%	3.3%
New England:								
Connecticut	5.5% *	--	--	--	0.0%	1.7% *	12.3% *	1.2% *
Maine	13.5% *	28.7% *	15.8% *	5.3% *	--	0.4% *	22.3% *	1.8% *
Massachusetts	5.5% *	12.5% *	2.4% *	5.8% *	2.9% *	0.5% *	8.3% *	2.2% *
New Hampshire	12.6%	--	26.5% *	13.1% *	--	0.8% *	20.6%	4.6% *
Rhode Island	14.8%	35.1%	24.3% *	--	0.0%	0.6% *	27.6%	1.1% *
Vermont	13.8%	38.3%	13.5% *	11.1% *	--	0.0%	26.9%	1.6% *
Middle Atlantic:								
New Jersey	15.5%	23.4% *	--	6.9% *	8.5% *	2.1% *	24.7% *	3.7% *
New York	10.9%	15.3% *	15.3% *	10.1% *	--	5.7% *	15.3%	4.5% *
Pennsylvania	14.7%	38.5%	18.3% *	7.3% *	7.4% *	1.0% *	26.9%	3.3% *
East North Central:								
Illinois	11.8%	24.7% *	10.3% *	3.4% *	2.3% *	6.6% *	17.7% *	5.7% *
Indiana	16.0% *	--	--	5.7% *	--	4.4% *	34.5% *	4.1% *
Michigan	12.9%	--	10.5% *	8.9% *	13.3% *	--	19.5% *	6.2% *
Ohio	12.2%	24.9% *	2.2% *	11.6% *	11.0% *	7.6% *	16.2% *	9.4% *
Wisconsin	12.1% *	38.8% *	22.7% *	--	0.3% *	0.2% *	27.6% *	1.2% *
West North Central:								
Iowa	11.9% *	26.9% *	--	2.8% *	0.3% *	1.5% *	20.9% *	1.1% *
Kansas	13.7%	30.8% *	--	5.1% *	5.2% *	1.2% *	24.6% *	3.3% *
Minnesota	11.7%	--	22.0% *	1.1% *	1.1% *	--	20.0% *	3.3% *
Missouri	9.2% *	18.8% *	15.3% *	2.9% *	1.6% *	--	15.6% *	3.2% *
Nebraska	6.3% *	--	--	6.3% *	1.0% *	--	10.7% *	2.7% *
North Dakota	12.8%	--	16.5% *	15.3% *	3.0% *	4.2% *	20.5%	4.1% *
South Dakota	15.0%	33.2% *	16.6% *	6.7% *	1.3% *	0.0%	25.4%	1.8% *
South Atlantic:								
Delaware	4.7% *	--	--	9.6% *	0.8% *	0.0%	9.7% *	0.1% *
District of Columbia	7.3% *	16.4% *	--	9.7% *	3.0% *	1.4% *	12.3% *	2.4% *
Florida	15.6% *	44.1% *	18.0% *	0.0%	8.2% *	0.7% *	31.4%	2.2% *
Georgia	12.4%	--	--	26.4% *	1.4% *	0.7% *	27.8%	1.7% *
Maryland	14.9%	31.0% *	31.9% *	5.8% *	0.0%	0.0%	28.2%	1.1% *
North Carolina	2.1% *	--	0.0%	5.4% *	--	0.0%	2.9% *	1.4% *
South Carolina	5.2% *	--	--	12.8% *	0.0%	0.4% *	12.4% *	1.5% *
Virginia	7.0% *	15.1% *	13.6% *	7.6% *	0.5% *	0.0%	14.7% *	0.1% *
West Virginia	6.9% *	--	--	8.7% *	0.0%	6.9% *	10.1% *	5.3% *
East South Central:								
Alabama	15.3%	--	30.3%	6.7% *	--	0.0% *	34.1%	1.5% *
Kentucky	3.6% *	--	17.6% *	--	1.1% *	0.1% *	8.2% *	0.4% *
Mississippi	7.4% *	12.4% *	--	--	1.6% *	--	11.5% *	3.1% *
Tennessee	11.3% *	--	--	15.6% *	0.9% *	0.0%	26.3% *	2.3% *
West South Central:								
Arkansas	9.6% *	--	--	--	1.0% *	--	19.7% *	4.1% *
Louisiana	4.7% *	--	0.0%	10.4% *	1.0% *	0.4% *	8.6% *	1.6% *
Oklahoma	11.6%	26.5% *	14.6% *	9.6% *	0.3% *	0.3% *	20.6% *	1.9% *
Texas	7.1% *	16.3% *	7.9% *	5.8% *	0.4% *	2.5% *	13.1% *	2.2% *
Mountain:								
Arizona	8.0%	--	--	9.1% *	9.7% *	1.2% *	14.3% *	4.5% *
Colorado	18.3%	40.2% *	32.5% *	2.6% *	--	--	33.1%	3.8% *
Idaho	8.9% *	--	5.0% *	14.0% *	1.0% *	0.5% *	15.4% *	2.1% *
Montana	17.4%	36.6% *	10.9% *	7.7% *	2.1% *	--	28.4%	2.3% *
Nevada	11.2% *	--	20.1% *	6.6% *	1.7% *	1.2% *	20.5% *	1.8% *
New Mexico	10.5%	--	--	16.2% *	7.4% *	0.9% *	20.6%	4.5% *
Utah	6.3% *	--	--	7.7% *	2.2% *	0.5% *	11.8% *	1.4% *
Wyoming	15.2%	--	--	14.8% *	3.6% *	0.0%	26.8% *	4.8% *
Pacific:								
Alaska	8.9% *	--	--	6.2% *	0.8% *	4.9% *	19.2% *	3.7% *
California	17.3%	29.2%	26.1%	13.0%	--	3.2% *	27.0%	4.6%
Hawaii	24.2%	36.1%	32.4%	10.4% *	8.3% *	0.8% *	33.4%	4.5% *
Oregon	11.9%	18.1% *	15.6% *	19.4% *	1.9% *	--	17.0% *	6.6% *
Washington	11.4% *	25.9% *	15.1% *	5.0% *	5.4% *	--	18.5% *	4.4% *

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.

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

Table II.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	0.68%	2.08%	1.50%	0.82%	0.65%	0.36%	1.30%	0.31%
New England:								
Connecticut	1.97% *	--	--	--	0.00%	1.56% *	4.82% *	1.07% *
Maine	4.76% *	12.28% *	7.37% *	3.06% *	--	0.35% *	7.81% *	1.30% *
Massachusetts	2.12% *	6.52% *	2.39% *	3.40% *	1.50% *	0.39% *	3.89% *	0.89% *
New Hampshire	3.02%	--	8.93% *	6.73% *	--	0.68% *	5.60%	2.40% *
Rhode Island	3.87%	10.33%	9.56% *	--	0.00%	0.58% *	6.96%	0.65% *
Vermont	3.70%	11.40%	7.26% *	5.05% *	--	0.00%	6.87%	1.20% *
Middle Atlantic:								
New Jersey	4.38%	9.48% *	--	3.59% *	6.39% *	1.53% *	7.56% *	1.84% *
New York	2.53%	6.55% *	5.95% *	4.54% *	--	2.91% *	4.05%	1.83% *
Pennsylvania	3.22%	10.20%	6.93% *	4.14% *	4.16% *	0.59% *	6.05%	1.39% *
East North Central:								
Illinois	3.05%	8.50% *	5.15% *	2.43% *	2.07% *	3.25% *	5.49% *	2.21% *
Indiana	5.19% *	--	--	3.30% *	--	2.36% *	10.94% *	1.71% *
Michigan	3.71%	--	7.13% *	4.31% *	6.93% *	--	7.05% *	2.35% *
Ohio	2.99%	9.33% *	2.21% *	6.02% *	4.43% *	4.45% *	5.65% *	3.19% *
Wisconsin	4.32% *	14.75% *	10.11% *	--	0.32% *	0.14% *	9.11% *	0.62% *
West North Central:								
Iowa	3.61% *	8.79% *	--	2.30% *	0.31% *	1.48% *	6.39% *	0.91% *
Kansas	3.87%	10.34% *	--	3.73% *	4.24% *	1.06% *	7.42% *	1.76% *
Minnesota	3.24%	--	9.08% *	2.51% *	0.77% *	--	6.01% *	1.95% *
Missouri	3.12% *	9.36% *	8.53% *	1.79% *	1.58% *	--	5.89% *	2.28% *
Nebraska	2.47% *	--	--	4.88% *	1.01% *	--	5.05% *	1.84% *
North Dakota	3.33%	--	7.07% *	4.92% *	1.56% *	2.45% *	6.03%	1.37% *
South Dakota	4.41%	10.68% *	7.89% *	3.29% *	1.03% *	0.00%	7.46%	1.07% *
South Atlantic:								
Delaware	2.30% *	--	--	7.49% *	0.76% *	0.00%	4.81% *	0.12% *
District of Columbia	2.35% *	7.10% *	--	4.20% *	1.50% *	1.38% *	4.65% *	1.06% *
Florida	5.10% *	13.30% *	9.45% *	0.00%	7.29% *	0.59% *	9.40%	1.63% *
Georgia	3.63%	--	--	10.14% *	1.05% *	0.68% *	8.18%	1.06% *
Maryland	4.26%	11.58% *	11.23% *	5.56% *	0.00%	0.00%	7.97%	1.11% *
North Carolina	1.19% *	--	0.00%	3.80% *	--	0.00%	2.32% *	0.97% *
South Carolina	2.01% *	--	--	6.04% *	0.00%	0.35% *	5.86% *	0.87% *
Virginia	2.86% *	8.58% *	9.20% *	5.00% *	0.51% *	0.00%	5.85% *	0.12% *
West Virginia	3.00% *	--	--	5.16% *	0.00%	4.12% *	6.81% *	2.82% *
East South Central:								
Alabama	3.41%	--	9.01%	4.10% *	--	0.02% *	7.13%	0.77% *
Kentucky	1.40% *	--	8.49% *	--	1.12% *	0.10% *	3.44% *	0.31% *
Mississippi	2.51% *	6.40% *	--	--	1.56% *	--	4.71% *	1.93% *
Tennessee	3.54% *	--	--	7.85% *	0.93% *	0.00%	8.54% *	1.49% *
West South Central:								
Arkansas	3.38% *	--	--	--	0.95% *	--	8.39% *	1.85% *
Louisiana	2.19% *	--	0.00%	6.88% *	0.94% *	0.41% *	4.83% *	0.83% *
Oklahoma	3.45%	10.30% *	6.29% *	4.09% *	0.34% *	0.24% *	6.32% *	0.87% *
Texas	2.50% *	8.01% *	5.73% *	2.52% *	0.41% *	1.39% *	5.26% *	0.99% *
Mountain:								
Arizona	2.31%	--	--	5.94% *	6.74% *	0.86% *	5.51% *	1.93% *
Colorado	4.74%	12.99% *	10.22% *	1.85% *	--	--	8.32%	1.81% *
Idaho	3.07% *	--	4.96% *	7.07% *	0.95% *	0.47% *	5.89% *	1.10% *
Montana	5.02%	11.42% *	6.23% *	5.20% *	1.14% *	--	8.14%	1.51% *
Nevada	4.03% *	--	8.00% *	4.60% *	1.17% *	1.22% *	7.71% *	1.05% *
New Mexico	2.65%	--	--	7.81% *	5.06% *	0.91% *	6.17%	2.06% *
Utah	2.54% *	--	--	4.99% *	1.36% *	0.30% *	5.42% *	0.63% *
Wyoming	4.28%	--	--	6.69% *	2.04% *	0.00%	8.28% *	2.19% *
Pacific:								
Alaska	3.08% *	--	--	3.70% *	0.61% *	2.12% *	8.09% *	1.38% *
California	2.84%	6.87%	5.49%	3.49%	--	1.40% *	4.71%	1.28%
Hawaii	4.73%	8.95%	9.37%	4.56% *	4.38% *	0.27% *	6.73%	1.81% *
Oregon	3.01%	7.96% *	6.74% *	7.11% *	1.43% *	--	5.20% *	2.84% *
Washington	3.42% *	10.73% *	8.09% *	2.22% *	2.96% *	--	6.36% *	1.88% *

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.

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

Table II.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	3.3%	7.0%	5.8%	2.6%	0.9%	0.2% *	6.1%	0.6%
New England:								
Connecticut	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Maine	1.4% *	0.0%	8.7% *	0.0%	0.0%	0.0%	2.5% *	0.0%
Massachusetts	0.4% *	0.0%	0.0%	1.8% *	1.6% *	0.0%	0.0%	0.9% *
New Hampshire	2.9% *	--	--	0.0%	--	0.1% *	4.3% *	1.4% *
Rhode Island	6.5% *	17.7% *	7.0% *	0.0%	0.0%	0.0%	12.6% *	0.0%
Vermont	3.1% *	--	9.3% *	2.4% *	--	0.0%	--	1.6% *
Middle Atlantic:								
New Jersey	2.0% *	--	0.0%	1.4% *	1.0% *	0.0%	--	0.2% *
New York	3.1% *	5.0% *	7.5% *	0.5% *	0.3% *	0.1% *	5.1% *	0.2% *
Pennsylvania	4.5% *	15.5% *	2.4% *	0.0%	1.7% *	0.0%	8.9% *	0.4% *
East North Central:								
Illinois	1.1% *	2.1% *	1.9% *	1.4% *	0.0%	0.2% *	1.7% *	0.5% *
Indiana	5.7% *	--	--	--	0.5% *	0.0%	13.8% *	0.6% *
Michigan	1.4% *	0.0%	0.0%	1.5% *	3.0% *	2.5% *	0.0%	2.7% *
Ohio	3.3% *	9.4% *	0.0%	1.4% *	5.3% *	0.0%	6.0% *	1.4% *
Wisconsin	1.0% *	0.0%	5.6% *	1.3% *	0.3% *	0.1% *	1.7% *	0.5% *
West North Central:								
Iowa	0.4% *	1.1% *	0.0%	0.0%	0.0%	0.0%	0.8% *	0.0%
Kansas	3.1% *	7.2% *	0.0%	0.0%	--	0.0%	--	1.4% *
Minnesota	1.5% *	0.0%	7.2% *	0.0%	0.0%	0.0%	--	0.0%
Missouri	3.9% *	10.4% *	6.4% *	0.0%	1.6% *	0.0%	7.7% *	0.4% *
Nebraska	1.9% *	--	0.0%	0.0%	1.0% *	0.0%	--	0.4% *
North Dakota	1.7% *	0.0%	7.6% *	1.7% *	0.7% *	0.0%	2.3% *	1.0% *
South Dakota	4.1% *	7.7% *	--	--	1.0% *	0.0%	6.0% *	1.8% *
South Atlantic:								
Delaware	0.1% *	0.0%	0.0%	0.0%	0.8% *	0.0%	0.0%	0.1% *
District of Columbia	0.7% *	2.2% *	0.0%	0.0%	0.0%	0.0%	1.3% *	0.0%
Florida	--	14.0% *	0.0%	0.0%	0.0%	0.0%	8.4% *	0.0%
Georgia	2.1% *	0.0%	0.0%	14.0% *	1.0% *	0.0%	--	1.1% *
Maryland	6.3% *	17.1% *	6.1% *	0.0%	0.0%	0.0%	12.4% *	0.0%
North Carolina	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Carolina	1.0% *	0.0%	--	2.0% *	0.0%	0.0%	--	0.0%
Virginia	2.9% *	6.3% *	0.0%	6.9% *	0.0%	0.0%	6.2% *	0.0%
West Virginia	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central:								
Alabama	6.9% *	--	15.1% *	--	0.0%	0.0%	15.8% *	0.4% *
Kentucky	1.6% *	0.0%	6.8% *	--	1.1% *	0.0%	3.5% *	0.3% *
Mississippi	3.0% *	7.0% *	--	0.0%	0.0%	0.0%	5.8% *	0.0%
Tennessee	2.0% *	--	--	0.0%	0.9% *	0.0%	5.0% *	0.3% *
West South Central:								
Arkansas	2.2% *	--	--	0.0%	0.0%	0.0%	6.3% *	0.0%
Louisiana	1.4% *	--	0.0%	2.1% *	0.0%	0.0%	2.4% *	0.6% *
Oklahoma	0.4% *	0.0%	2.4% *	0.0%	0.0%	0.0%	0.8% *	0.0%
Texas	1.4% *	--	2.4% *	0.0%	0.0%	0.0%	3.1% *	0.0%
Mountain:								
Arizona	0.7% *	0.0%	--	0.0%	0.0%	0.7% *	1.0% *	0.5% *
Colorado	12.8% *	28.5% *	23.8% *	2.6% *	0.0%	--	23.9% *	1.8% *
Idaho	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Montana	7.2% *	17.6% *	--	0.0%	0.0%	0.0%	12.5% *	0.0%
Nevada	2.0% *	--	--	0.0%	0.9% *	0.0%	3.7% *	0.2% *
New Mexico	3.2% *	--	--	0.0%	7.4% *	0.0%	5.4% *	1.9% *
Utah	3.7% *	--	0.0%	--	1.6% *	0.0%	7.4% *	0.5% *
Wyoming	0.7% *	0.0%	0.0%	--	0.9% *	0.0%	0.0%	1.4% *
Pacific:								
Alaska	1.0% *	0.0%	0.0%	0.0%	0.0%	2.7% *	0.0%	1.5% *
California	7.6%	10.1% *	18.2%	9.0% *	0.8% *	0.7% *	11.9%	2.0% *
Hawaii	10.1% *	13.1% *	16.8% *	8.2% *	4.3% *	0.4% *	13.3% *	3.2% *
Oregon	1.6% *	1.9% *	--	1.5% *	0.0%	0.0%	2.7% *	0.4% *
Washington	2.3% *	6.2% *	0.0%	3.1% *	0.5% *	0.0%	3.7% *	0.8% *

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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Table II.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	0.39%	1.25%	0.96%	0.48%	0.20%	0.08% *	0.78%	0.11%
New England:								
Connecticut	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Maine	1.01% *	0.00%	5.97% *	0.00%	0.00%	0.00%	1.77% *	0.00%
Massachusetts	0.27% *	0.00%	0.00%	1.83% *	1.26% *	0.00%	0.00%	0.58% *
New Hampshire	1.41% *	--	--	0.00%	--	0.14% *	2.50% *	1.31% *
Rhode Island	2.76% *	8.12% *	4.90% *	0.00%	0.00%	0.00%	5.20% *	0.00%
Vermont	1.38% *	--	6.25% *	1.69% *	--	0.00%	--	1.20% *
Middle Atlantic:								
New Jersey	1.76% *	--	0.00%	1.40% *	1.02% *	0.00%	--	0.24% *
New York	1.47% *	3.52% *	5.21% *	0.50% *	0.20% *	0.08% *	2.48% *	0.08% *
Pennsylvania	2.06% *	7.62% *	2.37% *	0.00%	1.18% *	0.00%	4.14% *	0.27% *
East North Central:								
Illinois	0.72% *	2.07% *	1.93% *	1.36% *	0.00%	0.20% *	1.36% *	0.42% *
Indiana	3.38% *	--	--	--	0.48% *	0.00%	8.25% *	0.45% *
Michigan	0.73% *	0.00%	0.00%	1.09% *	1.81% *	2.25% *	0.00%	1.45% *
Ohio	1.89% *	7.22% *	0.00%	1.45% *	3.82% *	0.00%	4.34% *	1.04% *
Wisconsin	0.71% *	0.00%	5.40% *	1.34% *	0.32% *	0.14% *	1.67% *	0.31% *
West North Central:								
Iowa	0.41% *	1.08% *	0.00%	0.00%	0.00%	0.00%	0.76% *	0.00%
Kansas	2.46% *	6.93% *	0.00%	0.00%	--	0.00%	--	1.41% *
Minnesota	1.48% *	0.00%	6.78% *	0.00%	0.00%	0.00%	--	0.00%
Missouri	2.41% *	7.88% *	6.24% *	0.00%	1.58% *	0.00%	4.86% *	0.37% *
Nebraska	1.65% *	--	0.00%	0.00%	1.01% *	0.00%	--	0.35% *
North Dakota	0.90% *	0.00%	5.26% *	1.19% *	0.70% *	0.00%	1.63% *	0.58% *
South Dakota	1.82% *	4.72% *	--	--	1.00% *	0.00%	3.17% *	1.07% *
South Atlantic:								
Delaware	0.07% *	0.00%	0.00%	0.00%	0.76% *	0.00%	0.00%	0.12% *
District of Columbia	0.66% *	2.19% *	0.00%	0.00%	0.00%	0.00%	1.34% *	0.00%
Florida	--	10.02% *	0.00%	0.00%	0.00%	0.00%	6.17% *	0.00%
Georgia	1.29% *	0.00%	0.00%	8.23% *	0.97% *	0.00%	--	0.95% *
Maryland	3.62% *	10.50% *	4.45% *	0.00%	0.00%	0.00%	6.90% *	0.00%
North Carolina	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
South Carolina	0.83% *	0.00%	--	2.01% *	0.00%	0.00%	--	0.00%
Virginia	1.99% *	6.14% *	0.00%	4.95% *	0.00%	0.00%	4.13% *	0.00%
West Virginia	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
East South Central:								
Alabama	2.60% *	--	7.72% *	--	0.00%	0.00%	5.85% *	0.35% *
Kentucky	0.77% *	0.00%	4.74% *	--	1.12% *	0.00%	1.84% *	0.30% *
Mississippi	1.82% *	5.09% *	--	0.00%	0.00%	0.00%	3.62% *	0.00%
Tennessee	1.47% *	--	--	0.00%	0.93% *	0.00%	3.86% *	0.25% *
West South Central:								
Arkansas	1.55% *	--	--	0.00%	0.00%	0.00%	4.34% *	0.00%
Louisiana	1.12% *	--	0.00%	2.10% *	0.00%	0.00%	2.41% *	0.63% *
Oklahoma	0.40% *	0.00%	2.35% *	0.00%	0.00%	0.00%	0.77% *	0.00%
Texas	0.92% *	--	2.37% *	0.00%	0.00%	0.00%	2.02% *	0.00%
Mountain:								
Arizona	0.47% *	0.00%	--	0.00%	0.00%	0.70% *	0.98% *	0.49% *
Colorado	4.42% *	12.95% *	9.41% *	1.85% *	0.00%	--	8.08% *	1.50% *
Idaho	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Montana	4.56% *	10.86% *	--	0.00%	0.00%	0.00%	7.62% *	0.00%
Nevada	1.09% *	--	--	0.00%	0.93% *	0.00%	2.20% *	0.22% *
New Mexico	1.42% *	--	--	0.00%	5.06% *	0.00%	3.10% *	1.33% *
Utah	2.31% *	--	0.00%	--	1.25% *	0.00%	4.88% *	0.39% *
Wyoming	0.61% *	0.00%	0.00%	--	0.91% *	0.00%	0.00%	1.14% *
Pacific:								
Alaska	0.61% *	0.00%	0.00%	0.00%	0.00%	1.75% *	0.00%	0.92% *
California	1.90%	4.66% *	4.93%	2.79% *	0.47% *	0.43% *	3.27%	0.68% *
Hawaii	3.69% *	7.05% *	7.61% *	4.30% *	2.41% *	0.19% *	5.30% *	1.49% *
Oregon	0.83% *	1.90% *	--	1.54% *	0.00%	0.00%	1.58% *	0.41% *
Washington	1.22% *	4.42% *	0.00%	1.90% *	0.53% *	0.00%	2.39% *	0.57% *

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.

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

Table II.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	6.3%	12.6%	9.0%	5.0%	2.4%	1.8%	10.6%	2.3%
New England:								
Connecticut	4.1% *	--	--	--	0.0%	1.7% *	8.8% *	1.2% *
Maine	7.3% *	16.8% *	7.0% *	--	0.0%	0.4% *	12.4% *	0.6% *
Massachusetts	2.9% *	5.9% *	2.4% *	--	1.3% *	0.2% *	--	1.1% *
New Hampshire	7.7%	--	21.6% *	13.1% *	--	0.0%	11.3% *	4.2% *
Rhode Island	3.6% *	5.1% *	11.1% *	--	0.0%	0.6% *	5.9% *	1.1% *
Vermont	7.2% *	21.1% *	8.4% *	--	0.0%	0.0%	14.9% *	0.0%
Middle Atlantic:								
New Jersey	12.5% *	19.1% *	--	5.5% *	8.5% *	1.2% *	19.8% *	3.2% *
New York	4.9%	2.2% *	6.9% *	8.5% *	--	5.5% *	5.5% *	4.1% *
Pennsylvania	8.9% *	20.2% *	13.7% *	5.1% *	5.7% *	1.0% *	15.3% *	2.9% *
East North Central:								
Illinois	4.5% *	5.5% *	--	0.0%	2.3% *	6.4% *	4.6% *	4.5% *
Indiana	6.0% *	--	--	1.7% *	--	4.4% *	9.9% *	3.5% *
Michigan	5.4% *	--	10.5% *	--	10.3% *	0.4% *	8.0% *	2.7% *
Ohio	7.5% *	15.5% *	2.2% *	8.7% *	1.9% *	6.0% *	9.7% *	6.0% *
Wisconsin	6.5% *	20.0% *	13.3% *	--	0.0%	0.0% *	14.7% *	0.8% *
West North Central:								
Iowa	11.0% *	24.8% *	--	2.2% *	0.0%	1.5% *	19.5% *	0.9% *
Kansas	7.9% *	19.3% *	--	5.1% *	0.0%	1.1% *	14.7% *	1.4% *
Minnesota	7.2% *	--	--	5.1% *	1.1% *	--	10.9% *	3.3% *
Missouri	7.5% *	16.3% *	8.9% *	2.9% *	0.0%	--	12.4% *	2.8% *
Nebraska	4.4% *	--	--	6.3% *	0.0%	--	7.0% *	2.4% *
North Dakota	8.5% *	--	--	6.4% *	2.3% *	3.0% *	14.0% *	2.3% *
South Dakota	2.4% *	5.2% *	--	1.0% *	0.0%	0.0%	4.4% *	0.0%
South Atlantic:								
Delaware	3.9% *	--	--	9.6% *	0.0%	0.0%	8.2% *	0.0%
District of Columbia	5.8% *	14.3% *	0.0%	9.7% *	3.0% *	0.0%	10.1% *	1.6% *
Florida	11.0% *	30.1% *	12.0% *	0.0%	8.2% *	0.7% *	21.3% *	2.2% *
Georgia	9.6% *	--	--	12.4% *	0.4% *	0.7% *	22.7% *	0.5% *
Maryland	5.9% *	8.1% *	19.8% *	5.8% *	0.0%	0.0%	10.5% *	1.1% *
North Carolina	2.1% *	--	0.0%	5.4% *	--	0.0%	2.9% *	1.4% *
South Carolina	2.1% *	0.0%	--	5.4% *	0.0%	0.4% *	--	0.7% *
Virginia	2.3% *	2.5% *	13.6% *	0.7% *	0.5% *	0.0%	--	0.1% *
West Virginia	6.6% *	--	--	5.9% *	0.0%	6.9% *	9.2% *	5.3% *
East South Central:								
Alabama	5.7% *	--	9.5% *	1.7% *	--	0.0%	12.0% *	1.1% *
Kentucky	2.0% *	--	10.8% *	0.0%	0.0%	0.1% *	--	0.1% *
Mississippi	4.4% *	5.4% *	--	--	1.6% *	--	5.7% *	3.1% *
Tennessee	8.0% *	--	--	13.1% *	0.0%	0.0%	18.0% *	2.0% *
West South Central:								
Arkansas	4.7% *	--	0.0%	--	1.0% *	--	5.7% *	4.1% *
Louisiana	3.2% *	--	0.0%	8.3% *	1.0% *	0.4% *	6.2% *	1.0% *
Oklahoma	6.8% *	13.6% *	8.7% *	9.6% *	0.3% *	0.3% *	11.3% *	1.9% *
Texas	4.3% *	10.3% *	5.5% *	2.1% *	0.4% *	1.2% *	8.1% *	1.0% *
Mountain:								
Arizona	5.3% *	--	--	9.1% *	3.3% *	0.5% *	10.3% *	2.6% *
Colorado	8.3% *	19.1% *	12.6% *	0.0%	--	1.3% *	14.7% *	2.0% *
Idaho	3.8% *	--	0.0%	14.0% *	0.0%	0.5% *	5.7% *	1.7% *
Montana	5.6% *	10.3% *	--	--	1.8% *	--	8.2% *	2.2% *
Nevada	8.6% *	--	11.5% *	6.6% *	0.7% *	1.2% *	15.5% *	1.6% *
New Mexico	6.7% *	--	--	12.0% *	0.0%	0.9% *	13.7% *	2.5% *
Utah	1.9% *	--	--	3.0% *	1.0% *	0.5% *	2.9% *	1.0% *
Wyoming	11.5% *	--	--	6.9% *	2.6% *	0.0%	20.6% *	3.3% *
Pacific:								
Alaska	7.2% *	--	--	6.2% *	0.8% *	2.2% *	16.8% *	2.3% *
California	5.6% *	9.6% *	5.7% *	5.7% *	1.3% *	1.4% *	8.5% *	1.8% *
Hawaii	9.6% *	16.5% *	--	3.9% *	5.0% *	0.4% *	13.3% *	1.6% *
Oregon	9.9%	16.2% *	8.0% *	17.9% *	1.9% *	--	13.4% *	6.2% *
Washington	8.5% *	19.7% *	10.4% *	1.9% *	5.4% *	--	13.4% *	3.6% *

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.

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

Table II.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	0.53%	1.66%	1.13%	0.65%	0.54%	0.31%	1.03%	0.26%
New England:								
Connecticut	1.48% *	--	--	--	0.00%	1.56% *	3.52% *	1.07% *
Maine	3.17% *	8.86% *	4.88% *	--	0.00%	0.35% *	5.46% *	0.42% *
Massachusetts	1.42% *	4.23% *	2.39% *	--	0.91% *	0.15% *	--	0.66% *
New Hampshire	2.29%	--	8.28% *	6.73% *	--	0.00%	4.01% *	2.37% *
Rhode Island	1.53% *	3.63% *	7.25% *	--	0.00%	0.58% *	2.91% *	0.65% *
Vermont	3.07% *	10.49% *	5.71% *	--	0.00%	0.00%	6.00% *	0.00%
Middle Atlantic:								
New Jersey	4.08% *	8.84% *	--	3.30% *	6.39% *	1.17% *	7.03% *	1.74% *
New York	1.36%	2.23% *	3.17% *	4.41% *	--	2.90% *	1.92% *	1.83% *
Pennsylvania	2.68% *	8.91% *	6.44% *	3.61% *	3.99% *	0.59% *	5.18% *	1.36% *
East North Central:								
Illinois	1.57% *	3.57% *	--	0.00%	2.07% *	3.24% *	2.34% *	2.09% *
Indiana	3.27% *	--	--	1.74% *	--	2.36% *	7.78% *	1.64% *
Michigan	2.21% *	--	7.13% *	--	6.74% *	0.40% *	4.11% *	1.69% *
Ohio	2.38% *	6.87% *	2.21% *	5.77% *	1.63% *	4.23% *	4.07% *	2.89% *
Wisconsin	2.20% *	8.80% *	8.84% *	--	0.00%	0.02% *	5.24% *	0.54% *
West North Central:								
Iowa	3.60% *	8.75% *	--	2.21% *	0.00%	1.48% *	6.37% *	0.89% *
Kansas	2.92% *	8.35% *	--	3.73% *	0.00%	1.05% *	5.83% *	1.01% *
Minnesota	2.58% *	--	--	2.51% *	0.77% *	--	4.70% *	1.95% *
Missouri	2.98% *	9.13% *	6.26% *	1.79% *	0.00%	--	5.59% *	2.25% *
Nebraska	1.92% *	--	--	4.88% *	0.00%	--	3.71% *	1.80% *
North Dakota	3.14% *	--	--	2.85% *	1.42% *	2.11% *	5.69% *	1.09% *
South Dakota	1.18% *	3.07% *	--	1.03% *	0.00%	0.00%	2.14% *	0.00%
South Atlantic:								
Delaware	2.22% *	--	--	7.49% *	0.00%	0.00%	4.61% *	0.00%
District of Columbia	2.22% *	6.95% *	0.00%	4.20% *	1.50% *	0.00%	4.45% *	0.67% *
Florida	4.59% *	13.62% *	8.03% *	0.00%	7.29% *	0.59% *	9.01% *	1.63% *
Georgia	3.46% *	--	--	8.05% *	0.39% *	0.68% *	7.89% *	0.48% *
Maryland	2.39% *	5.78% *	9.92% *	5.56% *	0.00%	0.00%	4.62% *	1.11% *
North Carolina	1.19% *	--	0.00%	3.80% *	--	0.00%	2.32% *	0.97% *
South Carolina	1.03% *	0.00%	--	3.77% *	0.00%	0.35% *	--	0.50% *
Virginia	1.22% *	2.45% *	9.20% *	0.73% *	0.51% *	0.00%	--	0.12% *
West Virginia	2.99% *	--	--	4.47% *	0.00%	4.12% *	6.80% *	2.82% *
East South Central:								
Alabama	2.11% *	--	5.37% *	1.75% *	--	0.00%	4.78% *	0.68% *
Kentucky	1.18% *	--	7.48% *	0.00%	0.00%	0.10% *	--	0.06% *
Mississippi	1.84% *	3.92% *	--	--	1.56% *	--	3.13% *	1.93% *
Tennessee	3.27% *	--	--	7.55% *	0.00%	0.00%	7.97% *	1.47% *
West South Central:								
Arkansas	1.85% *	--	0.00%	--	0.95% *	--	3.99% *	1.85% *
Louisiana	1.93% *	--	0.00%	6.66% *	0.94% *	0.41% *	4.29% *	0.56% *
Oklahoma	2.28% *	6.97% *	5.02% *	4.09% *	0.34% *	0.24% *	4.31% *	0.87% *
Texas	2.27% *	7.42% *	5.30% *	1.23% *	0.41% *	0.78% *	4.87% *	0.54% *
Mountain:								
Arizona	1.83% *	--	--	5.94% *	2.24% *	0.50% *	4.52% *	1.39% *
Colorado	3.20% *	10.15% *	6.94% *	0.00%	--	1.33% *	6.16% *	1.03% *
Idaho	1.65% *	--	0.00%	7.07% *	0.00%	0.47% *	3.10% *	1.04% *
Montana	1.95% *	4.74% *	--	--	1.12% *	--	3.26% *	1.51% *
Nevada	3.93% *	--	6.00% *	4.60% *	0.71% *	1.22% *	7.49% *	1.03% *
New Mexico	2.29% *	--	--	7.09% *	0.00%	0.91% *	5.47% *	1.59% *
Utah	0.94% *	--	--	2.19% *	0.66% *	0.30% *	1.96% *	0.51% *
Wyoming	4.08% *	--	--	4.41% *	1.89% *	0.00%	7.96% *	1.92% *
Pacific:								
Alaska	2.96% *	--	--	3.70% *	0.61% *	1.10% *	7.95% *	1.02% *
California	2.01% *	5.16% *	2.57% *	2.27% *	0.57% *	0.83% *	3.45% *	0.70% *
Hawaii	3.32% *	6.65% *	--	1.97% *	3.80% *	0.19% *	4.82% *	1.05% *
Oregon	2.91%	7.78% *	5.46% *	7.01% *	1.43% *	--	4.96% *	2.82% *
Washington	3.23% *	10.44% *	6.92% *	1.16% *	2.96% *	--	6.05% *	1.80% *

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.

* Figure does not meet standard of reliability or precision.

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

Table II.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	2.5%	6.3%	2.6%	1.0%	0.6% *	0.4% *	4.6%	0.5%
New England:								
Connecticut	1.3% *	--	0.0%	0.0%	0.0%	0.0%	--	0.0%
Maine	--	11.9% *	0.0%	1.5% *	--	0.0%	7.4% *	1.2% *
Massachusetts	2.2% *	6.6% *	0.0%	0.0%	0.0%	0.3% *	--	0.2% *
New Hampshire	2.7% *	--	0.0%	0.0%	0.0%	0.7% *	5.0% *	0.4% *
Rhode Island	--	12.3% *	6.2% *	0.0%	0.0%	0.0%	9.1% *	0.0%
Vermont	4.4% *	13.6% *	0.0%	6.3% *	0.0%	0.0%	9.2% *	0.0%
Middle Atlantic:								
New Jersey	3.0% *	--	--	0.0%	0.0%	1.0% *	--	0.6% *
New York	2.9% *	8.0% *	0.9% *	1.2% *	0.6% *	0.0% *	--	0.2% *
Pennsylvania	1.5% *	--	3.3% *	2.2% *	0.0%	0.0%	3.1% *	0.0%
East North Central:								
Illinois	6.1% *	17.1% *	--	2.1% *	0.0%	0.0%	11.4% *	0.6% *
Indiana	--	--	0.0%	0.0%	0.0%	0.0%	10.9% *	0.0%
Michigan	6.2% *	--	0.0%	--	0.0%	1.5% *	11.5% *	0.9% *
Ohio	1.4% *	0.0%	0.0%	1.4% *	3.9% *	1.6% *	0.4% *	2.0% *
Wisconsin	--	18.8% *	--	0.0%	0.0%	0.0%	11.2% *	0.0%
West North Central:								
Iowa	0.8% *	1.0% *	0.0%	2.8% *	0.3% *	0.0%	1.2% *	0.2% *
Kansas	2.6% *	--	--	0.0%	1.0% *	0.1% *	--	0.4% *
Minnesota	3.7% *	--	13.3% *	0.0%	0.0%	0.0%	7.3% *	0.0%
Missouri	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Nebraska	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
North Dakota	2.8% *	0.0%	5.6% *	8.0% *	0.0%	1.2% *	4.3% *	1.1% *
South Dakota	9.7% *	23.8% *	8.5% *	1.0% *	0.3% *	0.0%	17.3% *	0.1% *
South Atlantic:								
Delaware	0.7% *	--	0.0%	0.0%	0.0%	0.0%	1.5% *	0.0%
District of Columbia	0.8% *	0.0%	--	0.0%	0.0%	1.4% *	0.9% *	0.8% *
Florida	0.8% *	0.0%	6.0% *	0.0%	0.0%	0.0%	1.7% *	0.0%
Georgia	0.6% *	--	0.0%	0.0%	0.0%	0.0%	1.5% *	0.0%
Maryland	2.7% *	5.9% *	5.9% *	0.0%	0.0%	0.0%	5.3% *	0.0%
North Carolina	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Carolina	2.1% *	--	0.0%	5.4% *	0.0%	0.0%	--	0.8% *
Virginia	1.9% *	6.4% *	0.0%	0.0%	0.0%	0.0%	--	0.0%
West Virginia	0.3% *	0.0%	0.0%	--	0.0%	0.0%	0.9% *	0.0%
East South Central:								
Alabama	2.7% *	--	5.6% *	0.0%	0.0%	0.0% *	6.3% *	0.0% *
Kentucky	0.5% *	--	0.0%	0.0%	0.0%	0.0%	1.2% *	0.0%
Mississippi	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Tennessee	1.2% *	--	0.0%	--	0.0%	0.0%	--	0.0%
West South Central:								
Arkansas	--	--	0.0%	0.0%	0.0%	0.0%	7.6% *	0.0%
Louisiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Oklahoma	--	12.9% *	--	0.0%	0.0%	0.0%	8.5% *	0.0%
Texas	1.5% *	1.9% *	0.0%	3.7% *	0.0%	1.3% *	1.8% *	1.2% *
Mountain:								
Arizona	2.0% *	--	0.0%	0.0%	6.4% *	0.0%	--	1.4% *
Colorado	0.7% *	0.0%	--	0.0%	0.0%	0.0%	1.3% *	0.0%
Idaho	5.1% *	--	5.0% *	0.0%	1.0% *	0.0%	9.7% *	0.4% *
Montana	4.5% *	8.7% *	5.0% *	--	0.3% *	0.0%	7.8% *	0.1% *
Nevada	0.7% *	0.0%	5.1% *	0.0%	0.0%	0.0%	1.4% *	0.0%
New Mexico	0.6% *	0.0%	0.0%	--	0.0%	0.0%	1.5% *	0.0%
Utah	0.7% *	0.0%	--	0.0%	0.0%	0.0%	1.5% *	0.0%
Wyoming	3.0% *	--	--	5.3% *	0.0%	0.0%	6.3% *	0.0%
Pacific:								
Alaska	0.8% *	0.0%	--	0.0%	0.0%	0.0%	2.3% *	0.0%
California	4.6% *	10.1% *	2.3% *	0.0%	--	1.1% *	7.1% *	1.3% *
Hawaii	5.9% *	8.6% *	11.7% *	0.4% *	0.0%	0.0%	8.6% *	0.1% *
Oregon	0.6% *	0.0%	--	1.5% *	0.0%	0.0%	0.9% *	0.4% *
Washington	0.7% *	0.0%	--	0.0%	0.0%	0.1% *	1.4% *	0.1% *

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.

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

Table II.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2023

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	0.31%	1.03%	0.59%	0.26%	0.31% *	0.17% *	0.62%	0.14%
New England:								
Connecticut	1.34% *	--	0.00%	0.00%	0.00%	0.00%	--	0.00%
Maine	--	10.87% *	0.00%	1.53% *	--	0.00%	6.64% *	1.23% *
Massachusetts	1.60% *	5.06% *	0.00%	0.00%	0.00%	0.35% *	--	0.21% *
New Hampshire	1.83% *	--	0.00%	0.00%	0.00%	0.66% *	3.60% *	0.37% *
Rhode Island	--	8.23% *	5.90% *	0.00%	0.00%	0.00%	5.35% *	0.00%
Vermont	2.16% *	7.84% *	0.00%	4.32% *	0.00%	0.00%	4.40% *	0.00%
Middle Atlantic:								
New Jersey	2.12% *	--	--	0.00%	0.00%	0.98% *	--	0.57% *
New York	1.73% *	5.43% *	0.94% *	1.16% *	0.41% *	0.05% *	--	0.14% *
Pennsylvania	0.84% *	--	2.45% *	2.19% *	0.00%	0.00%	1.74% *	0.00%
East North Central:								
Illinois	2.68% *	7.93% *	--	2.04% *	0.00%	0.00%	5.08% *	0.61% *
Indiana	--	--	0.00%	0.00%	0.00%	0.00%	8.72% *	0.00%
Michigan	3.02% *	--	0.00%	--	0.00%	1.30% *	5.93% *	0.77% *
Ohio	0.66% *	0.00%	0.00%	1.45% *	1.84% *	1.54% *	0.45% *	1.06% *
Wisconsin	--	15.83% *	--	0.00%	0.00%	0.00%	9.15% *	0.00%
West North Central:								
Iowa	0.48% *	1.04% *	0.00%	2.30% *	0.31% *	0.00%	0.88% *	0.17% *
Kansas	1.72% *	--	--	0.00%	0.96% *	0.15% *	--	0.33% *
Minnesota	1.77% *	--	6.96% *	0.00%	0.00%	0.00%	3.50% *	0.00%
Missouri	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nebraska	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
North Dakota	1.11% *	0.00%	4.11% *	4.11% *	0.00%	1.23% *	2.04% *	0.67% *
South Dakota	4.22% *	10.48% *	6.02% *	1.03% *	0.25% *	0.00%	7.23% *	0.09% *
South Atlantic:								
Delaware	0.70% *	--	0.00%	0.00%	0.00%	0.00%	1.46% *	0.00%
District of Columbia	0.58% *	0.00%	--	0.00%	0.00%	1.38% *	0.86% *	0.80% *
Florida	0.77% *	0.00%	5.81% *	0.00%	0.00%	0.00%	1.69% *	0.00%
Georgia	0.63% *	--	0.00%	0.00%	0.00%	0.00%	1.55% *	0.00%
Maryland	1.56% *	4.32% *	5.74% *	0.00%	0.00%	0.00%	3.11% *	0.00%
North Carolina	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
South Carolina	1.58% *	--	0.00%	4.48% *	0.00%	0.00%	--	0.71% *
Virginia	1.84% *	6.17% *	0.00%	0.00%	0.00%	0.00%	--	0.00%
West Virginia	0.31% *	0.00%	0.00%	--	0.00%	0.00%	0.92% *	0.00%
East South Central:								
Alabama	1.82% *	--	3.92% *	0.00%	0.00%	0.02% *	4.21% *	0.01% *
Kentucky	0.52% *	--	0.00%	0.00%	0.00%	0.00%	1.25% *	0.00%
Mississippi	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tennessee	0.97% *	--	0.00%	--	0.00%	0.00%	--	0.00%
West South Central:								
Arkansas	--	--	0.00%	0.00%	0.00%	0.00%	7.17% *	0.00%
Louisiana	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oklahoma	--	8.91% *	--	0.00%	0.00%	0.00%	5.31% *	0.00%
Texas	0.75% *	1.93% *	0.00%	2.21% *	0.00%	1.15% *	1.30% *	0.84% *
Mountain:								
Arizona	1.41% *	--	0.00%	0.00%	6.36% *	0.00%	--	1.39% *
Colorado	0.66% *	0.00%	--	0.00%	0.00%	0.00%	1.34% *	0.00%
Idaho	2.68% *	--	4.96% *	0.00%	0.95% *	0.00%	5.17% *	0.35% *
Montana	2.44% *	5.97% *	4.88% *	--	0.29% *	0.00%	4.22% *	0.12% *
Nevada	0.69% *	0.00%	4.93% *	0.00%	0.00%	0.00%	1.38% *	0.00%
New Mexico	0.55% *	0.00%	0.00%	--	0.00%	0.00%	1.48% *	0.00%
Utah	0.69% *	0.00%	--	0.00%	0.00%	0.00%	1.49% *	0.00%
Wyoming	1.70% *	--	--	5.00% *	0.00%	0.00%	3.60% *	0.00%
Pacific:								
Alaska	0.78% *	0.00%	--	0.00%	0.00%	0.00%	2.30% *	0.00%
California	1.42% *	3.67% *	1.66% *	0.00%	--	1.04% *	2.41% *	0.89% *
Hawaii	2.19% *	4.09% *	6.50% *	0.36% *	0.00%	0.00%	3.24% *	0.12% *
Oregon	0.49% *	0.00%	--	1.54% *	0.00%	0.00%	0.87% *	0.41% *
Washington	0.67% *	0.00%	--	0.00%	0.00%	0.12% *	1.35% *	0.07% *

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.

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

Table II.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2023

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	55.5%	24.8%	38.3%	51.8%	67.4%	86.9%	32.0%	78.0%
New England:								
Connecticut	65.4%	--	--	65.0%	83.0%	90.3%	29.5%	87.9%
Maine	47.7%	13.5% *	18.9% *	49.7%	87.4%	91.1%	19.1%	86.2%
Massachusetts	52.1%	18.5% *	45.8%	44.6%	59.0%	92.8%	28.2%	79.7%
New Hampshire	56.4%	--	36.1%	47.1%	79.3%	84.6%	32.8%	80.0%
Rhode Island	50.9%	17.9% *	33.5%	45.9%	59.0%	91.1%	25.3%	78.4%
Vermont	51.0%	16.6% *	54.6%	48.6%	66.1%	72.8%	35.8%	65.2%
Middle Atlantic:								
New Jersey	51.9%	25.1% *	--	59.4%	74.5%	82.7%	31.4%	78.2%
New York	50.7%	27.5%	31.7%	52.1%	66.3%	89.3%	32.9%	76.6%
Pennsylvania	51.8%	15.8% *	35.8%	34.3%	61.0%	89.4%	23.8%	78.2%
East North Central:								
Illinois	58.9%	37.3%	45.5%	55.8%	70.4%	83.6%	42.8%	75.7%
Indiana	53.5%	--	--	36.4%	64.8%	85.5%	20.0% *	75.0%
Michigan	53.0%	--	43.7%	42.5%	81.7%	89.3%	29.0%	77.4%
Ohio	55.0%	17.8% *	27.2% *	30.1%	56.8%	95.6%	19.4% *	79.1%
Wisconsin	52.3%	22.5% *	27.3% *	25.1%	54.5%	85.9%	23.1%	72.8%
West North Central:								
Iowa	51.9%	26.7% *	--	54.1%	70.9%	86.8%	29.2%	78.8%
Kansas	52.2%	19.8% *	--	40.7%	67.4%	92.7%	22.6%	80.4%
Minnesota	49.5%	--	29.2% *	51.2%	59.5%	81.7%	27.8%	71.5%
Missouri	56.1%	29.6% *	23.1% *	64.3%	62.2%	86.1%	33.7%	77.4%
Nebraska	53.0%	--	--	48.9%	58.8%	70.4%	36.4%	66.2%
North Dakota	37.0%	1.5% *	9.4% *	27.8%	60.6%	86.4%	8.9% *	68.5%
South Dakota	45.8%	15.5% *	42.6%	36.0%	62.5%	92.0%	22.8%	74.7%
South Atlantic:								
Delaware	50.5%	--	--	25.5%	66.3%	91.7%	19.5% *	79.2%
District of Columbia	57.3%	31.5% *	--	57.8%	44.8%	94.9%	37.5%	76.8%
Florida	59.1%	12.2% *	45.9%	73.2%	81.4%	87.4%	29.2%	84.6%
Georgia	62.0%	--	--	51.6%	73.4%	89.9%	27.7%	85.7%
Maryland	68.6%	49.7%	43.1%	57.8%	87.0%	94.3%	49.4%	88.2%
North Carolina	55.7%	--	--	32.6%	61.0%	92.9%	29.8% *	78.6%
South Carolina	68.1%	--	--	49.1%	50.3%	89.3%	47.0%	78.8%
Virginia	54.1%	16.7% *	55.7%	55.4%	66.1%	82.2%	30.3%	75.7%
West Virginia	54.2%	--	15.6% *	46.7%	64.1%	80.8%	15.0% *	74.1%
East South Central:								
Alabama	48.0%	--	35.1%	44.5%	58.3%	71.1%	25.4%	64.6%
Kentucky	54.9%	--	11.0% *	54.9%	72.9%	82.6%	26.4%	75.4%
Mississippi	49.7%	27.2% *	--	35.7% *	49.4%	84.2%	29.6% *	70.4%
Tennessee	56.8%	--	--	33.6%	65.4%	80.7%	29.2%	73.5%
West South Central:								
Arkansas	46.5%	--	--	34.0%	40.3%	80.5%	13.7% *	64.4%
Louisiana	51.5%	--	--	43.8%	63.6%	85.6%	20.5%	75.8%
Oklahoma	48.3%	13.2% *	38.1%	56.0%	61.4%	82.7%	24.5%	74.2%
Texas	65.9%	45.0%	42.6%	72.4%	66.5%	86.5%	48.4%	80.4%
Mountain:								
Arizona	73.4%	--	--	59.5%	84.5%	86.3%	54.9%	83.6%
Colorado	62.9%	30.0% *	65.5%	66.8%	70.9%	89.0%	42.2%	83.3%
Idaho	46.9%	--	25.9% *	60.2%	50.7%	82.3%	25.6%	69.3%
Montana	48.4%	24.2% *	36.0%	59.2%	63.3%	82.3%	30.1%	73.3%
Nevada	53.5%	--	44.4%	52.6%	75.3%	78.1%	31.8%	75.5%
New Mexico	57.8%	--	--	47.8%	45.6%	93.4%	23.8%	78.1%
Utah	56.8%	--	--	51.7%	65.3%	88.0%	34.8%	76.1%
Wyoming	41.2%	--	0.0%	25.2%	58.9%	88.7%	9.9% *	69.4%
Pacific:								
Alaska	48.6%	0.0%	0.0%	17.5% *	56.3%	88.9%	9.7% *	68.5%
California	52.7%	24.0%	43.2%	57.8%	72.9%	87.7%	33.5%	77.8%
Hawaii	40.9%	21.0% *	28.2% *	58.7%	74.6%	78.9%	24.5%	76.1%
Oregon	57.0%	23.1% *	56.5%	32.8%	80.4%	92.7%	34.7%	80.6%
Washington	49.1%	19.3% *	23.2% *	50.1%	67.6%	80.4%	24.9%	73.0%

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.

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

Table II.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2023

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	0.85%	2.01%	1.95%	1.74%	1.40%	0.84%	1.34%	0.80%
New England:								
Connecticut	4.48%	--	--	8.12%	4.18%	4.59%	7.31%	3.38%
Maine	4.66%	7.08% *	8.06% *	8.69%	4.73%	4.97%	5.20%	3.60%
Massachusetts	4.67%	7.44% *	11.97%	9.08%	11.21%	4.12%	6.47%	4.35%
New Hampshire	4.61%	--	9.37%	9.07%	7.42%	6.74%	6.69%	4.78%
Rhode Island	4.31%	7.65% *	10.01%	10.91%	8.75%	3.44%	5.70%	3.92%
Vermont	4.31%	7.90% *	10.64%	8.02%	7.05%	8.13%	5.98%	5.33%
Middle Atlantic:								
New Jersey	5.60%	9.69% *	--	9.78%	9.10%	8.11%	7.88%	5.55%
New York	3.69%	8.12%	7.44%	7.16%	5.58%	3.37%	5.16%	3.22%
Pennsylvania	3.46%	7.23% *	8.51%	6.89%	7.58%	3.84%	4.93%	3.38%
East North Central:								
Illinois	4.02%	9.62%	10.44%	6.68%	6.93%	4.72%	6.59%	3.78%
Indiana	4.89%	--	--	9.33%	8.97%	4.66%	6.26% *	4.35%
Michigan	5.66%	--	12.11%	8.07%	5.66%	5.99%	7.30%	4.66%
Ohio	3.70%	9.38% *	9.32% *	7.47%	7.83%	1.70%	6.17% *	3.01%
Wisconsin	5.25%	10.15% *	10.35% *	6.39%	7.56%	8.05%	6.40%	5.97%
West North Central:								
Iowa	4.47%	8.14% *	--	8.45%	6.62%	5.22%	6.24%	4.12%
Kansas	4.44%	9.25% *	--	8.24%	6.97%	3.41%	6.75%	3.41%
Minnesota	4.48%	--	9.15% *	8.18%	8.86%	7.60%	5.88%	5.37%
Missouri	4.48%	11.35% *	9.44% *	7.47%	7.25%	4.64%	7.35%	3.89%
Nebraska	4.85%	--	--	9.62%	7.44%	8.69%	9.29%	5.44%
North Dakota	3.43%	1.53% *	5.33% *	6.26%	6.88%	6.22%	2.71% *	4.31%
South Dakota	4.44%	7.67% *	11.55%	7.99%	6.63%	3.44%	5.79%	3.89%
South Atlantic:								
Delaware	5.02%	--	--	6.37%	9.62%	4.00%	6.05% *	4.66%
District of Columbia	4.99%	11.25% *	--	9.40%	9.81%	2.60%	8.42%	4.69%
Florida	4.73%	6.71% *	11.77%	9.16%	8.47%	3.64%	6.48%	3.39%
Georgia	4.64%	--	--	9.93%	6.60%	4.10%	7.39%	3.26%
Maryland	4.75%	12.47%	11.89%	10.15%	4.49%	2.48%	8.66%	2.84%
North Carolina	6.50%	--	--	9.18%	8.62%	2.82%	10.24% *	3.73%
South Carolina	4.31%	--	--	9.67%	8.49%	4.81%	11.00%	4.09%
Virginia	4.71%	8.13% *	11.62%	8.51%	11.52%	5.83%	6.35%	5.09%
West Virginia	4.28%	--	7.51% *	9.34%	7.31%	5.42%	4.80% *	4.33%
East South Central:								
Alabama	4.12%	--	9.34%	8.52%	10.08%	7.36%	5.45%	5.39%
Kentucky	4.80%	--	5.74% *	10.12%	8.09%	5.26%	7.55%	4.54%
Mississippi	5.57%	13.12% *	--	11.39% *	7.91%	5.68%	9.55% *	4.64%
Tennessee	4.51%	--	--	9.80%	9.09%	5.01%	8.35%	4.39%
West South Central:								
Arkansas	4.40%	--	--	9.64%	9.31%	5.22%	5.01% *	4.70%
Louisiana	4.87%	--	--	8.69%	8.76%	6.19%	5.82%	4.83%
Oklahoma	4.04%	5.59% *	8.30%	8.20%	7.66%	5.86%	4.83%	4.31%
Texas	3.67%	10.96%	9.90%	5.96%	6.90%	3.26%	7.30%	2.94%
Mountain:								
Arizona	4.94%	--	--	10.81%	6.91%	7.54%	9.43%	5.63%
Colorado	4.90%	10.70% *	10.27%	7.60%	9.18%	3.95%	7.56%	3.71%
Idaho	5.18%	--	10.47% *	11.01%	8.41%	6.57%	6.77%	5.27%
Montana	5.20%	10.03% *	10.62%	9.62%	7.44%	7.89%	7.33%	5.12%
Nevada	5.41%	--	10.10%	10.20%	6.24%	6.28%	8.18%	4.78%
New Mexico	3.89%	--	--	9.39%	7.55%	3.08%	6.41%	3.27%
Utah	5.50%	--	--	9.74%	8.17%	5.61%	9.24%	4.64%
Wyoming	4.43%	--	0.00%	7.10%	8.03%	4.76%	3.67% *	4.64%
Pacific:								
Alaska	4.53%	0.00%	0.00%	8.75% *	8.08%	5.69%	5.70% *	5.16%
California	3.31%	6.07%	6.44%	9.19%	5.62%	3.29%	4.47%	4.31%
Hawaii	4.96%	8.20% *	8.93% *	8.40%	8.18%	8.52%	6.29%	5.65%
Oregon	4.24%	10.39% *	9.66%	7.93%	6.23%	2.22%	6.84%	3.10%
Washington	4.24%	9.65% *	8.90% *	8.05%	8.86%	6.23%	5.97%	4.90%

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.

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

Table II.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by State: United States, 2023

Division and State	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	20.9%	88.4%	32.6%	69.8%
New England:				
Connecticut	21.6%	88.1%	24.0%	80.9%
Maine	20.3%	87.5%	24.1%	70.9%
Massachusetts	20.1%	88.2%	34.2%	69.1%
New Hampshire	20.1%	90.5%	37.0%	61.7%
Rhode Island	26.0%	86.3%	27.9%	64.5%
Vermont	24.5%	79.8%	31.4%	59.5%
Middle Atlantic:				
New Jersey	12.7%	95.3%	31.1%	75.0%
New York	16.5%	88.7%	44.7%	58.6%
Pennsylvania	21.0%	89.4%	28.7%	71.0%
East North Central:				
Illinois	22.7%	90.4%	31.6%	72.9%
Indiana	18.2%	87.9%	33.2%	66.5%
Michigan	30.4%	87.6%	28.0%	71.4%
Ohio	24.4%	88.7%	22.1%	77.5%
Wisconsin	29.1%	79.4%	23.0%	68.4%
West North Central:				
Iowa	24.6%	84.1%	23.1%	70.9%
Kansas	25.8%	84.7%	24.7%	70.0%
Minnesota	27.4%	85.3%	16.0%	73.3%
Missouri	21.4%	89.7%	26.3%	75.9%
Nebraska	9.5%	96.2%	23.8%	80.7%
North Dakota	37.9%	71.6%	13.3%	61.1%
South Dakota	33.8%	75.4%	23.2%	62.4%
South Atlantic:				
Delaware	24.1%	85.1%	27.2%	71.2%
District of Columbia	26.2%	86.7%	34.0%	70.5%
Florida	17.2%	93.6%	43.8%	69.6%
Georgia	20.3%	93.1%	27.0%	79.3%
Maryland	22.0%	88.7%	42.0%	69.1%
North Carolina	23.2%	87.8%	24.3%	81.5%
South Carolina	22.4%	90.1%	30.8%	73.4%
Virginia	17.4%	89.7%	32.9%	67.9%
West Virginia	23.2%	89.3%	14.8%	80.9%
East South Central:				
Alabama	15.2%	88.1%	27.7%	68.7%
Kentucky	16.7%	89.3%	26.7%	74.1%
Mississippi	12.1%	93.2%	24.0%	78.5%
Tennessee	13.9%	93.2%	37.5%	71.3%
West South Central:				
Arkansas	26.1%	82.7%	20.5%	67.3%
Louisiana	18.2%	91.2%	25.9%	77.8%
Oklahoma	25.2%	82.9%	18.6%	70.7%
Texas	26.7%	82.7%	27.4%	71.3%
Mountain:				
Arizona	16.7%	91.7%	32.2%	83.2%
Colorado	15.6%	89.7%	44.0%	59.9%
Idaho	17.5%	87.7%	19.8%	74.4%
Montana	19.1%	87.1%	20.9%	69.8%
Nevada	12.6%	93.5%	37.7%	72.1%
New Mexico	11.5%	92.0%	22.2%	78.8%
Utah	8.7% *	96.6%	39.4%	74.7%
Wyoming	12.6%	89.1%	12.0%	82.8%
Pacific:				
Alaska	10.5% *	96.4%	21.1%	85.1%
California	23.9%	86.3%	43.1%	60.2%
Hawaii	28.1%	81.0%	42.6%	48.6%
Oregon	12.3%	93.3%	39.4%	70.7%
Washington	16.5%	89.7%	30.0%	72.5%

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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table II.A.2.d), With waiting period (Table II.A.2.f), and Insurance to Retirees (Table II.A.2.h).

Table II.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by State: United States, 2023

Division and State	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.75%	0.64%	0.81%	0.83%
New England:				
Connecticut	4.08%	3.27%	4.49%	3.80%
Maine	4.56%	4.33%	4.22%	5.12%
Massachusetts	3.47%	2.85%	4.88%	4.73%
New Hampshire	4.50%	4.10%	4.38%	4.86%
Rhode Island	4.24%	3.71%	4.30%	4.59%
Vermont	3.97%	3.90%	3.64%	4.36%
Middle Atlantic:				
New Jersey	2.98%	1.60%	5.04%	4.81%
New York	3.13%	3.06%	3.80%	3.86%
Pennsylvania	3.33%	2.62%	3.41%	3.51%
East North Central:				
Illinois	3.49%	2.85%	3.64%	3.85%
Indiana	4.75%	4.63%	4.77%	5.19%
Michigan	5.00%	3.62%	4.30%	4.64%
Ohio	3.83%	2.72%	3.70%	3.44%
Wisconsin	5.96%	6.00%	4.38%	5.83%
West North Central:				
Iowa	4.27%	3.89%	3.92%	4.44%
Kansas	4.00%	3.35%	4.51%	4.60%
Minnesota	3.96%	2.86%	3.21%	3.88%
Missouri	4.25%	3.49%	4.23%	4.29%
Nebraska	2.68%	1.38%	4.11%	3.69%
North Dakota	4.31%	4.12%	2.48%	4.32%
South Dakota	5.22%	5.03%	4.22%	4.91%
South Atlantic:				
Delaware	4.41%	3.75%	5.23%	5.27%
District of Columbia	4.95%	3.95%	5.23%	5.10%
Florida	3.06%	2.02%	4.64%	4.31%
Georgia	3.85%	2.27%	4.70%	4.62%
Maryland	4.28%	3.42%	5.16%	4.89%
North Carolina	6.70%	6.04%	5.26%	6.06%
South Carolina	4.29%	2.67%	5.13%	4.70%
Virginia	3.47%	3.05%	4.74%	4.65%
West Virginia	3.82%	2.58%	3.61%	3.62%
East South Central:				
Alabama	3.28%	3.15%	3.95%	3.97%
Kentucky	3.43%	2.85%	4.87%	4.87%
Mississippi	3.06%	2.32%	5.27%	3.93%
Tennessee	2.99%	2.26%	4.52%	4.31%
West South Central:				
Arkansas	4.60%	3.86%	4.10%	4.70%
Louisiana	4.01%	3.69%	4.02%	4.32%
Oklahoma	4.38%	4.30%	3.15%	4.51%
Texas	3.63%	3.48%	3.48%	3.93%
Mountain:				
Arizona	3.76%	3.02%	5.86%	3.84%
Colorado	3.55%	3.22%	4.92%	4.91%
Idaho	3.81%	3.41%	3.93%	4.67%
Montana	4.37%	3.33%	5.04%	5.37%
Nevada	3.36%	2.99%	5.67%	5.38%
New Mexico	3.31%	3.11%	3.57%	3.83%
Utah	2.76% *	1.39%	5.39%	5.02%
Wyoming	3.16%	3.04%	2.54%	3.48%
Pacific:				
Alaska	3.62% *	2.06%	4.63%	4.02%
California	3.19%	2.68%	3.21%	3.30%
Hawaii	4.63%	3.96%	5.39%	5.20%
Oregon	3.01%	2.30%	4.89%	4.57%
Washington	3.57%	3.09%	4.13%	4.17%

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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table II.A.2.d), With waiting period (Table II.A.2.f), and Insurance to Retirees (Table II.A.2.h).

Table II.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2023

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	73.9%	54.1%	78.5%	84.9%	89.1%	78.8%	65.3%	82.1%
New England:								
Connecticut	86.1%	79.2%	64.1%	96.4%	98.1%	87.5%	78.8%	90.7%
Maine	77.5%	59.1%	83.1%	94.0%	96.7%	79.9%	70.1%	87.5%
Massachusetts	58.5%	32.1% *	73.2%	77.4%	62.6%	70.1%	50.8%	67.4%
New Hampshire	77.2%	--	77.1%	81.1%	95.7%	80.4%	67.7%	86.6%
Rhode Island	64.5%	36.2%	71.7%	83.5%	86.5%	73.6%	51.9%	77.9%
Vermont	75.5%	49.7%	77.4%	81.5%	89.5%	85.3%	63.0%	87.2%
Middle Atlantic:								
New Jersey	74.2%	62.6%	78.5%	90.3%	86.7%	78.1%	66.9%	83.5%
New York	67.6%	50.1%	69.4%	77.8%	87.8%	70.9%	61.7%	76.2%
Pennsylvania	64.2%	38.5%	66.4%	80.5%	85.3%	68.4%	52.7%	75.0%
East North Central:								
Illinois	71.9%	42.6%	80.0%	91.7%	93.1%	81.6%	58.5%	85.8%
Indiana	74.3%	--	78.1%	80.1%	93.6%	80.4%	59.4%	83.8%
Michigan	71.7%	--	80.1%	74.9%	94.3%	81.8%	60.7%	82.8%
Ohio	73.1%	58.0%	74.8%	79.1%	89.8%	73.0%	65.5%	78.2%
Wisconsin	71.6%	45.9%	85.4%	91.7%	88.9%	68.5%	65.0%	76.2%
West North Central:								
Iowa	71.0%	54.1%	81.9%	87.9%	95.8%	72.2%	61.8%	82.0%
Kansas	71.8%	45.1%	--	84.0%	93.6%	84.5%	55.4%	87.3%
Minnesota	76.2%	--	76.6%	85.3%	81.2%	84.3%	67.5%	85.0%
Missouri	76.9%	60.4%	73.4%	89.1%	94.7%	80.5%	68.0%	85.2%
Nebraska	73.0%	--	80.9%	77.6%	90.7%	77.0%	60.6%	83.0%
North Dakota	68.3%	--	66.8%	76.7%	71.9%	76.0%	64.9%	72.1%
South Dakota	62.3%	32.0%	73.9%	89.9%	96.0%	63.6%	48.9%	79.2%
South Atlantic:								
Delaware	76.9%	86.8%	89.1%	85.3%	76.7%	62.0%	86.3%	68.2%
District of Columbia	55.3%	33.9%	73.9%	64.7%	75.5%	54.1%	49.1%	61.4%
Florida	72.3%	49.7%	88.9%	97.2%	90.6%	70.1%	66.2%	77.5%
Georgia	74.9%	--	80.2%	89.6%	89.9%	75.7%	66.2%	81.0%
Maryland	72.0%	60.3%	68.3%	83.2%	88.5%	75.5%	64.2%	80.0%
North Carolina	82.0%	--	90.8%	97.1%	88.3%	79.8%	79.9%	83.8%
South Carolina	80.4%	73.2%	78.6%	89.6%	79.1%	81.7%	77.3%	81.9%
Virginia	68.6%	47.4%	81.5%	77.7%	74.3%	77.3%	58.9%	77.4%
West Virginia	79.9%	--	72.8%	86.4%	87.0%	88.2%	62.8%	88.7%
East South Central:								
Alabama	72.3%	--	57.0%	83.3%	78.4%	88.1%	54.8%	85.2%
Kentucky	77.0%	--	73.7%	81.5%	92.5%	88.2%	59.0%	90.0%
Mississippi	80.5%	58.3%	87.1%	91.6%	87.3%	96.6%	68.2%	93.3%
Tennessee	76.1%	--	--	83.5%	82.2%	90.4%	58.6%	86.6%
West South Central:								
Arkansas	72.0%	--	--	87.3%	81.5%	82.2%	52.3%	82.7%
Louisiana	80.5%	--	85.2%	81.7%	90.0%	79.4%	77.1%	83.2%
Oklahoma	74.4%	48.8%	88.4%	77.7%	89.3%	83.9%	64.3%	85.3%
Texas	73.4%	50.0%	75.2%	87.1%	95.6%	78.8%	60.5%	84.0%
Mountain:								
Arizona	80.8%	--	73.5%	90.6%	81.4%	85.7%	74.1%	84.5%
Colorado	79.8%	54.3%	82.5%	95.1%	90.1%	90.5%	67.7%	91.8%
Idaho	87.5%	68.8%	100.0%	94.3%	94.5%	91.5%	82.1%	93.2%
Montana	74.0%	48.3%	90.0%	95.9%	92.4%	86.0%	62.6%	89.5%
Nevada	85.3%	75.7%	88.0%	91.8%	96.2%	87.4%	80.5%	90.2%
New Mexico	78.4%	--	90.8%	83.4%	93.6%	77.7%	72.7%	81.9%
Utah	84.6%	74.0%	85.7%	83.6%	91.9%	90.7%	78.2%	90.3%
Wyoming	83.3%	--	88.0%	92.8%	91.0%	82.3%	78.5%	87.7%
Pacific:								
Alaska	84.0%	--	88.5%	90.2%	78.6%	81.9%	86.8%	82.6%
California	76.6%	62.1%	87.9%	78.2%	93.7%	83.9%	71.8%	83.0%
Hawaii	69.3%	55.2%	65.8%	86.8%	91.3%	89.8%	59.6%	90.1%
Oregon	86.9%	82.8%	88.1%	92.9%	96.6%	83.1%	85.3%	88.5%
Washington	74.1%	58.4%	69.4%	90.4%	96.7%	71.9%	67.6%	80.6%

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.

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

Table II.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2023

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	0.86%	2.31%	1.58%	1.82%	0.87%	1.13%	1.47%	0.86%
New England:								
Connecticut	2.98%	10.83%	12.29%	2.10%	1.09%	4.11%	6.31%	2.77%
Maine	5.34%	12.76%	7.27%	3.50%	1.64%	6.44%	8.45%	3.54%
Massachusetts	4.90%	11.11% *	9.02%	6.78%	10.58%	6.88%	7.73%	5.29%
New Hampshire	4.10%	--	8.65%	6.79%	1.64%	6.62%	7.07%	3.76%
Rhode Island	4.80%	9.55%	10.02%	6.63%	6.92%	8.23%	7.13%	5.62%
Vermont	4.02%	11.11%	8.17%	5.63%	4.18%	6.35%	6.80%	3.67%
Middle Atlantic:								
New Jersey	5.56%	11.60%	12.51%	4.33%	6.66%	6.72%	8.99%	4.21%
New York	3.84%	9.42%	6.95%	4.98%	4.22%	6.13%	5.82%	3.81%
Pennsylvania	3.86%	9.35%	7.98%	5.30%	4.89%	6.09%	6.11%	4.33%
East North Central:								
Illinois	3.99%	9.63%	8.82%	3.63%	2.73%	4.53%	6.70%	3.02%
Indiana	5.24%	--	9.95%	8.52%	2.74%	6.09%	10.54%	4.12%
Michigan	6.64%	--	9.37%	7.69%	3.41%	7.25%	10.97%	4.86%
Ohio	3.92%	11.07%	9.27%	6.38%	4.37%	6.67%	7.13%	4.38%
Wisconsin	6.13%	13.72%	7.91%	3.84%	5.60%	12.00%	8.96%	8.31%
West North Central:								
Iowa	4.60%	9.86%	8.55%	5.52%	1.70%	7.85%	7.30%	4.84%
Kansas	4.67%	11.33%	--	6.66%	2.80%	6.41%	8.24%	3.90%
Minnesota	4.84%	--	9.66%	6.76%	7.16%	7.61%	7.76%	4.93%
Missouri	4.22%	11.77%	10.30%	4.77%	3.14%	5.66%	7.53%	3.73%
Nebraska	5.35%	--	10.15%	8.15%	3.89%	8.76%	9.46%	5.13%
North Dakota	4.40%	--	9.59%	6.32%	6.58%	6.62%	7.26%	4.37%
South Dakota	5.25%	9.40%	9.73%	4.80%	1.73%	10.72%	7.59%	5.78%
South Atlantic:								
Delaware	4.04%	8.42%	6.38%	5.34%	8.27%	7.67%	4.94%	5.80%
District of Columbia	5.27%	8.85%	13.97%	9.12%	9.70%	9.25%	8.32%	6.39%
Florida	4.38%	12.78%	7.42%	1.96%	3.93%	6.26%	7.89%	4.55%
Georgia	4.35%	--	13.51%	4.96%	4.58%	6.10%	8.34%	4.42%
Maryland	4.53%	11.71%	10.86%	7.22%	4.43%	6.07%	7.97%	4.26%
North Carolina	4.98%	--	6.81%	2.94%	4.17%	5.94%	9.65%	3.90%
South Carolina	3.63%	14.34%	10.94%	5.28%	6.35%	4.68%	8.12%	3.61%
Virginia	4.88%	11.32%	9.95%	7.16%	10.86%	7.53%	7.83%	5.54%
West Virginia	3.71%	--	9.92%	6.18%	4.91%	3.67%	8.50%	2.74%
East South Central:								
Alabama	3.96%	--	9.44%	6.61%	8.53%	4.76%	7.13%	3.87%
Kentucky	4.92%	--	10.54%	6.69%	4.42%	3.44%	9.54%	2.47%
Mississippi	5.91%	14.06%	11.68%	4.57%	5.02%	1.24%	10.43%	1.89%
Tennessee	4.33%	--	--	7.82%	7.89%	2.42%	9.37%	3.01%
West South Central:								
Arkansas	4.85%	--	--	4.79%	7.31%	6.77%	8.98%	4.80%
Louisiana	4.41%	--	8.36%	7.45%	4.68%	7.43%	8.12%	4.54%
Oklahoma	4.62%	10.79%	5.57%	6.96%	5.61%	6.19%	7.43%	4.04%
Texas	4.04%	10.81%	8.74%	5.56%	2.66%	4.47%	7.47%	3.12%
Mountain:								
Arizona	4.66%	--	10.35%	6.02%	8.79%	8.05%	7.71%	5.95%
Colorado	4.27%	12.38%	8.82%	2.53%	4.67%	4.25%	7.66%	2.66%
Idaho	4.02%	13.14%	0.00%	5.56%	3.70%	3.78%	7.29%	2.49%
Montana	5.74%	11.37%	6.71%	2.89%	5.75%	6.61%	8.67%	4.05%
Nevada	4.32%	12.43%	5.84%	5.17%	1.72%	4.55%	7.86%	3.14%
New Mexico	4.28%	--	6.44%	8.06%	3.33%	6.41%	8.31%	4.48%
Utah	3.87%	11.62%	8.54%	7.14%	5.09%	4.37%	7.47%	3.23%
Wyoming	4.20%	--	8.79%	3.51%	3.69%	6.76%	7.68%	3.80%
Pacific:								
Alaska	3.20%	--	7.70%	6.94%	6.25%	5.76%	5.77%	3.87%
California	3.38%	7.25%	4.50%	11.34%	2.85%	3.73%	4.96%	4.39%
Hawaii	4.88%	9.20%	9.04%	5.32%	5.89%	6.52%	6.85%	4.21%
Oregon	3.69%	9.19%	6.61%	3.82%	1.71%	7.62%	5.73%	4.54%
Washington	4.36%	11.32%	10.93%	4.23%	2.17%	7.92%	7.03%	4.87%

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.

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

Table II.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by State: United States, 2023

Division and State	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	8.4%	6.3%
New England:		
Connecticut	8.0% *	10.5% *
Maine	4.6% *	4.9% *
Massachusetts	7.3% *	7.7% *
New Hampshire	4.7% *	4.6% *
Rhode Island	13.1%	12.3%
Vermont	5.2% *	6.3% *
Middle Atlantic:		
New Jersey	4.8% *	3.6% *
New York	7.1%	6.5%
Pennsylvania	10.2%	7.3%
East North Central:		
Illinois	7.7%	6.7%
Indiana	10.8%	3.7% *
Michigan	11.0%	9.2% *
Ohio	15.3%	11.9%
Wisconsin	11.2% *	11.4% *
West North Central:		
Iowa	5.9% *	3.7% *
Kansas	7.5% *	6.7% *
Minnesota	4.1% *	3.3% *
Missouri	2.4% *	4.6% *
Nebraska	2.7% *	4.9% *
North Dakota	7.7% *	6.1% *
South Dakota	8.0% *	7.5% *
South Atlantic:		
Delaware	15.0%	10.8% *
District of Columbia	11.0%	6.1% *
Florida	10.4%	10.8%
Georgia	9.4%	7.6% *
Maryland	7.4%	5.1% *
North Carolina	9.8%	7.0% *
South Carolina	8.9% *	9.6% *
Virginia	7.3% *	5.5% *
West Virginia	6.9%	2.9% *
East South Central:		
Alabama	8.7%	8.5% *
Kentucky	11.0%	12.1%
Mississippi	3.5% *	3.6% *
Tennessee	10.9%	5.0% *
West South Central:		
Arkansas	10.2% *	5.2% *
Louisiana	6.9% *	5.2% *
Oklahoma	9.3%	4.1% *
Texas	10.1%	4.1% *
Mountain:		
Arizona	4.6% *	2.6% *
Colorado	8.0%	5.8% *
Idaho	6.4% *	5.3% *
Montana	2.8% *	2.3% *
Nevada	12.3%	6.5% *
New Mexico	11.0%	6.9% *
Utah	7.6%	6.3% *
Wyoming	10.2% *	5.2% *
Pacific:		
Alaska	9.0% *	6.4% *
California	7.4%	4.5%
Hawaii	7.3% *	7.2% *
Oregon	9.3% *	2.4% *
Washington	6.8% *	4.9% *

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.

Retiree estimates for years prior to 2011 are provided in Table II.A.2.e for those earlier years.

Table II.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by State: United States, 2023

Division and State	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.47%	0.38%
New England:		
Connecticut	3.17% *	4.00% *
Maine	1.81% *	1.93% *
Massachusetts	2.20% *	2.42% *
New Hampshire	1.79% *	1.67% *
Rhode Island	3.13%	3.25%
Vermont	1.84% *	2.03% *
Middle Atlantic:		
New Jersey	1.56% *	1.30% *
New York	1.60%	1.64%
Pennsylvania	2.15%	1.97%
East North Central:		
Illinois	1.79%	1.65%
Indiana	2.54%	1.34% *
Michigan	3.14%	2.82% *
Ohio	3.20%	2.87%
Wisconsin	4.06% *	4.14% *
West North Central:		
Iowa	2.12% *	1.63% *
Kansas	2.48% *	2.35% *
Minnesota	1.69% *	1.66% *
Missouri	0.96% *	2.36% *
Nebraska	0.95% *	1.98% *
North Dakota	3.03% *	2.97% *
South Dakota	2.72% *	2.69% *
South Atlantic:		
Delaware	3.65%	3.45% *
District of Columbia	3.05%	2.00% *
Florida	2.59%	2.69%
Georgia	2.18%	2.31% *
Maryland	2.04%	1.58% *
North Carolina	2.77%	2.40% *
South Carolina	3.10% *	3.21% *
Virginia	2.41% *	2.31% *
West Virginia	1.87%	0.99% *
East South Central:		
Alabama	2.51%	2.69% *
Kentucky	2.47%	2.96%
Mississippi	1.23% *	1.21% *
Tennessee	2.52%	1.74% *
West South Central:		
Arkansas	3.25% *	2.11% *
Louisiana	2.52% *	2.27% *
Oklahoma	2.44%	1.59% *
Texas	2.90%	1.36% *
Mountain:		
Arizona	1.40% *	1.45% *
Colorado	2.25%	2.08% *
Idaho	2.13% *	2.31% *
Montana	1.08% *	1.00% *
Nevada	3.50%	1.98% *
New Mexico	2.70%	2.18% *
Utah	2.19%	2.50% *
Wyoming	3.09% *	1.78% *
Pacific:		
Alaska	3.34% *	3.25% *
California	1.77%	1.17%
Hawaii	2.34% *	2.44% *
Oregon	2.80% *	1.36% *
Washington	2.71% *	2.31% *

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.

Retiree estimates for years prior to 2011 are provided in Table II.A.2.e for those earlier years.

Table II.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by firm size and State: United States, 2023

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	27.0%	34.6%	33.1%	31.9%	27.2%	15.5%	34.2%	20.1%
New England:								
Connecticut	31.4%	66.3%	--	22.4% *	32.5%	21.7% *	44.9%	23.0%
Maine	29.6%	26.6% *	33.6% *	34.3%	34.4%	25.9% *	29.3%	30.1%
Massachusetts	19.7%	26.3% *	21.8% *	14.0% *	22.4% *	12.2% *	23.2%	15.6%
New Hampshire	30.7%	--	26.3% *	26.6%	22.2%	19.1% *	39.6%	21.7%
Rhode Island	23.0%	19.4% *	38.1%	39.4%	14.1% *	19.3%	26.2%	19.6%
Vermont	26.7%	43.0%	41.5%	27.0%	25.6%	--	41.2%	13.3%
Middle Atlantic:								
New Jersey	23.3%	32.1% *	--	15.9% *	26.7% *	12.4% *	28.9%	16.2%
New York	25.8%	31.3%	28.8%	36.0%	24.3%	8.9% *	32.7%	15.7%
Pennsylvania	19.9%	11.4% *	18.6% *	44.7%	26.1%	14.7% *	19.6%	20.2%
East North Central:								
Illinois	27.0%	29.6% *	50.2%	26.1%	20.3% *	17.9%	35.0%	18.7%
Indiana	27.7%	--	--	21.5%	23.8% *	24.0%	35.0%	23.0%
Michigan	27.0%	--	34.3% *	22.4% *	34.1%	11.1% *	35.3% *	18.5%
Ohio	26.3%	44.5%	27.9% *	33.9%	33.5%	8.1% *	38.0%	18.4%
Wisconsin	25.3%	18.5% *	26.5% *	39.9%	20.7%	26.1% *	23.3%	26.8%
West North Central:								
Iowa	32.2%	44.3%	--	24.0%	30.8%	25.0% *	37.1%	26.3%
Kansas	14.9%	19.8% *	--	31.1%	12.5% *	1.1% *	22.3%	7.9%
Minnesota	24.4%	--	24.4% *	35.8%	17.0% *	20.0% *	26.6%	22.1%
Missouri	26.6%	24.6% *	48.3%	28.9%	38.7%	14.3% *	31.0%	22.4%
Nebraska	35.4%	--	--	47.0%	23.5%	14.6% *	55.7%	19.1%
North Dakota	20.9%	--	34.8%	23.9%	13.2%	17.7% *	23.7%	17.7%
South Dakota	20.3%	15.2% *	59.2%	19.8%	20.8%	12.5% *	23.6%	16.1%
South Atlantic:								
Delaware	26.5%	--	--	40.5%	39.1%	11.8% *	33.3%	20.2%
District of Columbia	20.0%	16.0% *	--	18.1% *	23.2% *	10.1% *	25.3% *	14.8%
Florida	29.4%	39.8% *	49.2%	27.8%	20.5% *	18.1%	42.0%	18.7%
Georgia	27.5%	--	--	36.9%	23.3% *	19.5% *	34.9%	22.4%
Maryland	30.4%	41.0%	23.0% *	34.0%	35.2%	20.1% *	35.1%	25.7%
North Carolina	35.1%	--	--	30.1% *	35.8%	17.0%	49.9%	21.9%
South Carolina	21.9%	--	--	39.3%	23.9%	10.6% *	29.7%	18.0%
Virginia	31.0%	59.8%	32.3% *	21.2%	18.2% *	14.2% *	48.3%	15.3%
West Virginia	23.9%	--	39.3%	36.2%	31.1%	8.7% *	38.3%	16.6%
East South Central:								
Alabama	25.6%	--	26.1% *	28.4%	26.6% *	17.7%	31.9%	21.0%
Kentucky	27.1%	--	46.2%	44.2%	16.2% *	18.2% *	37.1%	20.0%
Mississippi	21.4%	12.9% *	--	47.9%	36.6%	14.5% *	20.4%	22.4%
Tennessee	28.1%	--	--	28.0%	17.5% *	15.1%	48.6%	15.8%
West South Central:								
Arkansas	21.0%	--	--	18.8% *	27.8% *	18.6%	20.4% *	21.3%
Louisiana	24.1%	--	0.0%	41.9%	29.8%	12.6% *	26.9% *	21.8%
Oklahoma	26.9%	32.9% *	29.7%	27.3%	35.4%	14.1%	31.9%	21.5%
Texas	26.1%	37.4%	35.8%	30.1%	22.2%	14.2%	35.5%	18.2%
Mountain:								
Arizona	22.3%	--	--	24.3% *	41.9%	6.7% *	31.1% *	17.4%
Colorado	36.6%	46.5%	51.9%	38.4%	16.5% *	27.2% *	48.6%	24.8%
Idaho	24.4%	--	16.5% *	51.5%	25.5%	2.9% *	33.2%	15.1%
Montana	29.8%	31.3% *	34.5% *	32.0%	15.3%	35.1%	31.7%	27.2%
Nevada	27.3%	--	45.8%	36.5%	36.4%	13.1% *	35.4%	19.0%
New Mexico	21.5%	--	--	27.3% *	43.4%	13.0% *	20.7%	21.9%
Utah	28.5%	--	--	42.2%	27.1%	25.3% *	29.7%	27.5%
Wyoming	19.9%	--	--	40.4%	14.5% *	18.0% *	18.0%	21.6%
Pacific:								
Alaska	26.8%	--	--	33.3% *	23.6% *	25.3% *	28.3%	26.0%
California	27.7%	30.3%	32.2%	35.2%	35.9%	14.4%	32.7%	21.1%
Hawaii	28.6%	24.8%	41.4%	27.0%	37.5%	25.1% *	27.7%	30.3%
Oregon	41.3%	49.2%	43.9%	47.7%	25.4% *	35.7%	47.7%	34.4%
Washington	31.9%	35.5% *	53.3%	40.1%	47.8%	7.6% *	40.3%	23.7%

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.

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

Table II.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by firm size and State: United States, 2023

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	0.78%	2.20%	1.85%	1.49%	1.30%	0.88%	1.41%	0.70%
New England:								
Connecticut	5.01%	13.17%	--	8.15% *	7.58%	7.54% *	8.64%	5.53%
Maine	4.69%	10.40% *	10.45% *	8.46%	7.27%	8.84% *	7.05%	5.58%
Massachusetts	3.82%	9.95% *	8.45% *	5.38% *	8.45% *	3.85% *	6.41%	3.57%
New Hampshire	4.56%	--	8.47% *	7.95%	6.60%	6.01% *	7.63%	4.32%
Rhode Island	3.69%	8.02% *	10.95%	10.30%	6.02% *	5.68%	6.01%	4.16%
Vermont	3.67%	10.86%	10.54%	6.57%	6.54%	--	6.59%	3.15%
Middle Atlantic:								
New Jersey	4.82%	10.45% *	--	5.37% *	8.41% *	5.08% *	8.01%	3.82%
New York	3.41%	8.87%	6.87%	7.07%	5.60%	3.12% *	5.39%	2.70%
Pennsylvania	2.83%	6.44% *	6.21% *	7.20%	6.84%	4.52% *	4.39%	3.66%
East North Central:								
Illinois	3.63%	9.32% *	10.60%	5.59%	6.57% *	3.71%	6.40%	2.95%
Indiana	4.84%	--	--	6.39%	8.18% *	6.04%	10.02%	4.47%
Michigan	6.40%	--	12.46% *	6.73% *	9.81%	4.46% *	11.16% *	3.88%
Ohio	3.75%	11.35%	9.31% *	7.69%	8.12%	2.91% *	7.44%	3.35%
Wisconsin	5.17%	8.67% *	9.66% *	8.39%	5.63%	11.48% *	5.92%	7.66%
West North Central:								
Iowa	4.82%	9.92%	--	6.71%	6.74%	8.33% *	7.44%	5.50%
Kansas	3.39%	8.69% *	--	8.52%	3.89% *	0.58% *	6.61%	2.03%
Minnesota	3.94%	--	8.62% *	7.51%	5.38% *	7.46% *	6.09%	5.01%
Missouri	4.12%	10.18% *	12.90%	7.10%	7.92%	4.64% *	7.34%	3.90%
Nebraska	5.04%	--	--	9.93%	5.07%	4.46% *	8.75%	3.46%
North Dakota	3.59%	--	9.54%	6.07%	3.10%	6.21% *	6.01%	3.54%
South Dakota	3.54%	7.04% *	11.04%	5.66%	5.02%	6.90% *	5.51%	4.08%
South Atlantic:								
Delaware	4.34%	--	--	9.18%	10.04%	3.80% *	8.14%	3.89%
District of Columbia	4.60%	7.26% *	--	7.88% *	10.34% *	4.38% *	8.02% *	4.34%
Florida	4.45%	12.69% *	11.63%	7.96%	6.31% *	4.79%	8.35%	3.71%
Georgia	4.41%	--	--	9.41%	9.02% *	5.94% *	8.36%	4.72%
Maryland	4.56%	11.68%	9.32% *	9.12%	8.04%	6.51% *	7.80%	4.85%
North Carolina	6.61%	--	--	10.09% *	8.57%	4.82%	12.42%	4.02%
South Carolina	3.56%	--	--	9.53%	6.34%	4.00% *	8.26%	3.62%
Virginia	4.52%	11.37%	11.39% *	5.61%	6.16% *	5.45% *	7.76%	3.78%
West Virginia	3.75%	--	11.20%	9.01%	7.55%	3.16% *	8.53%	3.17%
East South Central:								
Alabama	3.85%	--	8.31% *	7.66%	10.29% *	4.92%	6.79%	4.33%
Kentucky	3.95%	--	10.70%	10.14%	5.79% *	5.62% *	7.92%	4.35%
Mississippi	3.69%	6.58% *	--	11.00%	8.04%	4.50% *	5.98%	4.20%
Tennessee	4.44%	--	--	8.30%	7.87% *	3.80%	9.31%	3.36%
West South Central:								
Arkansas	3.57%	--	--	6.73% *	8.58% *	5.42%	6.26% *	4.33%
Louisiana	4.39%	--	0.00%	9.00%	8.00%	4.90% *	8.36% *	4.18%
Oklahoma	4.09%	11.01% *	8.67%	7.68%	7.41%	4.02%	7.02%	3.51%
Texas	3.56%	10.34%	9.46%	6.38%	5.53%	3.06%	6.99%	2.65%
Mountain:								
Arizona	4.83%	--	--	9.54% *	10.33%	2.72% *	10.58% *	3.77%
Colorado	5.05%	12.81%	10.63%	8.89%	6.31% *	9.32% *	8.03%	5.83%
Idaho	5.30%	--	8.09% *	11.69%	7.22%	0.98% *	9.23%	3.52%
Montana	4.75%	10.01% *	10.84% *	8.50%	4.53%	9.81%	7.26%	5.42%
Nevada	4.40%	--	10.42%	10.22%	7.37%	5.27% *	7.87%	4.22%
New Mexico	3.28%	--	--	8.39% *	7.52%	4.79% *	5.94%	3.86%
Utah	4.62%	--	--	9.52%	7.71%	7.61% *	7.93%	5.26%
Wyoming	3.56%	--	--	8.20%	5.07% *	7.29% *	5.18%	4.81%
Pacific:								
Alaska	4.70%	--	--	10.01% *	7.47% *	9.22% *	7.70%	5.95%
California	2.83%	6.44%	6.10%	6.64%	5.80%	3.10%	4.54%	2.72%
Hawaii	4.22%	6.94%	9.60%	7.57%	9.15%	9.32% *	5.45%	6.14%
Oregon	4.81%	11.28%	9.75%	8.64%	8.67% *	9.08%	7.30%	5.97%
Washington	3.98%	10.73% *	11.22%	8.09%	9.11%	3.10% *	6.94%	3.91%

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.

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

Table II.A.2.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2023

Division and State	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	32.4%	22.2%	16.7%
New England:			
Connecticut	39.5%	29.4%	24.1%
Maine	32.9%	20.2%	11.4%
Massachusetts	41.5%	28.7%	19.1%
New Hampshire	38.9%	24.8%	20.1%
Rhode Island	31.7%	21.9%	15.4%
Vermont	31.5%	20.2%	13.6%
Middle Atlantic:			
New Jersey	33.4%	24.1%	13.1%
New York	28.4%	18.4%	8.5%
Pennsylvania	35.6%	23.0%	19.9%
East North Central:			
Illinois	33.7%	21.1%	17.1%
Indiana	30.5%	20.4%	17.8%
Michigan	30.0%	18.2%	12.6%
Ohio	37.4%	26.2%	19.0%
Wisconsin	36.1%	31.4%	21.1%
West North Central:			
Iowa	39.0%	28.8%	19.4%
Kansas	31.0%	23.6%	17.6%
Minnesota	32.7%	19.8%	13.0%
Missouri	42.9%	28.7%	21.5%
Nebraska	28.7%	26.3%	15.8%
North Dakota	33.3%	21.6%	17.4%
South Dakota	28.9%	18.7%	13.6%
South Atlantic:			
Delaware	31.9%	21.8%	15.5%
District of Columbia	53.1%	38.2%	26.7%
Florida	26.3%	18.1%	15.3%
Georgia	29.0%	23.0%	16.3%
Maryland	39.7%	28.9%	20.9%
North Carolina	30.3%	21.4%	22.3%
South Carolina	33.4%	23.6%	18.3%
Virginia	42.0%	27.9%	17.7%
West Virginia	39.1%	25.7%	20.0%
East South Central:			
Alabama	38.7%	21.6%	26.6%
Kentucky	32.5%	23.1%	16.5%
Mississippi	39.5%	20.6%	20.0%
Tennessee	40.5%	23.4%	21.1%
West South Central:			
Arkansas	35.5%	22.9%	23.6%
Louisiana	31.1%	19.3%	20.0%
Oklahoma	29.7%	21.2%	17.6%
Texas	33.3%	23.5%	18.5%
Mountain:			
Arizona	37.7%	27.0%	13.6%
Colorado	28.4%	17.8%	14.0%
Idaho	25.6%	14.9%	9.3%
Montana	23.8%	17.3%	9.0%
Nevada	38.5%	26.7%	21.6%
New Mexico	36.0%	21.9%	17.6%
Utah	25.2%	17.3%	14.5%
Wyoming	21.5%	14.1%	11.3%
Pacific:			
Alaska	24.6%	17.3%	13.7%
California	28.4%	19.8%	16.0%
Hawaii	26.8%	21.1%	15.6%
Oregon	29.3%	24.6%	16.1%
Washington	31.3%	19.0%	14.5%

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 II.A.2.j Standard errors for Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2023

Division and State	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.41%	0.38%	0.36%
New England:			
Connecticut	2.67%	2.70%	2.90%
Maine	2.33%	1.61%	1.43%
Massachusetts	3.30%	2.15%	2.40%
New Hampshire	2.30%	2.37%	1.83%
Rhode Island	1.96%	1.71%	1.62%
Vermont	1.92%	1.76%	1.65%
Middle Atlantic:			
New Jersey	3.28%	2.80%	2.39%
New York	1.73%	1.31%	0.88%
Pennsylvania	1.85%	1.87%	1.63%
East North Central:			
Illinois	1.98%	1.81%	1.91%
Indiana	1.84%	2.42%	1.66%
Michigan	2.16%	1.72%	1.51%
Ohio	2.52%	2.29%	1.99%
Wisconsin	2.89%	3.19%	2.74%
West North Central:			
Iowa	2.88%	2.43%	2.36%
Kansas	2.60%	2.07%	2.67%
Minnesota	2.18%	2.37%	1.57%
Missouri	2.86%	2.79%	2.42%
Nebraska	2.03%	2.92%	1.72%
North Dakota	2.61%	1.67%	2.12%
South Dakota	2.00%	1.59%	1.74%
South Atlantic:			
Delaware	2.77%	2.17%	1.79%
District of Columbia	3.84%	3.82%	3.61%
Florida	1.73%	1.87%	1.37%
Georgia	2.23%	2.05%	2.20%
Maryland	3.07%	2.83%	2.13%
North Carolina	2.31%	2.23%	3.57%
South Carolina	2.11%	2.27%	1.96%
Virginia	2.61%	2.34%	2.18%
West Virginia	2.44%	2.09%	2.09%
East South Central:			
Alabama	2.02%	1.95%	2.15%
Kentucky	2.02%	2.48%	1.72%
Mississippi	3.50%	2.22%	2.20%
Tennessee	2.35%	1.89%	2.02%
West South Central:			
Arkansas	2.49%	1.90%	2.15%
Louisiana	2.21%	2.32%	2.22%
Oklahoma	2.10%	1.60%	1.69%
Texas	1.94%	1.73%	1.36%
Mountain:			
Arizona	3.15%	2.35%	2.52%
Colorado	1.97%	1.78%	1.54%
Idaho	2.51%	1.68%	1.53%
Montana	2.15%	1.80%	1.22%
Nevada	3.12%	2.42%	2.44%
New Mexico	1.87%	1.86%	2.02%
Utah	2.04%	1.43%	1.32%
Wyoming	1.78%	1.54%	1.81%
Pacific:			
Alaska	1.84%	1.74%	1.61%
California	1.37%	1.37%	1.50%
Hawaii	2.75%	2.57%	3.24%
Oregon	2.19%	2.47%	2.60%
Washington	2.13%	1.90%	1.65%

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 II.A.2.1 Percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 2023

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	59.9%	46.2%	65.4%	77.4%	83.9%	88.9%	51.0%	86.8%
New England:								
Connecticut	66.8%	45.4%	63.8%	91.0%	100.0%	100.0%	52.1%	99.6%
Maine	54.4%	41.5%	70.4%	75.2%	70.4%	91.4%	47.1%	83.4%
Massachusetts	73.5%	59.6%	92.4%	92.5%	90.3%	92.5%	66.6%	93.5%
New Hampshire	62.0%	44.1%	74.6%	74.6%	86.4%	95.7%	52.1%	91.1%
Rhode Island	61.5%	46.0%	63.5%	85.6%	100.0%	96.5%	50.7%	97.3%
Vermont	68.6%	53.0%	84.1%	90.1%	98.6%	98.3%	60.2%	98.5%
Middle Atlantic:								
New Jersey	71.2%	60.9%	79.0%	96.8%	93.6%	93.8%	65.1%	94.2%
New York	61.6%	45.0%	84.1%	93.0%	96.9%	96.5%	53.5%	96.9%
Pennsylvania	57.2%	43.5%	51.8%	67.2%	81.8%	88.5%	46.5%	85.7%
East North Central:								
Illinois	55.8%	41.1%	64.1%	80.3%	69.3%	90.8%	46.9%	83.6%
Indiana	53.2%	44.6%	53.7%	58.8%	55.9%	77.0%	47.3%	68.6%
Michigan	55.7%	40.4%	60.2%	71.6%	91.4%	90.7%	45.1%	91.4%
Ohio	60.0%	51.3%	52.8%	53.9%	61.3%	87.9%	50.8%	78.4%
Wisconsin	53.6%	40.3%	43.4%	57.2%	68.1%	86.0%	42.8%	77.1%
West North Central:								
Iowa	56.3%	47.6%	35.7%	61.7%	86.6%	85.8%	46.5%	83.3%
Kansas	54.5%	39.1%	68.0%	71.3%	75.8%	85.1%	44.8%	82.5%
Minnesota	47.8%	30.2%	50.5%	76.0%	81.3%	91.9%	36.6%	87.5%
Missouri	57.4%	43.4%	45.0%	74.3%	86.6%	87.0%	44.9%	87.5%
Nebraska	49.2%	32.3%	68.9%	77.7%	73.6%	87.3%	39.7%	82.3%
North Dakota	48.0%	30.4%	53.4%	78.2%	75.4%	92.0%	37.6%	83.7%
South Dakota	47.1%	31.4%	49.6%	72.8%	74.2%	93.6%	36.8%	83.8%
South Atlantic:								
Delaware	58.4%	48.0%	48.2%	69.1%	71.8%	91.5%	49.5%	84.5%
District of Columbia	81.8%	73.6%	72.1%	88.5%	97.8%	92.3%	74.8%	93.4%
Florida	51.6%	41.4%	58.5%	67.1%	83.7%	78.3%	44.5%	79.7%
Georgia	52.0%	37.6%	48.2%	72.2%	78.9%	84.0%	41.8%	81.2%
Maryland	65.0%	47.5%	78.4%	85.0%	85.9%	97.9%	54.5%	94.5%
North Carolina	52.8%	37.5%	55.8%	71.7%	84.7%	92.5%	41.9%	89.7%
South Carolina	52.9%	39.6%	50.4%	59.2%	79.0%	79.8%	41.9%	79.2%
Virginia	55.6%	39.9%	75.9%	58.7%	83.1%	80.7%	46.6%	77.7%
West Virginia	57.0%	36.1%	45.7%	78.3%	75.4%	95.3%	40.3%	89.6%
East South Central:								
Alabama	62.7%	44.1%	75.7%	82.3%	72.1%	87.2%	52.7%	83.7%
Kentucky	53.6%	40.2%	51.8%	67.3%	71.4%	82.9%	45.3%	74.4%
Mississippi	64.3%	53.1%	54.2%	77.4%	85.3%	88.8%	55.4%	86.3%
Tennessee	59.7%	42.6%	76.3%	66.9%	77.0%	77.2%	50.7%	76.8%
West South Central:								
Arkansas	55.0%	34.0%	48.6%	69.4%	87.7%	95.2%	38.4%	91.9%
Louisiana	63.1%	55.2%	56.3%	64.4%	80.2%	89.5%	55.7%	84.2%
Oklahoma	57.4%	46.0%	58.5%	62.4%	67.7%	95.1%	48.6%	83.7%
Texas	58.1%	46.1%	56.8%	67.1%	79.8%	86.5%	49.2%	82.8%
Mountain:								
Arizona	69.1%	49.5%	86.5%	97.8%	99.1%	92.5%	58.5%	94.6%
Colorado	61.0%	46.4%	75.4%	94.8%	89.1%	96.2%	52.4%	94.9%
Idaho	38.3%	28.7%	32.4%	44.5%	82.8%	81.1%	29.9%	78.2%
Montana	36.4%	22.8%	44.7%	65.3%	83.0%	85.3%	27.1%	85.1%
Nevada	54.5%	40.1%	37.1%	86.7%	80.6%	86.9%	42.5%	84.8%
New Mexico	78.9%	64.2%	83.9%	94.6%	99.2%	99.6%	70.1%	99.5%
Utah	40.1%	28.8%	39.4%	53.4%	75.6%	76.5%	31.6%	74.0%
Wyoming	37.5%	23.0%	50.2%	61.1%	60.3%	85.2%	29.5%	74.6%
Pacific:								
Alaska	44.1%	27.6%	39.7%	69.1%	82.1%	88.6%	32.9%	83.6%
California	72.6%	60.3%	82.8%	97.6%	99.9%	96.1%	65.6%	97.7%
Hawaii	58.9%	48.5%	56.8%	51.7%	91.2%	88.8%	49.6%	84.1%
Oregon	67.6%	52.9%	78.5%	96.2%	99.3%	88.9%	60.0%	93.1%
Washington	71.6%	54.8%	95.7%	93.4%	98.8%	95.1%	64.0%	94.9%

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 II.A.2.I Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 2023

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	0.60%	0.97%	1.27%	1.06%	1.02%	0.79%	0.77%	0.59%
New England:								
Connecticut	3.57%	6.20%	8.86%	3.19%	0.00%	0.00%	4.97%	0.38%
Maine	3.65%	5.40%	7.84%	7.33%	6.70%	5.86%	4.47%	4.02%
Massachusetts	3.88%	6.26%	5.09%	4.61%	7.73%	3.83%	5.06%	3.21%
New Hampshire	3.80%	6.22%	6.51%	7.09%	6.60%	3.11%	4.85%	2.94%
Rhode Island	3.57%	5.41%	8.93%	5.88%	0.00%	2.51%	4.51%	1.62%
Vermont	3.10%	4.95%	5.65%	3.92%	1.36%	1.17%	3.94%	0.80%
Middle Atlantic:								
New Jersey	3.90%	5.87%	6.68%	1.92%	6.25%	3.38%	4.90%	2.51%
New York	2.57%	3.88%	4.27%	2.46%	2.85%	2.19%	3.17%	1.51%
Pennsylvania	2.97%	4.98%	6.56%	6.52%	5.50%	3.68%	3.92%	2.94%
East North Central:								
Illinois	3.02%	4.83%	6.97%	5.20%	6.84%	3.08%	3.96%	2.89%
Indiana	4.01%	6.72%	7.75%	7.77%	8.96%	5.79%	5.25%	4.68%
Michigan	3.72%	6.24%	7.68%	6.76%	3.70%	5.23%	4.85%	3.27%
Ohio	3.14%	5.31%	7.55%	6.56%	7.89%	4.59%	4.26%	3.78%
Wisconsin	3.83%	6.19%	8.39%	6.97%	6.76%	6.32%	4.88%	4.89%
West North Central:								
Iowa	3.76%	5.82%	7.75%	6.88%	4.29%	6.83%	4.81%	4.49%
Kansas	3.64%	5.72%	8.95%	6.82%	6.16%	6.16%	4.71%	4.08%
Minnesota	3.54%	5.25%	7.74%	6.34%	6.41%	3.38%	4.26%	2.97%
Missouri	3.73%	6.34%	9.04%	6.86%	4.58%	4.05%	5.08%	2.82%
Nebraska	3.42%	5.03%	8.61%	5.49%	6.78%	4.70%	4.23%	3.59%
North Dakota	3.69%	5.74%	7.93%	5.16%	6.36%	4.51%	4.63%	3.51%
South Dakota	3.33%	4.76%	7.52%	6.11%	5.92%	2.83%	4.07%	3.07%
South Atlantic:								
Delaware	4.27%	6.93%	8.68%	7.52%	12.18%	3.55%	5.44%	4.01%
District of Columbia	3.95%	7.23%	14.69%	6.06%	2.19%	4.94%	5.91%	3.28%
Florida	2.95%	4.27%	7.53%	6.03%	7.58%	4.95%	3.62%	3.79%
Georgia	3.46%	5.61%	8.39%	6.62%	6.28%	5.26%	4.55%	3.97%
Maryland	3.81%	6.36%	7.17%	5.23%	6.31%	1.54%	5.10%	1.97%
North Carolina	4.03%	6.33%	8.81%	6.88%	4.90%	3.61%	5.14%	2.88%
South Carolina	3.70%	5.80%	7.84%	7.66%	6.12%	7.46%	4.74%	5.35%
Virginia	3.68%	5.73%	8.02%	7.47%	9.64%	5.99%	4.67%	4.83%
West Virginia	3.55%	6.61%	7.88%	6.10%	6.65%	2.25%	5.12%	2.39%
East South Central:								
Alabama	3.62%	6.42%	6.04%	5.68%	8.65%	4.54%	4.98%	3.66%
Kentucky	3.79%	6.38%	8.43%	8.62%	8.88%	5.35%	5.04%	4.65%
Mississippi	4.03%	6.62%	10.27%	6.11%	5.12%	5.23%	5.45%	3.67%
Tennessee	3.45%	6.38%	6.75%	7.86%	6.99%	5.08%	4.87%	3.96%
West South Central:								
Arkansas	3.09%	5.34%	7.76%	7.20%	4.94%	2.24%	4.28%	2.14%
Louisiana	3.84%	6.31%	8.65%	6.61%	6.85%	4.48%	5.01%	3.59%
Oklahoma	3.57%	5.82%	7.10%	6.76%	6.66%	1.84%	4.67%	2.79%
Texas	2.73%	4.54%	6.36%	5.37%	5.52%	3.22%	3.66%	2.78%
Mountain:								
Arizona	3.91%	6.69%	5.31%	1.59%	0.89%	7.10%	5.19%	4.99%
Colorado	3.66%	5.48%	6.75%	3.05%	5.66%	1.82%	4.56%	1.90%
Idaho	3.46%	4.83%	7.22%	8.35%	4.62%	7.76%	4.05%	4.87%
Montana	2.84%	3.68%	6.91%	7.55%	6.79%	6.02%	3.19%	4.03%
Nevada	3.96%	6.92%	7.05%	5.89%	6.40%	4.74%	5.39%	3.69%
New Mexico	2.93%	5.50%	5.31%	3.74%	0.55%	0.43%	4.17%	0.31%
Utah	3.43%	4.97%	7.25%	7.49%	7.23%	7.28%	4.10%	4.81%
Wyoming	3.09%	4.02%	9.27%	7.54%	7.91%	6.12%	3.52%	4.59%
Pacific:								
Alaska	3.09%	4.35%	7.07%	7.10%	5.20%	7.77%	3.63%	4.71%
California	1.96%	3.12%	3.39%	1.07%	0.08%	2.32%	2.48%	1.34%
Hawaii	4.57%	7.07%	9.28%	8.95%	5.08%	7.11%	5.83%	4.96%
Oregon	3.16%	5.05%	6.80%	2.83%	0.73%	6.29%	3.97%	3.65%
Washington	3.17%	5.21%	3.00%	3.97%	1.23%	4.54%	4.08%	3.05%

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 II.A.2.m Percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 2023

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	66.2%	49.9%	75.4%	88.2%	95.9%	97.9%	56.1%	96.9%
New England:								
Connecticut	73.8%	56.6%	78.1%	86.6%	100.0%	100.0%	62.4%	99.3%
Maine	66.9%	51.7%	89.3%	95.5%	100.0%	94.1%	59.3%	96.9%
Massachusetts	73.2%	58.9%	86.1%	95.2%	99.7%	94.4%	65.7%	95.2%
New Hampshire	76.9%	63.4%	90.9%	94.3%	100.0%	89.9%	70.9%	94.4%
Rhode Island	65.0%	49.7%	70.0%	90.0%	100.0%	97.7%	55.0%	98.1%
Vermont	69.6%	55.6%	91.5%	95.6%	99.8%	80.4%	64.0%	89.6%
Middle Atlantic:								
New Jersey	71.5%	62.0%	72.9%	94.0%	93.6%	96.7%	65.2%	94.9%
New York	61.7%	46.4%	82.4%	89.6%	92.3%	96.0%	54.2%	94.4%
Pennsylvania	71.9%	55.2%	79.4%	87.0%	99.2%	99.5%	61.6%	99.3%
East North Central:								
Illinois	64.4%	47.7%	76.8%	92.3%	95.0%	96.4%	54.4%	95.8%
Indiana	65.6%	44.6%	78.8%	87.0%	98.2%	97.1%	53.9%	96.3%
Michigan	65.3%	49.6%	73.0%	89.7%	97.9%	93.6%	56.4%	95.5%
Ohio	73.1%	56.6%	76.3%	85.7%	92.5%	98.6%	61.9%	95.9%
Wisconsin	71.7%	54.2%	69.3%	91.3%	97.0%	98.6%	60.0%	97.2%
West North Central:								
Iowa	73.7%	62.3%	71.0%	91.3%	99.2%	97.5%	65.2%	97.3%
Kansas	65.5%	47.2%	74.0%	94.9%	93.2%	100.0%	54.4%	97.7%
Minnesota	59.8%	39.2%	75.7%	89.9%	100.0%	98.7%	48.9%	98.5%
Missouri	73.3%	58.0%	76.5%	89.6%	100.0%	97.0%	63.1%	97.8%
Nebraska	59.8%	41.5%	83.8%	92.3%	92.3%	93.7%	50.2%	93.4%
North Dakota	59.8%	36.8%	82.5%	94.5%	100.0%	100.0%	48.6%	98.2%
South Dakota	57.1%	38.6%	61.1%	94.3%	97.1%	99.5%	45.6%	98.1%
South Atlantic:								
Delaware	72.7%	64.1%	62.9%	88.7%	79.9%	98.7%	65.3%	94.5%
District of Columbia	84.5%	70.5%	87.7%	95.8%	100.0%	96.7%	76.4%	98.1%
Florida	62.5%	49.7%	67.8%	85.8%	100.0%	97.6%	53.4%	97.9%
Georgia	64.6%	46.8%	66.9%	93.3%	96.4%	98.8%	52.9%	98.2%
Maryland	69.9%	51.4%	91.4%	89.1%	93.4%	100.0%	60.0%	97.8%
North Carolina	64.7%	48.8%	81.4%	81.2%	93.6%	97.0%	55.5%	95.7%
South Carolina	64.9%	44.9%	69.1%	88.6%	95.8%	99.3%	50.9%	98.6%
Virginia	66.8%	46.8%	80.3%	85.2%	99.5%	97.9%	54.1%	97.9%
West Virginia	75.2%	55.8%	81.6%	95.8%	94.8%	99.6%	63.5%	98.2%
East South Central:								
Alabama	72.4%	47.9%	90.8%	96.4%	95.1%	100.0%	59.7%	98.8%
Kentucky	69.0%	50.8%	79.3%	87.0%	98.6%	97.2%	58.5%	95.3%
Mississippi	69.7%	53.0%	72.6%	88.5%	96.4%	100.0%	58.5%	97.4%
Tennessee	72.5%	50.9%	82.2%	83.3%	94.8%	100.0%	59.5%	97.3%
West South Central:								
Arkansas	67.3%	46.9%	71.7%	89.2%	96.4%	96.9%	53.9%	97.2%
Louisiana	72.9%	58.9%	83.4%	88.4%	88.9%	99.4%	65.4%	94.2%
Oklahoma	69.6%	56.2%	76.8%	81.2%	92.4%	99.9%	60.7%	96.2%
Texas	66.2%	48.6%	73.8%	86.7%	96.7%	97.9%	55.0%	96.9%
Mountain:								
Arizona	64.7%	45.5%	72.4%	87.9%	100.0%	92.7%	52.4%	94.3%
Colorado	61.6%	46.6%	73.3%	92.9%	97.8%	99.8%	52.1%	99.3%
Idaho	56.6%	41.8%	76.3%	83.4%	94.0%	95.0%	48.5%	95.3%
Montana	46.6%	29.5%	70.5%	86.0%	99.0%	92.5%	37.5%	94.2%
Nevada	63.3%	42.0%	72.1%	82.7%	91.1%	99.9%	50.6%	95.4%
New Mexico	71.3%	55.2%	70.7%	82.7%	94.5%	100.0%	60.6%	96.3%
Utah	49.6%	32.6%	53.3%	76.9%	97.4%	97.6%	37.8%	97.2%
Wyoming	52.0%	34.8%	63.0%	90.6%	96.8%	95.3%	42.9%	94.4%
Pacific:								
Alaska	54.4%	33.1%	63.0%	92.2%	94.3%	96.9%	42.8%	95.6%
California	64.8%	51.5%	70.8%	85.3%	93.7%	99.6%	55.7%	97.5%
Hawaii	68.3%	51.7%	75.4%	87.7%	98.6%	100.0%	57.8%	96.7%
Oregon	64.1%	47.7%	72.5%	87.4%	92.7%	100.0%	54.0%	98.1%
Washington	65.7%	47.2%	82.7%	91.0%	91.1%	99.9%	55.8%	96.1%

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 II.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 2023

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	0.58%	0.97%	1.17%	0.80%	0.62%	0.35%	0.77%	0.29%
New England:								
Connecticut	3.54%	6.24%	7.80%	6.02%	0.00%	0.00%	4.94%	0.46%
Maine	3.49%	5.39%	6.38%	2.61%	0.00%	4.52%	4.35%	2.35%
Massachusetts	3.82%	6.25%	6.35%	3.56%	0.25%	3.97%	5.04%	2.60%
New Hampshire	3.69%	6.33%	4.45%	3.39%	0.00%	5.99%	4.77%	3.35%
Rhode Island	3.44%	5.29%	8.76%	5.09%	0.00%	2.33%	4.37%	1.52%
Vermont	3.14%	4.91%	4.36%	2.39%	0.18%	8.13%	3.86%	4.37%
Middle Atlantic:								
New Jersey	3.91%	5.85%	7.53%	2.75%	6.25%	2.59%	4.91%	2.28%
New York	2.59%	3.92%	4.35%	3.06%	4.01%	2.24%	3.19%	1.89%
Pennsylvania	2.83%	5.00%	4.80%	5.65%	0.79%	0.24%	3.85%	0.35%
East North Central:								
Illinois	2.86%	4.73%	6.03%	3.27%	2.60%	2.03%	3.82%	1.51%
Indiana	3.73%	6.69%	5.97%	5.50%	1.52%	2.29%	5.13%	1.79%
Michigan	3.61%	6.12%	6.82%	5.06%	1.70%	4.87%	4.70%	2.86%
Ohio	2.85%	5.26%	6.33%	4.09%	5.05%	1.39%	4.14%	1.72%
Wisconsin	3.36%	6.22%	7.72%	3.51%	2.48%	0.84%	4.79%	1.07%
West North Central:								
Iowa	3.37%	5.60%	6.96%	4.45%	0.78%	1.90%	4.56%	1.39%
Kansas	3.45%	5.73%	7.97%	2.83%	3.73%	0.00%	4.64%	1.26%
Minnesota	3.77%	5.93%	6.30%	3.80%	0.00%	1.26%	4.71%	0.88%
Missouri	3.50%	6.23%	6.76%	4.80%	0.00%	2.02%	4.91%	1.31%
Nebraska	3.51%	5.32%	7.49%	3.28%	4.12%	3.70%	4.42%	2.50%
North Dakota	3.73%	5.98%	5.77%	2.90%	0.00%	0.00%	4.76%	1.24%
South Dakota	3.35%	4.94%	7.38%	2.25%	2.10%	0.47%	4.18%	0.89%
South Atlantic:								
Delaware	3.88%	6.55%	8.80%	4.14%	12.54%	0.97%	5.15%	2.97%
District of Columbia	3.42%	7.33%	6.22%	2.42%	0.00%	3.29%	5.37%	1.92%
Florida	2.83%	4.21%	7.24%	4.03%	0.00%	1.50%	3.57%	1.07%
Georgia	3.22%	5.55%	7.88%	4.22%	1.77%	0.81%	4.42%	0.70%
Maryland	3.75%	6.36%	5.03%	3.82%	4.10%	0.04%	5.03%	1.16%
North Carolina	3.89%	6.46%	6.47%	7.38%	3.93%	2.41%	5.12%	1.96%
South Carolina	3.48%	5.82%	7.12%	4.06%	2.49%	0.41%	4.72%	0.65%
Virginia	3.42%	5.87%	7.80%	5.70%	0.50%	1.55%	4.71%	1.15%
West Virginia	3.39%	6.74%	6.20%	2.09%	4.19%	0.27%	5.08%	1.14%
East South Central:								
Alabama	3.40%	6.45%	4.02%	3.56%	4.11%	0.00%	4.93%	1.05%
Kentucky	3.56%	6.35%	8.06%	5.96%	1.35%	2.78%	4.93%	2.35%
Mississippi	3.85%	6.57%	9.18%	4.30%	3.05%	0.00%	5.35%	1.27%
Tennessee	3.18%	6.38%	6.05%	5.98%	5.21%	0.00%	4.80%	1.76%
West South Central:								
Arkansas	3.09%	5.55%	7.01%	4.82%	3.04%	3.04%	4.35%	2.06%
Louisiana	3.58%	6.23%	6.35%	3.75%	5.83%	0.59%	4.79%	2.22%
Oklahoma	3.46%	5.79%	6.09%	5.48%	4.05%	0.09%	4.59%	1.56%
Texas	2.62%	4.47%	5.77%	3.44%	1.96%	1.50%	3.56%	1.17%
Mountain:								
Arizona	3.99%	6.73%	7.54%	5.07%	0.00%	7.10%	5.32%	5.02%
Colorado	3.60%	5.45%	6.62%	3.60%	1.51%	0.20%	4.53%	0.44%
Idaho	3.57%	5.26%	6.22%	6.81%	3.26%	3.38%	4.32%	2.10%
Montana	3.02%	4.02%	6.57%	5.97%	0.93%	4.80%	3.46%	2.78%
Nevada	3.81%	7.06%	6.68%	6.47%	4.78%	0.06%	5.35%	1.71%
New Mexico	3.07%	5.62%	6.70%	5.41%	2.08%	0.00%	4.35%	1.28%
Utah	3.36%	5.07%	7.34%	7.26%	1.80%	1.66%	4.15%	1.19%
Wyoming	3.37%	4.75%	9.92%	4.24%	2.81%	4.44%	3.99%	2.99%
Pacific:								
Alaska	3.14%	4.77%	6.85%	3.23%	3.40%	3.11%	3.91%	2.08%
California	2.11%	3.27%	3.95%	3.03%	3.21%	0.24%	2.67%	0.89%
Hawaii	4.42%	7.11%	7.68%	5.25%	1.41%	0.00%	5.82%	1.61%
Oregon	3.08%	4.95%	7.06%	4.68%	4.12%	0.01%	3.94%	1.14%
Washington	3.26%	5.28%	6.81%	3.88%	7.93%	0.13%	4.24%	2.20%

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 II.B.1 Number of private-sector employees by firm size and State: United States, 2023

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	138,575,748	14,404,890	12,370,217	19,033,914	29,459,429	63,307,298	36,329,887	102,245,862
New England:								
Connecticut	1,464,809	150,593	132,419	203,012	371,483	607,303	401,683	1,063,126
Maine	570,609	86,520	67,125	80,142	122,411	214,411	195,527	375,082
Massachusetts	3,624,291	362,664	275,444	496,928	787,568	1,701,687	838,329	2,785,962
New Hampshire	606,889	61,940	73,697	101,186	111,414	258,652	195,331	411,558
Rhode Island	456,406	57,606	47,340	65,557	89,348	196,555	138,871	317,535
Vermont	256,862	43,336	31,030	56,329	68,836	57,332	103,275	153,587
Middle Atlantic:								
New Jersey	3,848,632	492,734	360,053	672,698	733,828 *	1,589,320	1,118,589	2,730,043
New York	8,588,341	969,585	755,266	1,018,122	2,168,944	3,676,424	2,309,575	6,278,767
Pennsylvania	5,640,789	506,205	513,987	689,538	1,300,772	2,630,287	1,399,221	4,241,568
East North Central:								
Illinois	5,433,179	559,122	417,914	789,763	1,050,306	2,616,074	1,348,352	4,084,827
Indiana	2,899,985	234,256	278,825	378,189	582,475	1,426,240	713,744	2,186,240
Michigan	4,261,151	363,962	366,377	691,924	843,326	1,995,563	1,062,696	3,198,456
Ohio	4,859,402	460,558	421,245	643,821	1,099,772	2,234,005	1,187,331	3,672,071
Wisconsin	2,690,881	262,535	230,631	471,637	586,912	1,139,167	721,879	1,969,002
West North Central:								
Iowa	1,457,010	169,337	137,727	179,957	313,650	656,339	400,636	1,056,374
Kansas	1,195,225	128,922	108,137	159,644	276,690	521,832	333,340	861,885
Minnesota	2,799,958	233,047	257,303	465,591	766,329	1,077,688	715,960	2,083,997
Missouri	2,670,966	259,920	242,513	355,263	600,414	1,212,856	682,893	1,988,073
Nebraska	896,206	114,682	73,340	130,987	167,371	409,826	256,857	639,349
North Dakota	355,505	52,783	44,308	70,237	85,527	102,649	131,602	223,903
South Dakota	390,474	58,012	41,801	83,701	80,312	126,648	143,876	246,598
South Atlantic:								
Delaware	447,901	43,171	44,320	83,734	76,783	199,892	128,219	319,682
District of Columbia	544,529	38,586	36,323	80,746	110,243	278,631	108,075	436,454
Florida	9,465,885	1,059,169	707,609	956,469	1,432,033	5,310,605	2,230,842	7,235,043
Georgia	4,260,754	449,257	332,486	633,607	832,262	2,013,141	1,112,095	3,148,658
Maryland	2,501,832	232,353	239,400	323,082	514,199	1,192,798	647,949	1,853,883
North Carolina	4,440,182	420,961	482,500	574,139	723,483	2,239,099	1,178,731	3,261,451
South Carolina	1,888,373	193,897	184,519	258,813	362,185	888,960	496,592	1,391,781
Virginia	3,542,467	333,548	278,769	467,305	948,246	1,514,598	880,190	2,662,277
West Virginia	578,836	53,158	56,077	78,097	121,179	270,325	144,007	434,830
East South Central:								
Alabama	1,684,677	155,939	172,016	256,809	302,337	797,577 *	468,737	1,215,940
Kentucky	1,687,621	151,413	136,509	239,565	282,455	877,678	408,239	1,279,382
Mississippi	922,973	133,218	61,928	126,015	214,755	387,057	271,147	651,827
Tennessee	2,945,912	254,223	223,771	345,250	769,398	1,353,270	686,340	2,259,572
West South Central:								
Arkansas	1,184,910	104,158	113,585	166,758	193,887	606,522	295,068	889,841
Louisiana	1,607,111	187,732	153,750	289,240	404,011	572,378	476,835	1,130,276
Oklahoma	1,356,846	167,783	156,657	198,888	257,343	576,175	412,474	944,371
Texas	12,078,740	1,200,153	898,980	1,773,504	2,440,077	5,766,027	2,967,346	9,111,395
Mountain:								
Arizona	3,185,150	261,029	233,708	303,218	620,326	1,766,868	661,031	2,524,119
Colorado	2,579,491	290,779	257,788	390,128	595,372	1,045,422	729,340	1,850,151
Idaho	703,097	111,990	81,949	99,441	130,922	278,795	256,815	446,283
Montana	441,907	85,698	55,622	76,353	76,465	147,769	187,443	254,464
Nevada	1,310,578	97,439	116,256	174,720	306,371	615,793	315,804	994,774
New Mexico	614,170	70,228	73,241	92,426	149,841	228,434	196,336	417,835
Utah	1,592,154	151,961	139,762	214,100	387,247	699,083	401,162	1,190,992
Wyoming	223,680	47,126	33,293	44,510	43,083	55,667	104,744	118,936
Pacific:								
Alaska	286,584	47,297	38,263	39,495	67,644	93,886	107,769	178,815
California	16,182,981	1,789,876	1,568,215	1,990,652	3,737,216	7,097,023	4,396,746	11,786,235
Hawaii	521,215	58,371	53,252	78,559	87,068	243,965	141,219	379,996
Oregon	1,713,097	207,021	220,324	304,508	297,630	683,615	554,310	1,158,787
Washington	3,114,523	379,039	342,860	569,557	767,679	1,055,389	964,714	2,149,808

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.

Totals may not sum exactly because of rounding.

Table II.B.1 Standard errors for number of private-sector employees by firm size and State: United States, 2023

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	2,108,684	198,972	282,955	361,489	800,976	1,948,652	350,959	2,099,136
New England:								
Connecticut	93,295	13,067	18,694	20,244	57,230	77,253	21,604	92,773
Maine	33,745	6,437	9,380	9,452	12,785	30,306	10,951	33,287
Massachusetts	317,606	31,095	46,374	52,882	193,963	252,399	56,165	316,340
New Hampshire	42,712	5,409	8,622	11,461	12,816	39,943	11,254	42,335
Rhode Island	24,186	5,317	8,689	10,263	8,916	20,188	10,021	23,198
Vermont	12,352	3,397	3,543	8,373	8,620	4,740	4,520	12,443
Middle Atlantic:								
New Jersey	286,362	38,515	55,801	90,933	240,706 *	137,328	71,203	284,242
New York	535,347	56,669	75,036	81,855	233,750	487,588	94,154	531,243
Pennsylvania	260,295	33,154	59,889	70,219	137,863	223,395	74,415	255,711
East North Central:								
Illinois	249,995	42,250	49,400	75,504	124,606	224,294	66,827	248,081
Indiana	169,141	19,237	35,696	32,381	64,702	153,680	39,488	168,482
Michigan	544,062	28,761	44,689	70,558	125,493	531,312	68,702	543,613
Ohio	210,169	33,599	51,402	57,616	122,176	167,424	59,113	208,769
Wisconsin	161,256	21,350	39,014	54,289	57,939	145,423	43,894	159,609
West North Central:								
Iowa	95,554	12,703	20,545	19,704	27,826	91,289	22,175	94,423
Kansas	79,561	10,185	18,805	19,100	26,686	76,003	20,571	78,371
Minnesota	199,687	18,823	29,406	42,350	163,518	117,455	36,187	200,308
Missouri	154,607	22,895	40,230	34,000	97,672	128,017	45,599	151,340
Nebraska	39,096	8,398	10,886	13,281	17,457	34,507	13,467	38,529
North Dakota	16,384	4,721	5,847	5,661	7,903	13,232	7,170	15,937
South Dakota	17,426	4,092	6,430	11,972	7,602	11,311	11,773	14,203
South Atlantic:								
Delaware	45,796	4,319	6,491	16,708	8,156	42,564	8,764	45,811
District of Columbia	32,669	5,047	8,070	9,963	10,657	29,614	8,518	32,348
Florida	1,292,655	68,557	81,174	94,396	221,173	1,273,283	98,560	1,291,200
Georgia	230,356	39,120	49,447	108,800	118,348	181,826	99,143	213,972
Maryland	211,102	20,713	36,591	40,471	53,741	207,132	38,627	209,726
North Carolina	260,064	36,135	71,067	76,720	112,062	222,938	76,913	256,021
South Carolina	134,215	14,775	21,344	28,900	63,782	118,576	24,750	133,978
Virginia	205,701	24,689	41,224	48,564	126,293	161,759	45,657	204,069
West Virginia	45,981	4,324	7,265	13,971	15,901	41,871	8,398	46,030
East South Central:								
Alabama	250,881	11,554	20,431	27,824	34,559	247,954 *	31,239	250,350
Kentucky	151,734	12,833	18,282	23,539	31,059	148,932	24,520	151,686
Mississippi	44,869	13,009	10,947	16,380	23,105	35,226	17,785	43,011
Tennessee	149,708	24,776	28,893	41,571	115,137	103,366	40,080	148,600
West South Central:								
Arkansas	100,505	8,119	13,566	18,875	31,896	94,585	14,791	100,703
Louisiana	139,439	14,004	24,064	34,769	91,297	106,123	26,901	139,197
Oklahoma	73,724	11,954	17,767	20,643	26,476	67,007	20,840	72,919
Texas	516,498	78,059	97,888	156,087	282,389	437,718	125,947	514,615
Mountain:								
Arizona	436,735	27,935	31,171	38,090	89,792	426,870	38,192	436,028
Colorado	140,860	20,228	34,120	39,960	78,629	114,776	36,806	140,278
Idaho	67,773	9,520	9,838	13,206	10,372	65,241	14,635	66,850
Montana	35,410	5,750	5,810	8,375	7,336	33,808	8,824	34,999
Nevada	79,706	11,492	12,984	27,021	46,062	63,929	28,650	76,515
New Mexico	44,654	5,310	9,427	9,772	24,539	35,731	11,649	44,224
Utah	125,508	13,979	17,062	28,198	67,229	107,308	27,773	123,413
Wyoming	12,280	3,623	3,636	5,109	7,419	8,325	5,396	11,863
Pacific:								
Alaska	20,275	4,915	4,668	5,091	13,437	15,155	6,427	19,819
California	872,993	87,031	121,706	120,771	372,145	787,179	138,160	868,968
Hawaii	32,886	5,904	8,979	12,832	15,196	26,639	9,191	32,717
Oregon	117,850	15,539	26,465	30,005	34,962	109,207	32,188	116,783
Washington	161,730	27,119	55,716	52,814	101,320	114,958	56,130	160,117

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.

Totals may not sum exactly because of rounding.

Table II.B.1.a Percent of number of private-sector employees by firm size and State: United States, 2023

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	138,575,748	10.4%	8.9%	13.7%	21.3%	45.7%	26.2%	73.8%
New England:								
Connecticut	1,464,809	10.3%	9.0%	13.9%	25.4%	41.5%	27.4%	72.6%
Maine	570,609	15.2%	11.8%	14.0%	21.5%	37.6%	34.3%	65.7%
Massachusetts	3,624,291	10.0%	7.6%	13.7%	21.7%	47.0%	23.1%	76.9%
New Hampshire	606,889	10.2%	12.1%	16.7%	18.4%	42.6%	32.2%	67.8%
Rhode Island	456,406	12.6%	10.4%	14.4%	19.6%	43.1%	30.4%	69.6%
Vermont	256,862	16.9%	12.1%	21.9%	26.8%	22.3%	40.2%	59.8%
Middle Atlantic:								
New Jersey	3,848,632	12.8%	9.4%	17.5%	19.1%	41.3%	29.1%	70.9%
New York	8,588,341	11.3%	8.8%	11.9%	25.3%	42.8%	26.9%	73.1%
Pennsylvania	5,640,789	9.0%	9.1%	12.2%	23.1%	46.6%	24.8%	75.2%
East North Central:								
Illinois	5,433,179	10.3%	7.7%	14.5%	19.3%	48.1%	24.8%	75.2%
Indiana	2,899,985	8.1%	9.6%	13.0%	20.1%	49.2%	24.6%	75.4%
Michigan	4,261,151	8.5%	8.6%	16.2%	19.8%	46.8%	24.9%	75.1%
Ohio	4,859,402	9.5%	8.7%	13.2%	22.6%	46.0%	24.4%	75.6%
Wisconsin	2,690,881	9.8%	8.6%	17.5%	21.8%	42.3%	26.8%	73.2%
West North Central:								
Iowa	1,457,010	11.6%	9.5%	12.4%	21.5%	45.0%	27.5%	72.5%
Kansas	1,195,225	10.8%	9.0%	13.4%	23.1%	43.7%	27.9%	72.1%
Minnesota	2,799,958	8.3%	9.2%	16.6%	27.4%	38.5%	25.6%	74.4%
Missouri	2,670,966	9.7%	9.1%	13.3%	22.5%	45.4%	25.6%	74.4%
Nebraska	896,206	12.8%	8.2%	14.6%	18.7%	45.7%	28.7%	71.3%
North Dakota	355,505	14.8%	12.5%	19.8%	24.1%	28.9%	37.0%	63.0%
South Dakota	390,474	14.9%	10.7%	21.4%	20.6%	32.4%	36.8%	63.2%
South Atlantic:								
Delaware	447,901	9.6%	9.9%	18.7%	17.1%	44.6%	28.6%	71.4%
District of Columbia	544,529	7.1%	6.7%	14.8%	20.2%	51.2%	19.8%	80.2%
Florida	9,465,885	11.2%	7.5%	10.1%	15.1%	56.1%	23.6%	76.4%
Georgia	4,260,754	10.5%	7.8%	14.9%	19.5%	47.2%	26.1%	73.9%
Maryland	2,501,832	9.3%	9.6%	12.9%	20.6%	47.7%	25.9%	74.1%
North Carolina	4,440,182	9.5%	10.9%	12.9%	16.3%	50.4%	26.5%	73.5%
South Carolina	1,888,373	10.3%	9.8%	13.7%	19.2%	47.1%	26.3%	73.7%
Virginia	3,542,467	9.4%	7.9%	13.2%	26.8%	42.8%	24.8%	75.2%
West Virginia	578,836	9.2%	9.7%	13.5%	20.9%	46.7%	24.9%	75.1%
East South Central:								
Alabama	1,684,677	9.3%	10.2%	15.2%	17.9%	47.3%	27.8%	72.2%
Kentucky	1,687,621	9.0%	8.1%	14.2%	16.7%	52.0%	24.2%	75.8%
Mississippi	922,973	14.4%	6.7%	13.7%	23.3%	41.9%	29.4%	70.6%
Tennessee	2,945,912	8.6%	7.6%	11.7%	26.1%	45.9%	23.3%	76.7%
West South Central:								
Arkansas	1,184,910	8.8%	9.6%	14.1%	16.4%	51.2%	24.9%	75.1%
Louisiana	1,607,111	11.7%	9.6%	18.0%	25.1%	35.6%	29.7%	70.3%
Oklahoma	1,356,846	12.4%	11.5%	14.7%	19.0%	42.5%	30.4%	69.6%
Texas	12,078,740	9.9%	7.4%	14.7%	20.2%	47.7%	24.6%	75.4%
Mountain:								
Arizona	3,185,150	8.2%	7.3%	9.5%	19.5%	55.5%	20.8%	79.2%
Colorado	2,579,491	11.3%	10.0%	15.1%	23.1%	40.5%	28.3%	71.7%
Idaho	703,097	15.9%	11.7%	14.1%	18.6%	39.7%	36.5%	63.5%
Montana	441,907	19.4%	12.6%	17.3%	17.3%	33.4%	42.4%	57.6%
Nevada	1,310,578	7.4%	8.9%	13.3%	23.4%	47.0%	24.1%	75.9%
New Mexico	614,170	11.4%	11.9%	15.0%	24.4%	37.2%	32.0%	68.0%
Utah	1,592,154	9.5%	8.8%	13.4%	24.3%	43.9%	25.2%	74.8%
Wyoming	223,680	21.1%	14.9%	19.9%	19.3%	24.9%	46.8%	53.2%
Pacific:								
Alaska	286,584	16.5%	13.4%	13.8%	23.6%	32.8%	37.6%	62.4%
California	16,182,981	11.1%	9.7%	12.3%	23.1%	43.9%	27.2%	72.8%
Hawaii	521,215	11.2%	10.2%	15.1%	16.7%	46.8%	27.1%	72.9%
Oregon	1,713,097	12.1%	12.9%	17.8%	17.4%	39.9%	32.4%	67.6%
Washington	3,114,523	12.2%	11.0%	18.3%	24.6%	33.9%	31.0%	69.0%

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.

Percents may not add to 100% because of rounding.

Table II.B.1.a Standard errors for percent of number of private-sector employees by firm size and State: United States, 2023

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	2,108,684	0.21%	0.24%	0.32%	0.56%	0.83%	0.45%	0.45%
New England:								
Connecticut	93,295	1.06%	1.35%	1.64%	3.39%	3.56%	2.12%	2.12%
Maine	33,745	1.38%	1.68%	1.75%	2.25%	3.49%	2.49%	2.49%
Massachusetts	317,606	1.19%	1.38%	1.78%	4.55%	4.60%	2.41%	2.41%
New Hampshire	42,712	1.12%	1.60%	2.07%	2.21%	3.95%	2.68%	2.68%
Rhode Island	24,186	1.26%	1.86%	2.12%	1.98%	2.97%	2.30%	2.30%
Vermont	12,352	1.42%	1.49%	2.80%	2.72%	1.83%	2.39%	2.39%
Middle Atlantic:								
New Jersey	286,362	1.33%	1.56%	2.43%	5.17%	3.47%	2.62%	2.62%
New York	535,347	0.93%	1.00%	1.15%	2.58%	3.54%	1.88%	1.88%
Pennsylvania	260,295	0.70%	1.08%	1.26%	2.22%	2.59%	1.56%	1.56%
East North Central:								
Illinois	249,995	0.86%	0.95%	1.40%	2.16%	2.66%	1.54%	1.54%
Indiana	169,141	0.80%	1.28%	1.28%	2.14%	3.01%	1.84%	1.84%
Michigan	544,062	1.27%	1.49%	2.54%	3.53%	6.86%	3.47%	3.47%
Ohio	210,169	0.77%	1.08%	1.24%	2.17%	2.30%	1.47%	1.47%
Wisconsin	161,256	0.96%	1.46%	2.00%	2.23%	3.48%	2.08%	2.08%
West North Central:								
Iowa	95,554	1.13%	1.47%	1.50%	2.16%	3.68%	2.16%	2.16%
Kansas	79,561	1.08%	1.61%	1.73%	2.48%	3.89%	2.28%	2.28%
Minnesota	199,687	0.88%	1.20%	1.85%	4.49%	3.48%	2.16%	2.16%
Missouri	154,607	0.99%	1.50%	1.43%	3.23%	3.34%	2.00%	2.00%
Nebraska	39,096	1.02%	1.23%	1.49%	1.87%	2.46%	1.74%	1.74%
North Dakota	16,384	1.37%	1.65%	1.69%	2.05%	2.80%	2.25%	2.25%
South Dakota	17,426	1.21%	1.61%	2.63%	1.90%	2.36%	2.45%	2.45%
South Atlantic:								
Delaware	45,796	1.36%	1.72%	3.62%	2.40%	5.58%	3.36%	3.36%
District of Columbia	32,669	0.99%	1.47%	1.84%	2.05%	3.06%	1.80%	1.80%
Florida	1,292,655	1.67%	1.31%	1.67%	2.88%	6.10%	3.33%	3.33%
Georgia	230,356	1.03%	1.20%	2.37%	2.56%	2.93%	2.22%	2.22%
Maryland	211,102	1.11%	1.60%	1.85%	2.62%	4.63%	2.51%	2.51%
North Carolina	260,064	0.96%	1.60%	1.72%	2.35%	3.04%	2.08%	2.08%
South Carolina	134,215	1.04%	1.29%	1.74%	3.07%	3.76%	2.17%	2.17%
Virginia	205,701	0.85%	1.21%	1.48%	2.99%	3.14%	1.79%	1.79%
West Virginia	45,981	1.02%	1.44%	2.38%	2.77%	4.28%	2.35%	2.35%
East South Central:								
Alabama	250,881	1.53%	1.91%	2.72%	3.20%	7.85%	4.40%	4.40%
Kentucky	151,734	1.09%	1.27%	1.81%	2.23%	4.43%	2.51%	2.51%
Mississippi	44,869	1.41%	1.20%	1.72%	2.27%	2.66%	2.02%	2.02%
Tennessee	149,708	0.91%	1.03%	1.43%	3.19%	2.84%	1.65%	1.65%
West South Central:								
Arkansas	100,505	1.00%	1.37%	1.87%	2.67%	4.22%	2.39%	2.39%
Louisiana	139,439	1.31%	1.65%	2.44%	4.72%	4.88%	2.92%	2.92%
Oklahoma	73,724	1.07%	1.38%	1.59%	1.94%	3.07%	2.04%	2.04%
Texas	516,498	0.74%	0.85%	1.31%	2.11%	2.36%	1.38%	1.38%
Mountain:								
Arizona	436,735	1.39%	1.38%	1.74%	3.50%	6.21%	3.02%	3.02%
Colorado	140,860	0.97%	1.36%	1.63%	2.67%	3.03%	1.94%	1.94%
Idaho	67,773	1.93%	1.74%	2.16%	2.15%	5.70%	3.77%	3.77%
Montana	35,410	1.90%	1.63%	2.16%	1.99%	5.19%	3.64%	3.64%
Nevada	79,706	0.95%	1.10%	1.99%	3.08%	3.34%	2.25%	2.25%
New Mexico	44,654	1.17%	1.66%	1.77%	3.39%	4.02%	2.74%	2.74%
Utah	125,508	1.12%	1.23%	1.90%	3.75%	4.40%	2.39%	2.39%
Wyoming	12,280	1.77%	1.74%	2.22%	2.88%	3.00%	2.96%	2.96%
Pacific:								
Alaska	20,275	1.88%	1.80%	1.91%	3.97%	4.05%	3.06%	3.06%
California	872,993	0.78%	0.88%	0.96%	2.14%	2.95%	1.61%	1.61%
Hawaii	32,886	1.30%	1.76%	2.33%	2.66%	3.35%	2.25%	2.25%
Oregon	117,850	1.19%	1.68%	1.96%	2.10%	4.01%	2.66%	2.66%
Washington	161,730	1.04%	1.76%	1.77%	2.72%	2.81%	2.16%	2.16%

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.

Percents may not add to 100% because of rounding.

Table II.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2023

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	84.9%	30.2%	55.0%	80.2%	97.8%	98.6%	49.2%	97.6%
New England:								
Connecticut	83.3%	25.8%	54.0%	70.8%	99.2%	98.3%	48.4%	96.4%
Maine	81.8%	33.1%	61.4%	86.8%	95.8%	98.0%	54.9%	95.9%
Massachusetts	88.3%	38.2%	62.8%	82.9%	98.4%	100.0%	54.6%	98.5%
New Hampshire	85.7%	32.0%	65.5%	82.8%	98.1%	100.0%	56.8%	99.4%
Rhode Island	85.1%	40.5%	59.0%	79.2%	100.0%	99.6%	55.9%	97.8%
Vermont	76.4%	23.6%	50.3%	82.3%	100.0%	96.5%	45.7%	97.1%
Middle Atlantic:								
New Jersey	82.2%	31.9%	44.3%	79.7%	99.6%	99.4%	43.3%	98.1%
New York	85.3%	30.0%	67.2%	82.4%	98.2%	96.7%	54.7%	96.5%
Pennsylvania	86.6%	32.9%	55.6%	85.0%	98.8%	97.4%	53.0%	97.7%
East North Central:								
Illinois	86.6%	33.0%	61.3%	86.1%	94.7%	99.0%	53.7%	97.4%
Indiana	83.3%	16.7% *	47.6%	76.7%	93.9%	98.7%	42.2%	96.8%
Michigan	86.4%	25.3%	56.9%	81.0%	99.2%	99.5%	48.4%	99.1%
Ohio	83.8%	30.8%	54.3%	70.4%	98.0%	97.2%	45.9%	96.1%
Wisconsin	85.3%	28.7%	58.6%	80.9%	96.5%	99.7%	50.2%	98.1%
West North Central:								
Iowa	87.3%	44.2%	56.3%	85.2%	100.0%	99.5%	58.3%	98.4%
Kansas	85.1%	35.2%	43.1%	84.5%	98.2%	99.3%	49.1%	99.0%
Minnesota	84.9%	23.4%	58.5%	74.3%	97.8%	99.9%	52.3%	96.1%
Missouri	86.3%	36.0%	59.1%	83.0%	96.2%	98.6%	57.0%	96.4%
Nebraska	79.3%	18.4%	36.3%	69.2%	99.3%	99.2%	37.9%	96.0%
North Dakota	83.6%	32.8%	62.9%	91.3%	99.7%	100.0%	58.5%	98.4%
South Dakota	79.4%	29.9%	49.4%	80.3%	99.2%	98.8%	49.9%	96.6%
South Atlantic:								
Delaware	84.9%	32.9%	49.2%	89.8%	94.2%	98.4%	55.4%	96.7%
District of Columbia	92.1%	63.5%	68.5%	78.8%	100.0%	99.9%	66.2%	98.6%
Florida	83.7%	20.7%	42.9%	75.0%	99.8%	98.8%	35.1%	98.6%
Georgia	82.3%	27.5%	51.9%	81.4%	95.0%	94.6%	47.5%	94.6%
Maryland	87.4%	43.9%	70.2%	71.2%	95.8%	100.0%	56.7%	98.1%
North Carolina	82.3%	27.4%	42.3%	80.9%	98.0%	96.6%	41.1%	97.2%
South Carolina	80.0%	20.0%	45.7%	72.8%	94.1%	96.6%	39.0%	94.6%
Virginia	88.6%	39.8%	66.4%	88.0%	95.9%	99.1%	60.2%	98.1%
West Virginia	86.0%	25.7%	55.2%	82.7%	98.3%	99.8%	47.0%	99.0%
East South Central:								
Alabama	88.9%	25.5%	71.2%	93.5%	98.7%	100.0%	61.1%	99.7%
Kentucky	85.7%	23.8%	48.5%	81.6%	96.1%	100.0%	47.5%	97.9%
Mississippi	84.4%	42.4%	56.7%	73.5%	96.5%	100.0%	55.3%	96.4%
Tennessee	84.3%	33.5%	34.0%	78.9%	90.9%	99.8%	44.0%	96.5%
West South Central:								
Arkansas	83.3%	25.4%	34.0%	75.5%	97.7%	99.9%	37.4%	98.5%
Louisiana	80.6%	24.5%	51.6%	72.8%	97.4%	98.8%	44.1%	96.0%
Oklahoma	84.7%	36.8%	68.7%	77.1%	98.2%	99.6%	55.1%	97.6%
Texas	84.7%	29.6%	48.9%	76.3%	98.0%	98.7%	44.9%	97.6%
Mountain:								
Arizona	87.7%	21.5% *	54.8%	79.8%	97.7%	99.6%	46.8%	98.4%
Colorado	84.7%	26.2%	61.2%	85.2%	98.6%	98.7%	49.5%	98.6%
Idaho	75.7%	22.4%	51.9%	65.6%	94.3%	99.0%	42.2%	95.0%
Montana	71.6%	25.3%	36.5%	75.3%	96.6%	96.7%	39.1%	95.5%
Nevada	87.6%	49.3%	61.4%	86.0%	97.7%	94.1%	65.7%	94.6%
New Mexico	79.1%	24.1%	51.6%	69.4%	94.3%	98.7%	44.0%	95.6%
Utah	82.1%	25.0%	38.6%	65.5%	99.5%	98.7%	37.8%	97.0%
Wyoming	68.6%	13.5%	35.5%	84.9%	97.2%	99.8%	38.0%	95.5%
Pacific:								
Alaska	70.4%	4.2% *	31.9%	68.6%	99.9%	98.8%	25.8%	97.2%
California	86.8%	34.5%	59.0%	85.0%	99.4%	99.9%	53.8%	99.0%
Hawaii	93.1%	78.5%	90.6%	96.1%	100.0%	93.7%	87.3%	95.2%
Oregon	82.8%	33.3%	65.9%	82.1%	98.4%	96.9%	52.7%	97.3%
Washington	83.4%	29.9%	59.2%	80.9%	100.0%	99.7%	50.3%	98.2%

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 II.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2023

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	0.33%	1.04%	1.41%	0.93%	0.36%	0.24%	0.75%	0.20%
New England:								
Connecticut	1.82%	6.94%	8.98%	6.69%	0.79%	1.29%	4.50%	1.33%
Maine	2.13%	6.06%	8.83%	6.85%	2.28%	1.96%	4.25%	1.98%
Massachusetts	1.84%	6.70%	10.78%	5.80%	1.74%	0.00%	5.07%	0.85%
New Hampshire	1.79%	6.40%	7.34%	5.73%	1.47%	0.00%	4.60%	0.42%
Rhode Island	1.99%	6.80%	10.85%	7.88%	0.00%	0.33%	4.99%	1.50%
Vermont	2.04%	4.59%	7.23%	4.91%	0.00%	1.74%	3.68%	1.11%
Middle Atlantic:								
New Jersey	2.12%	6.19%	9.88%	6.77%	0.41%	0.60%	5.12%	0.92%
New York	1.36%	4.24%	5.64%	4.00%	1.20%	1.10%	3.11%	0.88%
Pennsylvania	1.52%	4.98%	7.57%	4.84%	1.11%	1.85%	3.96%	1.22%
East North Central:								
Illinois	1.31%	5.59%	7.03%	4.49%	2.61%	0.63%	3.80%	0.85%
Indiana	1.75%	5.06% *	8.49%	5.90%	3.66%	0.85%	4.60%	1.26%
Michigan	2.20%	6.11%	7.66%	6.89%	0.62%	0.35%	4.77%	0.43%
Ohio	1.48%	5.85%	7.82%	5.77%	1.30%	1.50%	4.20%	1.16%
Wisconsin	1.56%	6.20%	9.25%	4.92%	2.19%	0.27%	4.58%	0.81%
West North Central:								
Iowa	1.43%	6.11%	8.65%	5.24%	0.00%	0.44%	4.25%	0.83%
Kansas	1.77%	6.08%	10.28%	5.56%	1.59%	0.65%	4.88%	0.65%
Minnesota	1.77%	5.04%	7.50%	6.09%	1.40%	0.09%	4.12%	1.31%
Missouri	1.77%	6.90%	9.30%	5.76%	2.84%	1.12%	4.75%	1.38%
Nebraska	1.81%	4.76%	8.37%	7.26%	0.65%	0.58%	4.14%	1.64%
North Dakota	1.78%	6.48%	7.91%	3.48%	0.34%	0.00%	4.10%	0.97%
South Dakota	1.84%	5.13%	8.98%	4.89%	0.71%	0.98%	5.23%	1.16%
South Atlantic:								
Delaware	2.21%	7.16%	9.54%	4.14%	3.52%	1.07%	4.91%	1.28%
District of Columbia	1.28%	8.72%	10.58%	6.25%	0.00%	0.06%	5.60%	0.78%
Florida	2.47%	4.72%	7.42%	5.35%	0.18%	1.04%	3.68%	0.84%
Georgia	2.44%	6.38%	8.91%	5.97%	2.71%	4.51%	5.78%	3.01%
Maryland	1.68%	7.01%	7.56%	6.72%	3.06%	0.01%	4.67%	1.02%
North Carolina	1.91%	6.79%	9.16%	5.82%	1.60%	1.61%	5.14%	1.15%
South Carolina	2.34%	5.23%	8.35%	6.24%	4.57%	2.73%	4.45%	2.26%
Virginia	1.44%	6.60%	8.09%	3.80%	3.45%	0.44%	4.05%	1.26%
West Virginia	1.59%	6.71%	8.17%	5.33%	1.24%	0.20%	4.78%	0.49%
East South Central:								
Alabama	2.00%	5.75%	7.23%	3.77%	1.19%	0.00%	4.41%	0.30%
Kentucky	1.80%	5.85%	8.26%	5.53%	2.42%	0.05%	4.59%	0.88%
Mississippi	1.76%	7.66%	10.90%	7.85%	1.97%	0.00%	4.91%	1.58%
Tennessee	2.41%	7.48%	8.61%	5.82%	8.28%	0.23%	5.01%	2.94%
West South Central:								
Arkansas	1.89%	5.74%	7.69%	6.06%	1.39%	0.07%	4.34%	0.61%
Louisiana	2.44%	5.89%	9.68%	6.91%	2.56%	1.17%	4.67%	1.92%
Oklahoma	1.69%	5.84%	7.30%	6.19%	1.56%	0.45%	4.20%	1.10%
Texas	1.17%	5.11%	6.73%	4.11%	0.94%	0.79%	3.51%	0.69%
Mountain:								
Arizona	2.03%	7.00% *	8.72%	5.96%	1.71%	0.39%	4.78%	0.73%
Colorado	1.50%	4.96%	8.07%	4.27%	0.96%	0.82%	4.10%	0.59%
Idaho	2.91%	6.29%	8.07%	7.84%	3.30%	0.82%	4.52%	1.68%
Montana	2.95%	4.59%	7.05%	5.97%	3.27%	1.88%	3.94%	1.72%
Nevada	1.36%	8.32%	7.38%	5.35%	1.51%	0.98%	4.83%	0.98%
New Mexico	2.27%	5.21%	7.98%	7.75%	2.72%	1.21%	4.57%	1.57%
Utah	2.08%	6.90%	8.23%	7.96%	0.54%	1.28%	4.77%	1.11%
Wyoming	2.57%	3.90%	7.21%	6.50%	2.75%	0.18%	3.84%	2.54%
Pacific:								
Alaska	2.78%	1.99% *	6.89%	7.35%	0.07%	1.16%	3.59%	1.15%
California	0.96%	3.64%	4.59%	2.53%	0.44%	0.10%	2.41%	0.31%
Hawaii	2.13%	4.99%	7.35%	2.44%	0.00%	4.01%	3.37%	2.64%
Oregon	1.92%	5.85%	6.75%	5.12%	1.59%	1.91%	4.34%	1.24%
Washington	1.85%	5.03%	9.66%	5.28%	0.00%	0.26%	4.42%	1.07%

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 II.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	78.8%	82.8%	79.5%	76.9%	77.9%	79.4%	79.4%	78.7%
New England:								
Connecticut	77.1%	92.4%	70.7%	80.0%	68.8%	81.2%	76.9%	77.1%
Maine	79.9%	78.8%	78.1%	76.7%	81.6%	80.5%	77.9%	80.5%
Massachusetts	76.6%	86.8%	78.0%	79.8%	84.9%	71.1%	82.5%	75.6%
New Hampshire	77.7%	72.4%	78.1%	74.7%	82.8%	76.8%	74.9%	78.4%
Rhode Island	72.6%	59.2%	69.5%	69.2%	75.4%	74.2%	66.1%	74.2%
Vermont	77.0%	80.3%	73.2%	76.9%	73.2%	82.3%	79.1%	76.3%
Middle Atlantic:								
New Jersey	77.7%	81.8%	68.9%	76.8%	70.4%	81.9%	77.9%	77.7%
New York	73.9%	90.1%	73.1%	75.9%	73.1%	72.8%	79.5%	72.8%
Pennsylvania	77.0%	69.8%	80.4%	69.0%	82.2%	76.3%	72.8%	77.8%
East North Central:								
Illinois	78.6%	90.2%	82.0%	75.5%	79.8%	77.7%	84.2%	77.5%
Indiana	79.5%	89.6%	78.0%	82.0%	77.3%	79.7%	81.4%	79.3%
Michigan	80.5%	79.8%	79.8%	74.4%	84.2%	80.7%	81.2%	80.3%
Ohio	75.6%	83.0%	76.4%	70.6%	67.0%	80.4%	77.3%	75.4%
Wisconsin	81.9%	92.0%	76.8%	67.9%	83.1%	85.9%	81.6%	81.9%
West North Central:								
Iowa	80.1%	87.2%	79.4%	71.1%	76.7%	83.2%	78.6%	80.5%
Kansas	77.4%	85.6%	90.4%	73.1%	76.2%	77.3%	79.1%	77.1%
Minnesota	70.2%	81.3%	75.8%	74.7%	61.1%	73.8%	75.1%	69.3%
Missouri	76.4%	84.2%	73.4%	71.6%	84.0%	73.7%	75.9%	76.5%
Nebraska	79.0%	70.8%	86.8%	82.7%	79.1%	78.0%	79.5%	78.9%
North Dakota	76.3%	83.3%	74.1%	75.2%	75.8%	76.9%	78.5%	75.6%
South Dakota	78.3%	77.6%	77.8%	72.2%	79.0%	81.2%	73.1%	79.8%
South Atlantic:								
Delaware	81.8%	69.4%	81.1%	64.2%	87.2%	87.6%	74.1%	83.6%
District of Columbia	83.4%	93.4%	87.3%	96.0%	84.6%	78.9%	91.7%	82.1%
Florida	87.1%	85.7%	88.6%	80.4%	89.0%	87.6%	87.7%	87.1%
Georgia	78.9%	90.3%	80.7%	77.5%	77.2%	79.2%	76.5%	79.4%
Maryland	78.4%	75.0%	85.5%	71.4%	84.4%	76.6%	81.8%	77.7%
North Carolina	80.5%	68.8%	82.1%	67.3%	74.6%	85.7%	74.9%	81.3%
South Carolina	78.3%	79.8%	74.1%	75.7%	77.0%	79.6%	75.8%	78.6%
Virginia	86.8%	72.4%	86.7%	78.3%	88.6%	89.3%	80.1%	88.2%
West Virginia	82.1%	84.0%	82.0%	71.4%	85.5%	83.0%	80.9%	82.2%
East South Central:								
Alabama	82.7%	80.1%	78.1%	78.6%	76.4%	87.1%	75.9%	84.3%
Kentucky	80.6%	78.4%	79.3%	81.3%	83.6%	79.8%	77.0%	81.2%
Mississippi	81.3%	70.4%	86.2%	87.4%	80.6%	81.4%	80.8%	81.4%
Tennessee	75.9%	82.6%	86.6%	70.6%	75.9%	76.0%	82.0%	75.1%
West South Central:								
Arkansas	83.3%	72.6%	95.4%	82.7%	82.9%	83.3%	83.3%	83.3%
Louisiana	77.3%	70.3%	76.0%	73.4%	82.7%	75.8%	74.9%	77.8%
Oklahoma	80.8%	92.8%	81.5%	78.6%	79.4%	80.5%	83.5%	80.1%
Texas	77.3%	77.9%	77.9%	81.5%	76.7%	76.5%	78.3%	77.2%
Mountain:								
Arizona	81.8%	88.7%	81.3%	77.7%	72.5%	85.3%	80.8%	81.9%
Colorado	76.2%	83.0%	80.1%	74.5%	75.8%	75.9%	76.9%	76.1%
Idaho	76.1%	91.4%	90.3%	70.1%	72.5%	75.5%	85.1%	73.7%
Montana	80.2%	76.0%	87.3%	72.7%	75.4%	85.2%	72.9%	82.3%
Nevada	75.3%	84.4%	70.8%	84.7%	71.9%	74.3%	81.1%	74.0%
New Mexico	77.3%	82.0%	81.6%	78.2%	78.9%	75.0%	79.5%	76.8%
Utah	69.3%	--	69.2%	83.8%	81.6%	59.8%	71.8%	69.0%
Wyoming	72.4%	79.6%	86.9%	59.7%	77.1%	73.6%	70.2%	73.2%
Pacific:								
Alaska	81.4%	90.8%	72.8%	76.5%	78.1%	86.2%	76.7%	82.1%
California	79.6%	86.7%	78.0%	83.2%	78.3%	79.1%	80.3%	79.5%
Hawaii	78.0%	83.9%	71.2%	70.9%	90.4%	75.8%	75.0%	79.0%
Oregon	80.9%	87.1%	88.9%	76.0%	76.7%	82.1%	79.9%	81.1%
Washington	76.1%	89.7%	88.8%	77.4%	69.2%	76.7%	86.3%	73.8%

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.

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

Table II.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.48%	1.13%	1.09%	0.88%	1.00%	0.72%	0.66%	0.55%
New England:								
Connecticut	2.53%	4.67%	8.47%	3.99%	6.13%	2.89%	4.15%	2.91%
Maine	2.32%	5.91%	7.03%	3.60%	3.32%	4.35%	3.47%	2.82%
Massachusetts	3.91%	4.69%	6.82%	5.19%	3.07%	6.57%	3.59%	4.49%
New Hampshire	2.42%	9.05%	5.91%	6.05%	2.49%	4.12%	4.57%	2.81%
Rhode Island	2.76%	9.38%	7.87%	6.96%	4.66%	4.40%	4.88%	3.22%
Vermont	2.15%	5.22%	5.23%	3.90%	4.09%	4.33%	2.92%	2.66%
Middle Atlantic:								
New Jersey	3.22%	6.31%	9.81%	6.14%	8.85%	3.17%	4.75%	3.71%
New York	2.08%	2.91%	4.57%	4.45%	3.81%	3.50%	2.56%	2.49%
Pennsylvania	1.94%	6.13%	4.77%	4.07%	2.96%	3.20%	3.13%	2.21%
East North Central:								
Illinois	2.01%	3.93%	5.75%	4.56%	3.06%	3.16%	2.84%	2.31%
Indiana	2.11%	5.58%	7.43%	4.36%	4.08%	3.02%	4.37%	2.33%
Michigan	2.64%	8.51%	5.24%	5.81%	4.05%	4.18%	4.17%	3.01%
Ohio	2.04%	4.49%	6.50%	5.79%	4.48%	2.61%	3.67%	2.28%
Wisconsin	1.93%	3.60%	9.12%	6.38%	2.96%	2.18%	4.45%	2.13%
West North Central:								
Iowa	2.23%	4.67%	6.68%	5.81%	3.94%	3.33%	4.00%	2.57%
Kansas	2.17%	4.43%	5.47%	5.00%	3.89%	3.41%	4.01%	2.48%
Minnesota	4.32%	7.52%	5.28%	4.74%	10.35%	4.29%	3.68%	5.04%
Missouri	2.63%	5.63%	6.04%	5.23%	3.74%	4.33%	3.58%	3.08%
Nebraska	2.54%	8.92%	4.85%	4.26%	3.77%	4.00%	3.91%	2.88%
North Dakota	2.35%	7.45%	6.23%	4.53%	4.47%	4.43%	3.44%	2.94%
South Dakota	2.11%	6.65%	6.88%	5.81%	3.28%	3.01%	5.46%	2.06%
South Atlantic:								
Delaware	3.11%	6.35%	7.43%	7.86%	2.73%	3.07%	4.05%	3.63%
District of Columbia	3.07%	3.57%	6.38%	1.15%	4.28%	5.03%	2.83%	3.52%
Florida	1.55%	4.60%	2.84%	3.66%	3.21%	2.05%	2.09%	1.71%
Georgia	2.32%	5.36%	6.17%	7.77%	4.99%	2.97%	7.02%	2.40%
Maryland	2.79%	6.09%	6.51%	8.23%	3.70%	4.29%	3.80%	3.22%
North Carolina	2.49%	11.81%	5.93%	6.11%	5.81%	3.14%	5.05%	2.76%
South Carolina	2.04%	9.81%	7.54%	4.78%	4.38%	2.82%	4.63%	2.23%
Virginia	1.76%	6.09%	4.49%	4.30%	4.41%	2.01%	3.27%	2.00%
West Virginia	2.23%	5.74%	5.45%	6.35%	3.27%	3.19%	3.40%	2.52%
East South Central:								
Alabama	3.20%	7.31%	5.58%	5.73%	5.34%	4.22%	4.90%	3.53%
Kentucky	2.65%	8.42%	6.36%	4.52%	3.04%	4.19%	4.37%	2.94%
Mississippi	2.22%	10.91%	5.90%	3.00%	3.85%	3.43%	5.03%	2.47%
Tennessee	2.71%	6.83%	9.35%	8.07%	6.30%	3.27%	4.29%	3.01%
West South Central:								
Arkansas	2.02%	9.65%	2.75%	3.90%	5.20%	2.70%	4.03%	2.22%
Louisiana	3.04%	7.39%	10.79%	5.52%	3.38%	5.61%	5.16%	3.48%
Oklahoma	1.98%	3.04%	4.93%	5.09%	3.33%	3.29%	3.20%	2.34%
Texas	2.16%	6.60%	6.53%	3.25%	4.29%	3.29%	3.42%	2.43%
Mountain:								
Arizona	3.24%	5.33%	4.83%	6.03%	4.36%	4.12%	3.61%	3.60%
Colorado	3.64%	5.24%	6.34%	4.22%	9.76%	5.08%	3.81%	4.29%
Idaho	3.36%	4.35%	2.77%	5.08%	6.00%	5.58%	2.77%	3.93%
Montana	2.79%	5.85%	4.47%	5.01%	4.16%	4.57%	3.84%	3.23%
Nevada	3.10%	9.65%	6.26%	4.19%	7.57%	4.44%	3.80%	3.66%
New Mexico	2.25%	6.09%	5.92%	6.66%	3.13%	3.70%	4.86%	2.52%
Utah	5.41%	--	11.30%	3.79%	3.97%	8.89%	6.55%	6.04%
Wyoming	2.88%	7.08%	3.93%	6.30%	4.77%	5.23%	5.29%	3.46%
Pacific:								
Alaska	2.42%	5.81%	8.65%	6.94%	5.73%	2.27%	4.98%	2.68%
California	1.65%	3.29%	3.75%	2.15%	3.64%	2.54%	2.07%	1.94%
Hawaii	2.52%	4.66%	7.30%	5.16%	2.75%	4.45%	3.65%	3.15%
Oregon	2.26%	6.13%	3.41%	4.81%	5.74%	3.38%	4.20%	2.62%
Washington	3.26%	3.18%	4.10%	4.85%	8.44%	4.25%	2.56%	3.90%

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.

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

Table II.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	68.8%	72.6%	65.5%	64.0%	67.0%	70.8%	66.6%	69.2%
New England:								
Connecticut	68.4%	51.5%	53.8%	57.8%	68.0%	74.0%	52.4%	71.5%
Maine	71.3%	69.8%	61.7%	69.8%	70.7%	74.1%	65.3%	73.0%
Massachusetts	66.2%	57.9%	61.7%	56.1%	64.5%	71.1%	59.6%	67.3%
New Hampshire	68.5%	75.8%	57.5%	61.0%	64.2%	74.3%	63.4%	69.8%
Rhode Island	64.1%	73.1%	65.8%	71.1%	54.8%	65.7%	65.7%	63.8%
Vermont	65.6%	62.3%	54.3%	66.2%	65.4%	68.7%	60.5%	67.2%
Middle Atlantic:								
New Jersey	67.3%	62.4%	61.3%	59.6%	58.7%	74.1%	63.4%	68.0%
New York	61.5%	65.7%	57.5%	60.3%	53.8%	66.5%	59.9%	61.8%
Pennsylvania	70.5%	74.4%	67.5%	66.1%	72.2%	70.7%	66.7%	71.2%
East North Central:								
Illinois	70.4%	72.9%	67.2%	65.9%	59.2%	76.2%	69.2%	70.7%
Indiana	72.7%	93.2%	69.9%	63.7%	73.2%	74.0%	75.9%	72.2%
Michigan	69.2%	75.9%	64.6%	62.8%	70.7%	70.4%	66.2%	69.7%
Ohio	68.5%	71.3%	56.4%	64.7%	68.0%	70.5%	62.0%	69.6%
Wisconsin	67.3%	68.7%	54.9%	65.7%	58.4%	73.2%	63.3%	68.0%
West North Central:								
Iowa	65.7%	62.7%	60.3%	59.6%	68.8%	66.5%	61.4%	66.7%
Kansas	71.9%	75.8%	75.9%	67.3%	64.9%	75.8%	71.9%	71.9%
Minnesota	63.7%	75.5%	54.1%	61.8%	54.8%	70.2%	60.2%	64.4%
Missouri	65.5%	73.8%	70.9%	69.9%	59.8%	66.3%	72.7%	64.1%
Nebraska	70.4%	59.0%	56.1%	64.0%	66.7%	75.0%	58.9%	72.2%
North Dakota	74.1%	74.7%	73.9%	71.8%	75.9%	73.9%	72.6%	74.7%
South Dakota	68.7%	72.4%	61.9%	68.1%	70.3%	68.6%	67.0%	69.2%
South Atlantic:								
Delaware	67.7%	76.1%	70.8%	59.6%	67.7%	69.2%	64.8%	68.3%
District of Columbia	75.4%	75.3%	74.0%	79.2%	78.8%	73.1%	74.1%	75.7%
Florida	64.5%	79.0%	66.6%	66.9%	62.4%	64.0%	69.2%	63.9%
Georgia	67.5%	79.2%	66.9%	61.1%	75.7%	65.0%	66.1%	67.7%
Maryland	65.2%	69.6%	62.4%	59.7%	61.5%	68.0%	63.7%	65.5%
North Carolina	70.8%	--	74.1%	60.7%	75.8%	71.5%	66.6%	71.4%
South Carolina	71.3%	--	65.7%	70.8%	75.2%	72.2%	58.3%	73.2%
Virginia	66.7%	72.9%	59.4%	60.5%	66.0%	69.0%	62.2%	67.5%
West Virginia	65.3%	67.1%	66.1%	53.2%	59.3%	70.3%	64.1%	65.4%
East South Central:								
Alabama	71.3%	79.9%	67.5%	54.9%	74.3%	75.0%	63.3%	73.0%
Kentucky	70.0%	74.1%	70.4%	58.1%	70.4%	72.5%	61.4%	71.3%
Mississippi	68.9%	72.2%	72.6%	68.5%	70.5%	67.5%	71.3%	68.4%
Tennessee	69.9%	82.9%	70.0%	68.6%	64.4%	72.1%	71.8%	69.6%
West South Central:								
Arkansas	73.5%	86.8%	71.5%	73.9%	78.7%	71.4%	70.6%	73.8%
Louisiana	67.3%	70.5%	55.3%	60.2%	71.6%	68.1%	61.4%	68.4%
Oklahoma	69.7%	70.2%	60.8%	68.6%	69.3%	71.8%	66.0%	70.7%
Texas	67.9%	82.6%	63.6%	68.5%	62.6%	69.4%	70.3%	67.5%
Mountain:								
Arizona	73.2%	65.5%	50.3%	52.4%	70.1%	78.5%	58.6%	75.0%
Colorado	70.3%	72.3%	56.4%	60.8%	78.3%	70.8%	61.6%	72.0%
Idaho	73.8%	68.0%	73.3%	69.4%	77.3%	73.9%	70.8%	74.7%
Montana	77.2%	83.6%	78.7%	64.5%	72.4%	82.6%	73.9%	78.1%
Nevada	71.4%	86.2%	81.0%	70.1%	65.9%	71.9%	79.5%	69.4%
New Mexico	62.3%	80.8%	55.6%	47.0%	50.3%	74.5%	60.3%	62.7%
Utah	72.0%	83.0%	64.2%	65.1%	76.0%	70.9%	69.1%	72.4%
Wyoming	70.0%	87.2%	72.3%	66.3%	64.7%	73.6%	72.4%	69.2%
Pacific:								
Alaska	68.1%	87.5%	53.5%	60.3%	62.1%	75.2%	60.9%	69.2%
California	71.8%	74.0%	72.0%	63.2%	71.7%	73.8%	68.8%	72.5%
Hawaii	75.1%	78.1%	72.9%	78.9%	79.2%	71.9%	73.7%	75.6%
Oregon	78.8%	78.8%	75.1%	71.5%	76.6%	83.1%	74.3%	80.0%
Washington	73.5%	77.1%	81.1%	70.6%	83.9%	65.7%	79.2%	71.9%

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.

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

Table II.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.51%	1.43%	1.11%	0.84%	0.98%	0.81%	0.69%	0.59%
New England:								
Connecticut	2.37%	8.73%	5.83%	4.09%	4.72%	3.10%	3.51%	2.50%
Maine	1.85%	6.70%	4.37%	3.94%	3.82%	2.79%	3.19%	2.12%
Massachusetts	2.20%	6.71%	4.90%	3.89%	4.66%	2.99%	3.54%	2.48%
New Hampshire	1.81%	6.54%	4.87%	4.22%	3.09%	2.61%	3.74%	2.01%
Rhode Island	2.65%	5.80%	6.77%	6.23%	4.36%	4.22%	3.55%	3.14%
Vermont	1.87%	4.89%	6.33%	2.91%	3.22%	4.12%	2.82%	2.30%
Middle Atlantic:								
New Jersey	2.22%	6.05%	9.00%	3.89%	5.45%	2.59%	4.16%	2.53%
New York	1.97%	4.79%	5.06%	3.34%	4.52%	2.79%	2.75%	2.34%
Pennsylvania	1.72%	6.69%	4.90%	3.70%	3.31%	2.56%	3.08%	1.93%
East North Central:								
Illinois	2.35%	6.53%	5.93%	3.08%	7.53%	2.23%	3.21%	2.74%
Indiana	1.84%	4.67%	7.29%	4.49%	2.39%	2.72%	3.89%	2.04%
Michigan	2.11%	8.38%	6.66%	4.35%	4.48%	3.41%	4.15%	2.42%
Ohio	1.47%	8.63%	5.08%	4.75%	2.57%	2.03%	3.97%	1.56%
Wisconsin	2.95%	8.34%	4.49%	4.48%	3.59%	5.11%	3.00%	3.46%
West North Central:								
Iowa	1.64%	5.15%	6.42%	4.18%	1.51%	2.77%	3.29%	1.91%
Kansas	2.18%	5.28%	5.79%	4.72%	5.57%	2.51%	3.61%	2.51%
Minnesota	2.45%	6.21%	4.11%	3.95%	5.67%	3.01%	3.22%	2.86%
Missouri	4.17%	6.85%	5.70%	3.94%	11.41%	4.90%	3.26%	4.90%
Nebraska	1.37%	10.55%	6.61%	3.44%	3.28%	1.56%	3.45%	1.44%
North Dakota	1.62%	6.30%	8.07%	3.69%	1.94%	2.85%	3.75%	1.75%
South Dakota	1.75%	6.18%	6.04%	3.09%	2.70%	3.27%	2.98%	2.07%
South Atlantic:								
Delaware	1.67%	10.92%	4.22%	4.28%	4.57%	2.10%	3.73%	1.88%
District of Columbia	1.83%	5.83%	7.22%	3.49%	3.17%	2.92%	3.87%	2.04%
Florida	3.83%	7.65%	6.40%	4.41%	4.49%	5.55%	4.25%	4.20%
Georgia	2.36%	9.82%	7.40%	6.92%	4.14%	3.22%	5.41%	2.59%
Maryland	1.70%	5.59%	6.22%	2.73%	3.61%	2.51%	3.54%	1.91%
North Carolina	2.61%	--	5.51%	5.87%	3.95%	3.75%	5.20%	2.89%
South Carolina	1.93%	--	5.71%	4.04%	5.98%	1.83%	4.60%	2.00%
Virginia	2.32%	5.12%	5.23%	5.62%	4.41%	3.47%	3.59%	2.64%
West Virginia	3.25%	7.08%	6.48%	6.21%	3.08%	4.93%	4.12%	3.69%
East South Central:								
Alabama	3.31%	5.99%	5.14%	3.80%	2.86%	4.57%	3.52%	3.61%
Kentucky	2.23%	4.59%	5.76%	4.94%	2.92%	2.99%	4.32%	2.32%
Mississippi	1.64%	5.45%	8.70%	2.98%	4.00%	2.16%	3.23%	1.86%
Tennessee	1.72%	4.94%	8.17%	4.76%	4.00%	1.91%	4.11%	1.87%
West South Central:								
Arkansas	2.12%	4.79%	7.13%	4.47%	4.26%	2.84%	3.91%	2.33%
Louisiana	3.21%	9.48%	7.66%	4.84%	4.53%	5.61%	4.94%	3.65%
Oklahoma	2.04%	7.66%	4.41%	5.00%	4.06%	3.20%	3.66%	2.37%
Texas	1.87%	8.99%	5.38%	4.32%	4.87%	2.26%	3.68%	2.08%
Mountain:								
Arizona	5.20%	9.14%	6.56%	5.57%	6.94%	6.20%	4.21%	5.47%
Colorado	1.86%	7.95%	4.64%	4.71%	4.12%	2.14%	3.50%	2.06%
Idaho	1.82%	10.70%	5.53%	4.42%	2.90%	2.70%	4.11%	2.07%
Montana	2.07%	4.10%	6.47%	3.97%	3.07%	2.74%	3.66%	2.35%
Nevada	2.43%	5.49%	4.20%	5.07%	6.02%	3.50%	3.71%	2.86%
New Mexico	3.01%	5.78%	8.06%	6.69%	4.96%	3.28%	4.77%	3.53%
Utah	2.19%	5.21%	5.62%	4.40%	4.55%	2.32%	4.46%	2.40%
Wyoming	2.35%	5.57%	4.90%	3.85%	6.09%	2.71%	3.66%	2.88%
Pacific:								
Alaska	3.10%	5.98%	7.89%	5.88%	7.94%	1.86%	6.39%	3.44%
California	1.42%	4.54%	4.36%	2.81%	3.07%	2.19%	2.47%	1.64%
Hawaii	2.10%	4.36%	6.45%	3.32%	2.92%	3.94%	3.21%	2.57%
Oregon	2.24%	5.14%	5.29%	4.72%	3.62%	3.35%	3.66%	2.57%
Washington	2.42%	4.49%	5.67%	4.83%	2.62%	4.54%	2.85%	2.95%

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.

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

Table II.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	54.2%	60.1%	52.1%	49.2%	52.2%	56.1%	52.9%	54.4%
New England:								
Connecticut	52.8%	47.6%	38.1%	46.2%	46.8%	60.1%	40.3%	55.1%
Maine	56.9%	55.0%	48.2%	53.5%	57.6%	59.6%	50.9%	58.7%
Massachusetts	50.7%	50.2%	48.2%	44.8%	54.8%	50.6%	49.2%	50.9%
New Hampshire	53.2%	54.9%	44.9%	45.6%	53.1%	57.1%	47.4%	54.7%
Rhode Island	46.5%	43.2%	45.7%	49.2%	41.3%	48.8%	43.4%	47.3%
Vermont	50.5%	50.0%	39.7%	50.9%	47.9%	56.5%	47.9%	51.3%
Middle Atlantic:								
New Jersey	52.3%	51.0%	--	45.8%	41.3%	60.7%	49.4%	52.8%
New York	45.4%	59.1%	42.1%	45.8%	39.3%	48.4%	47.7%	45.0%
Pennsylvania	54.3%	52.0%	54.3%	45.6%	59.4%	53.9%	48.6%	55.4%
East North Central:								
Illinois	55.3%	65.7%	55.1%	49.7%	47.2%	59.2%	58.2%	54.8%
Indiana	57.8%	83.5%	54.6%	52.3%	56.6%	59.0%	61.8%	57.3%
Michigan	55.7%	60.6%	51.6%	46.7%	59.5%	56.8%	53.7%	56.0%
Ohio	51.8%	59.2%	43.1%	45.7%	45.6%	56.7%	47.9%	52.4%
Wisconsin	55.1%	63.2%	42.2%	44.7%	48.6%	62.8%	51.6%	55.7%
West North Central:								
Iowa	52.6%	54.6%	47.9%	42.4%	52.7%	55.3%	48.2%	53.6%
Kansas	55.6%	64.9%	68.6%	49.2%	49.4%	58.6%	56.9%	55.4%
Minnesota	44.7%	61.4%	41.0%	46.2%	33.4%	51.8%	45.2%	44.7%
Missouri	50.1%	62.1%	52.0%	50.0%	50.2%	48.8%	55.2%	49.0%
Nebraska	55.6%	41.8%	48.7%	52.9%	52.7%	58.5%	46.9%	57.0%
North Dakota	56.6%	62.2%	54.8%	54.0%	57.6%	56.9%	57.0%	56.4%
South Dakota	53.8%	56.2%	48.2%	49.2%	55.6%	55.7%	49.0%	55.2%
South Atlantic:								
Delaware	55.4%	52.8%	57.4%	38.3%	59.0%	60.6%	48.0%	57.1%
District of Columbia	63.0%	70.3%	64.6%	76.1%	66.7%	57.7%	68.0%	62.1%
Florida	56.2%	67.7%	59.0%	53.7%	55.5%	56.0%	60.7%	55.7%
Georgia	53.3%	71.5%	53.9%	47.3%	58.4%	51.5%	50.5%	53.8%
Maryland	51.1%	52.2%	53.4%	42.6%	51.9%	52.0%	52.1%	50.9%
North Carolina	57.0%	--	60.8%	40.8%	56.6%	61.3%	49.9%	58.1%
South Carolina	55.8%	--	48.7%	53.7%	57.9%	57.5%	44.2%	57.5%
Virginia	57.9%	52.8%	51.5%	47.3%	58.5%	61.6%	49.8%	59.5%
West Virginia	53.6%	56.4%	54.2%	38.0%	50.6%	58.3%	51.9%	53.8%
East South Central:								
Alabama	59.0%	64.0%	52.7%	43.1%	56.7%	65.3%	48.0%	61.5%
Kentucky	56.5%	58.1%	55.8%	47.3%	58.8%	57.8%	47.3%	57.9%
Mississippi	56.1%	50.8%	62.5%	59.9%	56.9%	54.9%	57.6%	55.7%
Tennessee	53.1%	68.4%	60.6%	48.4%	48.8%	54.8%	58.9%	52.3%
West South Central:								
Arkansas	61.2%	63.1%	68.3%	61.1%	65.2%	59.5%	58.8%	61.5%
Louisiana	52.1%	49.5%	42.0%	44.2%	59.2%	51.7%	46.0%	53.3%
Oklahoma	56.3%	65.2%	49.5%	53.9%	55.0%	57.8%	55.1%	56.6%
Texas	52.5%	64.3%	49.5%	55.8%	48.0%	53.1%	55.0%	52.1%
Mountain:								
Arizona	59.9%	58.0%	40.9%	40.7%	50.9%	67.0%	47.3%	61.4%
Colorado	53.6%	60.0%	45.2%	45.3%	59.4%	53.8%	47.4%	54.8%
Idaho	56.1%	62.1%	66.2%	48.6%	56.1%	55.8%	60.3%	55.1%
Montana	61.9%	63.5%	68.7%	46.9%	54.6%	70.4%	53.8%	64.3%
Nevada	53.7%	72.8%	57.4%	59.4%	47.3%	53.5%	64.5%	51.3%
New Mexico	48.1%	66.3%	45.4%	36.8%	39.6%	55.8%	47.9%	48.2%
Utah	49.9%	--	44.5%	54.6%	62.1%	42.4%	49.6%	49.9%
Wyoming	50.7%	69.4%	62.8%	39.6%	49.9%	54.2%	50.8%	50.7%
Pacific:								
Alaska	55.4%	79.4%	39.0%	46.1%	48.5%	64.8%	46.7%	56.8%
California	57.2%	64.1%	56.1%	52.6%	56.2%	58.4%	55.2%	57.6%
Hawaii	58.6%	65.5%	51.9%	56.0%	71.5%	54.5%	55.3%	59.7%
Oregon	63.7%	68.6%	66.8%	54.3%	58.8%	68.3%	59.4%	64.9%
Washington	55.9%	69.2%	72.0%	54.6%	58.0%	50.4%	68.4%	53.0%

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.

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

Table II.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.54%	1.35%	1.18%	0.88%	1.07%	0.83%	0.69%	0.62%
New England:								
Connecticut	3.00%	8.08%	5.57%	4.66%	6.52%	3.93%	3.37%	3.42%
Maine	2.50%	6.18%	5.52%	4.67%	4.60%	4.39%	3.48%	3.05%
Massachusetts	3.23%	6.32%	5.58%	3.94%	3.80%	5.65%	3.47%	3.73%
New Hampshire	2.43%	8.81%	4.42%	4.71%	3.27%	4.16%	3.77%	2.88%
Rhode Island	2.68%	6.85%	7.34%	8.10%	4.78%	4.07%	3.98%	3.20%
Vermont	2.07%	5.00%	5.13%	3.37%	3.77%	4.61%	2.82%	2.59%
Middle Atlantic:								
New Jersey	3.50%	7.30%	--	5.17%	8.43%	3.78%	4.72%	4.07%
New York	2.05%	5.02%	4.61%	3.90%	3.86%	3.20%	2.76%	2.41%
Pennsylvania	2.10%	5.95%	5.49%	3.87%	4.07%	3.26%	2.96%	2.41%
East North Central:								
Illinois	2.56%	6.15%	5.84%	4.16%	6.57%	3.39%	3.28%	2.96%
Indiana	2.43%	7.24%	7.45%	5.06%	4.14%	3.59%	4.56%	2.71%
Michigan	2.27%	9.81%	6.66%	4.95%	5.55%	3.17%	4.57%	2.55%
Ohio	1.89%	8.16%	5.31%	5.24%	3.84%	2.57%	3.79%	2.10%
Wisconsin	2.86%	8.01%	5.03%	5.30%	3.04%	5.04%	3.52%	3.32%
West North Central:								
Iowa	1.68%	4.79%	5.17%	4.54%	3.15%	2.62%	3.27%	1.94%
Kansas	2.40%	4.92%	5.83%	4.87%	4.73%	3.53%	3.76%	2.78%
Minnesota	3.31%	6.76%	4.31%	4.23%	5.99%	4.26%	3.26%	3.88%
Missouri	3.33%	6.70%	5.94%	4.70%	8.87%	4.52%	3.61%	3.91%
Nebraska	2.30%	6.39%	6.81%	4.20%	3.91%	3.53%	3.37%	2.60%
North Dakota	2.12%	6.90%	7.01%	4.38%	4.03%	3.72%	3.75%	2.54%
South Dakota	2.07%	7.02%	5.97%	5.15%	3.21%	3.42%	4.19%	2.30%
South Atlantic:								
Delaware	2.50%	10.47%	5.78%	4.55%	4.55%	2.83%	3.93%	2.89%
District of Columbia	3.13%	5.74%	8.45%	3.63%	5.13%	4.94%	4.16%	3.58%
Florida	3.32%	6.50%	5.65%	4.20%	4.64%	4.80%	3.64%	3.65%
Georgia	2.58%	8.49%	8.48%	5.85%	5.33%	3.71%	4.93%	2.89%
Maryland	2.43%	5.33%	6.36%	5.25%	3.66%	3.98%	3.45%	2.82%
North Carolina	2.93%	--	6.77%	5.82%	5.23%	4.16%	5.30%	3.27%
South Carolina	2.30%	--	6.38%	4.67%	6.17%	2.79%	4.24%	2.49%
Virginia	2.51%	5.34%	5.93%	5.28%	4.70%	3.89%	3.51%	2.90%
West Virginia	3.74%	7.00%	6.16%	7.19%	3.71%	5.82%	3.97%	4.26%
East South Central:								
Alabama	4.50%	7.12%	5.12%	4.20%	4.57%	6.36%	3.85%	5.03%
Kentucky	3.31%	6.86%	5.40%	5.13%	3.46%	5.06%	3.93%	3.65%
Mississippi	2.04%	8.48%	8.88%	3.37%	4.28%	2.93%	4.46%	2.29%
Tennessee	2.53%	6.93%	10.45%	7.27%	5.45%	3.09%	5.13%	2.78%
West South Central:								
Arkansas	2.26%	9.53%	7.02%	4.59%	6.44%	2.76%	4.56%	2.47%
Louisiana	3.96%	7.43%	8.31%	5.02%	5.68%	7.07%	4.83%	4.62%
Oklahoma	2.37%	6.99%	4.72%	5.78%	4.52%	3.84%	3.59%	2.82%
Texas	2.26%	7.68%	6.87%	4.43%	4.53%	3.31%	3.70%	2.54%
Mountain:								
Arizona	6.30%	9.81%	5.26%	4.91%	7.13%	8.12%	3.91%	6.82%
Colorado	3.34%	7.59%	4.85%	4.91%	9.42%	4.29%	3.62%	3.94%
Idaho	3.43%	9.55%	4.46%	5.26%	5.82%	5.75%	4.03%	4.07%
Montana	3.38%	5.75%	6.78%	4.69%	4.11%	5.50%	4.31%	3.98%
Nevada	3.07%	9.28%	6.24%	5.43%	7.07%	4.54%	4.49%	3.53%
New Mexico	2.47%	5.49%	7.74%	6.07%	4.13%	3.33%	4.82%	2.83%
Utah	4.48%	--	6.74%	5.19%	5.90%	6.64%	5.74%	5.01%
Wyoming	2.56%	8.27%	5.58%	4.72%	4.73%	4.73%	4.58%	3.08%
Pacific:								
Alaska	2.95%	4.31%	7.53%	5.31%	6.88%	2.43%	5.47%	3.31%
California	1.72%	4.15%	4.41%	2.82%	3.95%	2.55%	2.43%	2.01%
Hawaii	2.69%	4.74%	6.91%	5.33%	3.26%	4.81%	3.50%	3.40%
Oregon	3.03%	6.99%	6.08%	5.33%	5.67%	4.86%	4.53%	3.57%
Washington	3.19%	5.24%	5.58%	5.02%	7.63%	4.71%	3.10%	3.76%

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.

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

Table II.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2023

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	57.4%	13.3%	10.7%	20.5%	42.0%	79.9%	14.6%	64.9%
New England:								
Connecticut	69.4%	--	23.0% *	20.2% *	52.8%	92.1%	23.6% *	75.7%
Maine	57.4%	14.6% *	8.4% *	17.2% *	34.1%	95.1%	10.3% *	69.6%
Massachusetts	59.3%	22.8% *	17.6% *	17.9% *	54.3%	77.5%	16.2% *	66.2%
New Hampshire	53.5%	--	18.3% *	22.8% *	49.6%	71.8%	17.4% *	62.0%
Rhode Island	57.1%	13.7% *	9.8% *	21.1% *	36.9%	85.5%	7.8% *	68.5%
Vermont	57.0%	8.3% *	16.1% *	15.5% *	69.5%	91.2%	20.5%	67.8%
Middle Atlantic:								
New Jersey	62.9%	23.3% *	--	18.9% *	40.5%	87.5%	20.4% *	70.1%
New York	55.4%	8.4% *	6.1% *	25.6%	42.3%	79.2%	11.7% *	65.0%
Pennsylvania	65.6%	9.1% *	11.5% *	50.1%	57.9%	82.4%	18.4%	73.0%
East North Central:								
Illinois	55.0%	8.2% *	6.1% *	15.6% *	44.2%	75.2%	12.1% *	63.3%
Indiana	64.5%	--	--	41.6%	47.0%	81.4%	24.8%	70.6%
Michigan	51.9%	--	10.3% *	8.6% *	51.6%	68.5%	10.5% *	58.4%
Ohio	59.1%	17.8% *	18.2% *	15.2% *	39.9%	80.3%	18.3% *	64.9%
Wisconsin	59.3%	--	0.9% *	34.0% *	54.3%	74.2%	15.9% *	66.9%
West North Central:								
Iowa	60.1%	17.1% *	23.4% *	19.1% *	59.7%	76.2%	18.3%	68.5%
Kansas	48.7%	20.4% *	--	28.5% *	39.9%	63.2%	15.5% *	55.2%
Minnesota	63.2%	16.9% *	12.4% *	19.2% *	73.7%	79.5%	15.0%	72.3%
Missouri	60.2%	8.5% *	11.1% *	50.5%	37.1%	85.4%	28.8%	67.3%
Nebraska	66.8%	--	--	32.9%	66.5%	76.9%	27.0%	72.0%
North Dakota	56.9%	--	9.6% *	32.6%	58.5%	90.3%	14.5% *	71.8%
South Dakota	49.3%	11.4% *	40.4% *	9.4% *	43.4%	78.4%	22.0%	56.6%
South Atlantic:								
Delaware	63.5%	--	25.8% *	38.2%	45.8% *	83.6%	28.9%	70.2%
District of Columbia	52.0%	13.0% *	--	--	44.6%	77.7%	10.5% *	59.6%
Florida	67.8%	18.9% *	0.0%	20.4% *	34.2%	89.7%	12.4% *	74.4%
Georgia	58.8%	0.0%	12.8% *	20.3% *	61.0%	77.0%	9.4% *	67.0%
Maryland	59.7%	13.6% *	--	9.5% *	53.7%	82.0%	6.4% *	70.7%
North Carolina	66.2%	--	--	29.9% *	55.2%	81.6%	14.1% *	73.0%
South Carolina	66.1%	--	16.7% *	33.0% *	48.9% *	84.9%	20.9% *	71.2%
Virginia	60.9%	10.2% *	--	17.0% *	45.1%	89.0%	12.8% *	69.1%
West Virginia	69.4%	--	0.0%	30.7% *	59.2%	89.9%	13.3% *	77.9%
East South Central:								
Alabama	59.7%	24.8% *	--	14.9% *	38.8%	84.0%	12.2% *	68.5%
Kentucky	69.4%	--	9.6% *	9.4% *	61.5%	89.3%	12.7% *	76.6%
Mississippi	59.1%	23.4% *	0.0%	13.5% *	57.8%	82.6%	10.9% *	71.0%
Tennessee	51.4%	0.0%	--	18.2% *	25.2% *	76.0%	12.7% *	57.4%
West South Central:								
Arkansas	65.9%	--	--	32.8% *	44.9% *	85.7%	18.0% *	71.6%
Louisiana	50.7%	--	2.9% *	7.2% *	35.6% *	84.7%	8.2% *	57.8%
Oklahoma	56.3%	--	18.4% *	20.7% *	55.1%	78.1%	10.8% *	67.2%
Texas	53.3%	10.3% *	18.4% *	16.8% *	34.4%	75.4%	17.2%	59.1%
Mountain:								
Arizona	69.0%	0.0%	18.3% *	38.7%	24.8% *	87.2%	20.3% *	73.6%
Colorado	68.8%	18.5% *	25.3% *	22.3% *	76.0%	86.7%	18.0%	77.5%
Idaho	54.3%	0.0%	7.2% *	--	36.4%	86.7%	--	68.1%
Montana	65.0%	25.8% *	12.8% *	23.8% *	61.8%	89.8%	15.8% *	77.4%
Nevada	49.1%	16.8% *	19.0% *	20.6% *	25.4% *	75.7%	23.9% *	56.0%
New Mexico	53.1%	--	19.7% *	17.2% *	34.1% *	76.7%	16.6% *	61.0%
Utah	59.5%	--	0.0%	14.8% *	64.2%	75.5%	7.6% *	66.2%
Wyoming	62.1%	--	--	44.0%	59.9%	87.0%	32.6%	72.4%
Pacific:								
Alaska	69.5%	--	--	29.1% *	62.1%	86.7%	18.8% *	76.2%
California	43.9%	14.7% *	4.3% *	9.9%	15.4% *	73.4%	11.1%	50.3%
Hawaii	23.9%	14.2% *	28.5% *	20.2% *	6.1% *	35.4%	21.9%	24.5%
Oregon	55.4%	14.7% *	9.6% *	15.9% *	35.2%	89.1%	10.1% *	66.2%
Washington	44.1%	16.0% *	16.7% *	16.7% *	44.4%	68.6%	13.1% *	53.3%

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.

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

Table II.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2023

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	1.04%	1.57%	1.26%	1.33%	1.89%	1.15%	0.89%	1.12%
New England:								
Connecticut	4.56%	--	12.54% *	10.50% *	12.35%	2.86%	8.03% *	4.75%
Maine	4.45%	11.84% *	6.43% *	6.55% *	8.95%	2.01%	4.67% *	4.63%
Massachusetts	5.57%	9.79% *	8.98% *	7.73% *	12.21%	8.82%	5.13% *	6.24%
New Hampshire	7.14%	--	8.16% *	8.31% *	9.11%	12.62%	5.98% *	8.69%
Rhode Island	4.60%	7.52% *	6.14% *	15.52% *	8.18%	5.46%	3.27% *	4.84%
Vermont	4.15%	5.16% *	8.34% *	5.38% *	7.57%	3.55%	5.13%	5.44%
Middle Atlantic:								
New Jersey	4.48%	10.08% *	--	7.80% *	11.28%	4.30%	6.57% *	4.87%
New York	4.79%	4.94% *	3.97% *	6.33%	8.76%	5.34%	3.68% *	5.10%
Pennsylvania	3.86%	6.63% *	5.72% *	8.73%	9.01%	4.49%	4.49%	4.21%
East North Central:								
Illinois	3.58%	4.14% *	5.87% *	5.75% *	7.71%	5.45%	3.68% *	4.15%
Indiana	4.63%	--	--	10.16%	9.10%	5.41%	7.03%	5.00%
Michigan	7.89%	--	7.28% *	6.16% *	11.46%	9.74%	5.98% *	8.18%
Ohio	3.76%	9.17% *	9.98% *	5.76% *	8.29%	4.58%	5.63% *	4.14%
Wisconsin	5.31%	--	0.93% *	11.62% *	8.10%	8.76%	5.91% *	6.16%
West North Central:								
Iowa	4.59%	7.75% *	11.71% *	6.65% *	8.89%	5.80%	5.20%	4.99%
Kansas	5.78%	9.90% *	--	10.53% *	7.55%	10.70%	6.23% *	6.97%
Minnesota	4.86%	9.33% *	6.67% *	7.58% *	9.82%	7.36%	4.48%	5.61%
Missouri	4.16%	4.81% *	10.41% *	8.42%	9.00%	4.22%	6.49%	4.84%
Nebraska	4.35%	--	--	8.82%	8.40%	6.14%	7.49%	4.78%
North Dakota	3.63%	--	6.11% *	7.56%	7.13%	3.60%	4.39% *	3.81%
South Dakota	3.79%	7.49% *	14.45% *	3.97% *	6.76%	4.88%	5.83%	4.47%
South Atlantic:								
Delaware	6.41%	--	11.38% *	10.45%	16.70% *	5.15%	7.69%	6.84%
District of Columbia	4.46%	7.94% *	--	--	8.46%	5.49%	4.05% *	4.97%
Florida	5.89%	13.16% *	0.00%	7.23% *	9.78%	3.74%	5.19% *	5.60%
Georgia	4.80%	0.00%	11.69% *	8.20% *	10.24%	7.40%	5.08% *	5.44%
Maryland	4.38%	7.07% *	--	5.65% *	8.68%	5.18%	2.95% *	4.58%
North Carolina	4.86%	--	--	10.74% *	11.01%	5.42%	6.09% *	4.97%
South Carolina	5.49%	--	11.08% *	10.01% *	16.23% *	5.83%	8.05% *	5.81%
Virginia	4.58%	9.57% *	--	6.98% *	10.54%	3.65%	5.06% *	4.88%
West Virginia	5.17%	--	0.00%	11.74% *	9.99%	3.74%	7.87% *	4.71%
East South Central:								
Alabama	9.97%	12.33% *	--	5.94% *	8.95%	8.25%	4.12% *	9.60%
Kentucky	5.13%	--	7.29% *	5.23% *	7.34%	3.64%	5.05% *	4.80%
Mississippi	4.07%	10.42% *	0.00%	8.57% *	8.63%	4.66%	4.26% *	4.38%
Tennessee	4.68%	0.00%	--	8.35% *	8.47% *	5.79%	5.96% *	5.22%
West South Central:								
Arkansas	5.22%	--	--	11.48% *	16.83% *	4.38%	7.11% *	5.44%
Louisiana	7.40%	--	2.39% *	3.88% *	15.41% *	6.25%	3.79% *	8.67%
Oklahoma	4.70%	--	8.32% *	9.34% *	9.61%	6.31%	4.24% *	5.18%
Texas	3.84%	6.68% *	9.69% *	5.67% *	7.80%	4.83%	4.97%	4.24%
Mountain:								
Arizona	8.86%	0.00%	9.84% *	10.69%	10.22% *	6.20%	7.02% *	8.71%
Colorado	4.21%	8.67% *	9.81% *	8.96% *	9.30%	3.75%	5.02%	4.36%
Idaho	5.26%	0.00%	7.06% *	--	8.54%	5.73%	--	5.63%
Montana	6.06%	9.30% *	9.26% *	10.61% *	9.16%	5.46%	5.10% *	5.75%
Nevada	4.95%	9.13% *	9.83% *	14.05% *	12.08% *	6.75%	9.83% *	5.84%
New Mexico	5.75%	--	10.75% *	8.72% *	11.88% *	6.93%	6.06% *	6.25%
Utah	5.83%	--	0.00%	7.69% *	10.80%	7.73%	3.46% *	6.03%
Wyoming	4.92%	--	--	9.85%	12.22%	5.97%	8.33%	5.99%
Pacific:								
Alaska	4.64%	--	--	9.89% *	10.68%	4.20%	7.59% *	4.66%
California	4.01%	4.83% *	2.16% *	2.90%	4.80% *	4.66%	2.37%	4.53%
Hawaii	4.80%	6.37% *	10.89% *	8.35% *	3.10% *	10.16%	5.35%	6.10%
Oregon	5.83%	8.60% *	6.09% *	9.41% *	10.40%	3.96%	4.23% *	5.83%
Washington	4.96%	8.82% *	9.14% *	6.45% *	11.96%	7.35%	4.71% *	6.13%

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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* Figure does not meet standard of reliability or precision.

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

Table II.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and State: United States, 2023

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	87.0%	32.9%	52.1%	65.1%	86.2%	89.6%	52.9%	88.4%
New England:								
Connecticut	79.2%	100.0%	0.0%	--	91.7%	77.7%	--	81.0%
Maine	95.3%	--	--	--	96.5%	98.4%	--	97.3%
Massachusetts	88.4%	--	--	--	96.8%	89.2%	--	89.7%
New Hampshire	81.4%	--	--	97.2%	89.8%	77.8%	88.4%	80.9%
Rhode Island	88.3%	--	--	--	77.0%	97.0%	--	89.2%
Vermont	77.9%	0.0%	--	--	76.8%	84.2%	49.6%	80.4%
Middle Atlantic:								
New Jersey	82.6%	--	--	--	83.4%	84.9%	--	84.7%
New York	85.4%	0.0%	--	82.7%	92.6%	84.5%	67.9%	86.1%
Pennsylvania	87.2%	--	--	59.9%	93.3%	89.0%	36.8% *	89.1%
East North Central:								
Illinois	86.1%	--	--	70.5%	84.9%	87.4%	55.7%	87.2%
Indiana	81.8%	--	--	--	94.6%	81.0%	--	83.1%
Michigan	78.5%	--	--	100.0%	59.7% *	85.5%	--	79.2%
Ohio	88.4%	--	--	--	89.7%	90.5%	--	89.8%
Wisconsin	94.7%	--	--	77.1%	99.4%	96.8%	--	95.7%
West North Central:								
Iowa	89.0%	--	--	--	83.4%	94.3%	--	90.7%
Kansas	91.7%	--	--	--	94.8%	93.0%	83.3%	92.2%
Minnesota	85.4%	--	--	94.3%	69.5%	93.4%	--	86.8%
Missouri	86.1%	--	--	67.6%	92.4%	89.2%	55.5%	89.1%
Nebraska	91.3%	--	100.0%	82.9%	92.0%	92.1%	90.1%	91.4%
North Dakota	72.7%	--	--	--	59.8%	90.9%	--	76.1%
South Dakota	88.7%	--	--	--	89.2%	93.6%	--	92.5%
South Atlantic:								
Delaware	90.7%	--	--	92.5%	85.6%	93.1%	80.6%	91.5%
District of Columbia	85.0%	--	100.0%	100.0%	75.4%	87.6%	--	85.2%
Florida	88.2%	--	--	--	90.5%	90.1%	--	88.8%
Georgia	82.5%	--	--	--	66.2%	91.0%	--	82.9%
Maryland	91.9%	--	--	--	91.7%	93.7%	--	92.6%
North Carolina	90.0%	--	--	--	81.4%	94.3%	--	90.9%
South Carolina	90.9%	--	--	78.9%	82.6%	95.4%	--	92.0%
Virginia	91.9%	--	--	70.5%	94.0%	92.5%	73.4%	92.5%
West Virginia	89.7%	--	--	98.0%	79.0%	92.1%	90.8%	89.7%
East South Central:								
Alabama	83.2%	--	--	--	80.5%	86.1%	--	84.2%
Kentucky	80.7%	--	--	--	84.6%	80.1%	--	81.0%
Mississippi	95.6%	--	--	--	100.0%	96.7%	--	97.7%
Tennessee	91.1%	--	--	--	81.2%	93.5%	--	91.5%
West South Central:								
Arkansas	91.5%	94.9%	--	--	99.1%	94.2%	--	92.6%
Louisiana	72.7%	--	--	--	91.8%	66.4%	--	73.1%
Oklahoma	91.1%	--	100.0%	86.7%	99.6%	89.1%	--	91.8%
Texas	89.1%	--	--	39.3% *	92.6%	91.9%	49.4%	90.9%
Mountain:								
Arizona	85.8%	--	--	81.7%	91.0%	86.3%	--	86.7%
Colorado	88.3%	0.0%	--	--	86.5%	95.4%	--	90.4%
Idaho	92.6%	--	--	--	82.5%	94.4%	--	92.5%
Montana	83.1%	--	--	--	70.5%	92.3%	--	85.1%
Nevada	88.9%	91.5%	--	--	48.8%	95.9%	83.2%	89.6%
New Mexico	86.2%	--	--	--	85.4%	90.4%	--	88.4%
Utah	89.6%	0.0%	--	98.4%	91.9%	88.4%	--	90.1%
Wyoming	83.9%	--	--	64.9%	85.7%	93.2%	--	91.1%
Pacific:								
Alaska	71.2%	--	--	77.7%	64.8%	73.6%	--	71.7%
California	86.5%	--	--	--	78.8%	89.9%	32.7% *	88.8%
Hawaii	70.4%	0.0%	--	--	--	91.9%	35.0% *	80.4%
Oregon	93.0%	--	97.4%	85.7%	95.6%	93.8%	--	93.9%
Washington	85.4%	--	--	96.0%	85.6%	90.4%	--	89.4%

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Table II.B.2.b.1.a Standard errors among self-insured plans for a percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and State: United States, 2023

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	0.71%	5.34%	6.10%	3.26%	1.99%	0.79%	3.18%	0.73%
New England:								
Connecticut	6.86%	0.00%	0.00%	--	4.80%	8.66%	--	7.17%
Maine	1.91%	--	--	--	1.98%	1.15%	--	1.33%
Massachusetts	5.64%	--	--	--	3.31%	7.69%	--	5.84%
New Hampshire	8.59%	--	--	2.92%	7.36%	11.36%	8.71%	9.09%
Rhode Island	5.16%	--	--	--	12.51%	1.33%	--	5.27%
Vermont	6.21%	0.00%	--	--	7.99%	10.02%	13.56%	6.61%
Middle Atlantic:								
New Jersey	5.01%	--	--	--	13.52%	5.80%	--	5.20%
New York	3.73%	0.00%	--	7.85%	4.26%	4.74%	13.56%	3.88%
Pennsylvania	2.79%	--	--	12.38%	3.35%	3.54%	12.59% *	2.72%
East North Central:								
Illinois	3.60%	--	--	17.13%	9.45%	4.02%	15.93%	3.65%
Indiana	5.38%	--	--	--	3.25%	6.91%	--	5.67%
Michigan	6.39%	--	--	0.00%	20.27% *	4.27%	--	6.59%
Ohio	2.62%	--	--	--	8.04%	2.65%	--	2.61%
Wisconsin	1.93%	--	--	9.47%	0.38%	1.64%	--	1.76%
West North Central:								
Iowa	3.01%	--	--	--	6.39%	2.78%	--	2.90%
Kansas	2.63%	--	--	--	2.81%	3.21%	12.30%	2.68%
Minnesota	3.85%	--	--	5.99%	10.96%	2.92%	--	3.92%
Missouri	3.20%	--	--	10.65%	4.42%	3.70%	13.44%	3.12%
Nebraska	2.42%	--	0.00%	9.37%	4.08%	3.08%	8.19%	2.50%
North Dakota	5.19%	--	--	--	12.53%	2.81%	--	5.33%
South Dakota	2.93%	--	--	--	6.05%	2.44%	--	2.40%
South Atlantic:								
Delaware	2.63%	--	--	7.44%	5.67%	2.53%	11.01%	2.57%
District of Columbia	5.89%	--	0.00%	0.00%	11.74%	7.20%	--	6.07%
Florida	3.27%	--	--	--	5.70%	3.78%	--	3.34%
Georgia	5.56%	--	--	--	16.44%	2.95%	--	5.68%
Maryland	2.37%	--	--	--	5.46%	2.53%	--	2.37%
North Carolina	3.57%	--	--	--	10.68%	3.43%	--	3.56%
South Carolina	2.60%	--	--	14.00%	11.35%	1.81%	--	2.45%
Virginia	2.71%	--	--	13.84%	3.95%	3.33%	12.60%	2.74%
West Virginia	2.57%	--	--	2.10%	10.73%	2.25%	8.38%	2.63%
East South Central:								
Alabama	7.70%	--	--	--	11.60%	7.95%	--	7.58%
Kentucky	7.64%	--	--	--	8.82%	9.41%	--	7.78%
Mississippi	1.44%	--	--	--	0.00%	1.60%	--	1.12%
Tennessee	2.62%	--	--	--	11.24%	2.48%	--	2.63%
West South Central:								
Arkansas	3.41%	6.53%	--	--	0.79%	3.33%	--	3.35%
Louisiana	12.23%	--	--	--	6.43%	15.15%	--	12.56%
Oklahoma	2.76%	--	0.00%	11.93%	0.26%	3.72%	--	2.77%
Texas	2.46%	--	--	15.28% *	5.52%	2.36%	14.70%	2.38%
Mountain:								
Arizona	2.43%	--	--	9.11%	7.95%	2.55%	--	2.38%
Colorado	3.62%	0.00%	--	--	9.01%	1.80%	--	3.60%
Idaho	2.78%	--	--	--	10.85%	2.46%	--	2.84%
Montana	5.64%	--	--	--	10.76%	4.78%	--	5.58%
Nevada	4.62%	8.92%	--	--	13.55%	2.06%	11.79%	5.04%
New Mexico	4.20%	--	--	--	10.86%	4.01%	--	4.04%
Utah	3.89%	0.00%	--	1.83%	3.64%	6.36%	--	3.93%
Wyoming	4.08%	--	--	13.12%	8.90%	3.61%	--	3.56%
Pacific:								
Alaska	9.52%	--	--	14.65%	16.56%	12.55%	--	9.84%
California	2.27%	--	--	--	14.36%	2.20%	10.05% *	2.38%
Hawaii	7.12%	0.00%	--	--	--	3.27%	14.62% *	7.15%
Oregon	4.25%	--	2.71%	11.42%	3.13%	5.15%	--	4.31%
Washington	3.66%	--	--	4.15%	7.50%	3.32%	--	3.12%

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.

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

Table II.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 2023

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	64.9%	21.1%	33.5%	63.0%	92.6%	59.8%	40.5%	65.9%
New England:								
Connecticut	82.0%	--	0.0%	--	95.6%	83.5%	--	84.8%
Maine	64.9%	--	--	94.4%	98.0%	57.8%	--	65.4%
Massachusetts	79.8%	0.0%	--	--	98.4%	76.2%	--	82.1%
New Hampshire	86.1%	--	--	--	91.2%	88.9%	--	88.7%
Rhode Island	75.2%	0.0%	0.0%	--	75.4%	76.0%	0.0%	77.1%
Vermont	85.5%	0.0%	--	--	90.8%	87.0%	54.7%	88.2%
Middle Atlantic:								
New Jersey	76.6%	--	--	--	98.1%	76.3%	--	79.5%
New York	62.4%	0.0%	--	57.6%	77.0%	59.7%	--	62.5%
Pennsylvania	74.2%	--	--	64.0%	82.1%	73.2%	25.1% *	76.2%
East North Central:								
Illinois	59.2%	--	--	91.0%	84.7%	53.8%	60.2%	59.2%
Indiana	66.9%	--	--	85.7%	97.0%	59.9%	--	67.0%
Michigan	60.2%	--	--	--	92.1%	49.8% *	--	60.0%
Ohio	63.2%	0.0%	--	--	99.6%	56.8%	--	63.8%
Wisconsin	75.8%	0.0%	--	71.5%	100.0%	71.3%	--	77.0%
West North Central:								
Iowa	82.3%	--	--	--	95.2%	81.0%	--	84.1%
Kansas	61.4%	0.0%	--	77.8%	97.5%	53.2%	--	63.5%
Minnesota	84.6%	--	--	--	93.4%	83.7%	--	86.8%
Missouri	81.1%	--	--	50.8%	97.5%	81.9%	50.6%	84.1%
Nebraska	75.9%	--	--	90.8%	97.6%	68.8%	--	76.5%
North Dakota	84.6%	--	--	--	94.8%	88.3%	--	86.9%
South Dakota	84.9%	--	--	--	87.1%	88.7%	--	87.9%
South Atlantic:								
Delaware	74.8%	--	--	--	100.0%	72.1%	--	76.4%
District of Columbia	82.9%	0.0%	--	--	95.2%	81.7%	--	84.7%
Florida	47.7%	--	--	--	100.0%	42.9%	--	47.9%
Georgia	67.6%	--	--	76.3%	99.9%	56.1%	--	68.9%
Maryland	62.2%	0.0%	--	--	89.7%	56.4%	--	63.2%
North Carolina	86.9%	--	--	--	93.4%	88.9%	--	87.7%
South Carolina	79.9%	--	--	--	97.7%	79.1%	--	82.2%
Virginia	70.2%	--	--	87.1%	99.7%	60.9%	88.2%	69.7%
West Virginia	53.5%	--	--	--	95.4%	41.7%	--	53.2%
East South Central:								
Alabama	45.8% *	--	--	--	98.8%	37.7% *	--	45.2% *
Kentucky	65.8%	0.0%	--	--	91.9%	60.5%	--	66.3%
Mississippi	64.3%	--	--	98.9%	99.3%	50.9%	--	65.1%
Tennessee	58.0%	--	--	--	87.2%	52.8%	--	57.5%
West South Central:								
Arkansas	69.3%	--	--	--	96.7%	68.3%	--	70.3%
Louisiana	51.1%	--	--	--	88.4%	37.1%	--	50.5%
Oklahoma	72.5%	--	--	77.1%	99.7%	66.4%	--	74.5%
Texas	63.2%	--	0.0%	51.3%	98.2%	59.3%	21.9% *	65.1%
Mountain:								
Arizona	37.0% *	--	--	--	100.0%	31.6% *	--	36.7% *
Colorado	75.4%	0.0%	--	--	95.9%	67.7%	--	76.9%
Idaho	54.0%	--	--	--	98.1%	46.0%	--	54.3%
Montana	73.2%	--	0.0%	--	96.6%	69.8%	--	75.6%
Nevada	69.1%	91.5%	0.0%	0.0%	97.8%	71.8%	--	75.3%
New Mexico	73.5%	--	--	--	90.1%	73.6%	--	75.5%
Utah	87.1%	0.0%	--	95.4%	93.6%	83.0%	--	87.6%
Wyoming	63.4%	--	--	35.6% *	87.8%	62.1%	--	69.9%
Pacific:								
Alaska	75.8%	--	--	84.8%	98.9%	67.6%	--	77.2%
California	52.5%	--	--	73.2%	73.1%	50.6%	38.4%	53.1%
Hawaii	51.3%	0.0%	--	--	--	69.0%	15.8% *	61.3%
Oregon	53.0%	--	--	93.8%	98.6%	45.0%	--	53.9%
Washington	73.0%	0.0%	--	94.9%	93.4%	63.6%	--	75.5%

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.

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

Table II.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 2023

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	2.09%	4.38%	5.59%	3.16%	1.64%	2.52%	3.10%	2.19%
New England:								
Connecticut	3.71%	--	0.00%	--	2.70%	3.94%	--	3.42%
Maine	8.57%	--	--	3.36%	1.45%	10.25%	--	8.87%
Massachusetts	5.45%	0.00%	--	--	1.68%	7.17%	--	5.45%
New Hampshire	4.02%	--	--	--	7.30%	4.49%	--	3.85%
Rhode Island	5.01%	0.00%	0.00%	--	11.83%	5.74%	0.00%	5.09%
Vermont	3.16%	0.00%	--	--	4.98%	4.25%	12.92%	3.22%
Middle Atlantic:								
New Jersey	5.67%	--	--	--	2.01%	6.79%	--	5.79%
New York	9.58%	0.00%	--	11.81%	15.02%	12.00%	--	9.96%
Pennsylvania	4.90%	--	--	11.85%	10.72%	6.05%	11.60% *	5.01%
East North Central:								
Illinois	5.74%	--	--	6.10%	9.44%	6.66%	15.40%	5.93%
Indiana	6.13%	--	--	7.23%	2.85%	7.54%	--	6.42%
Michigan	17.12%	--	--	--	5.40%	19.50% *	--	17.52%
Ohio	5.82%	0.00%	--	--	0.33%	6.82%	--	6.03%
Wisconsin	6.41%	0.00%	--	9.28%	0.00%	8.75%	--	6.62%
West North Central:								
Iowa	4.81%	--	--	--	2.69%	6.79%	--	4.90%
Kansas	8.13%	0.00%	--	13.05%	2.42%	10.48%	--	8.58%
Minnesota	4.52%	--	--	--	3.99%	6.38%	--	4.67%
Missouri	3.68%	--	--	12.36%	1.80%	4.48%	13.90%	3.64%
Nebraska	5.87%	--	--	5.21%	2.36%	7.92%	--	6.13%
North Dakota	3.24%	--	--	--	2.80%	3.48%	--	3.23%
South Dakota	4.04%	--	--	--	6.91%	4.92%	--	4.04%
South Atlantic:								
Delaware	6.81%	--	--	--	0.00%	9.32%	--	6.96%
District of Columbia	4.58%	0.00%	--	--	3.37%	5.81%	--	4.61%
Florida	11.82%	--	--	--	0.00%	12.27%	--	12.08%
Georgia	5.54%	--	--	13.29%	0.08%	6.65%	--	5.59%
Maryland	8.18%	0.00%	--	--	5.03%	10.00%	--	8.37%
North Carolina	3.56%	--	--	--	6.66%	3.78%	--	3.56%
South Carolina	5.95%	--	--	--	2.01%	7.37%	--	5.96%
Virginia	6.97%	--	--	8.38%	0.28%	9.08%	9.10%	7.19%
West Virginia	12.02%	--	--	--	2.83%	12.42%	--	12.25%
East South Central:								
Alabama	18.26% *	--	--	--	1.22%	18.27% *	--	18.64% *
Kentucky	10.93%	0.00%	--	--	6.17%	12.53%	--	11.24%
Mississippi	6.21%	--	--	1.38%	0.71%	7.64%	--	6.45%
Tennessee	7.22%	--	--	--	8.05%	8.05%	--	7.40%
West South Central:								
Arkansas	6.73%	--	--	--	2.86%	7.88%	--	6.88%
Louisiana	11.07%	--	--	--	7.59%	10.46%	--	11.28%
Oklahoma	7.97%	--	--	15.38%	0.22%	10.31%	--	8.33%
Texas	6.72%	--	0.00%	13.78%	1.83%	7.92%	10.19% *	7.07%
Mountain:								
Arizona	14.14% *	--	--	--	0.05%	13.67% *	--	14.39% *
Colorado	5.41%	0.00%	--	--	2.61%	7.88%	--	5.55%
Idaho	10.12%	--	--	--	1.91%	10.77%	--	10.34%
Montana	13.74%	--	0.00%	--	3.04%	18.64%	--	14.68%
Nevada	6.92%	8.92%	0.00%	0.00%	2.48%	7.15%	--	6.46%
New Mexico	7.24%	--	--	--	8.62%	8.66%	--	7.43%
Utah	3.95%	0.00%	--	4.83%	3.51%	6.70%	--	3.98%
Wyoming	6.08%	--	--	15.81% *	8.68%	8.66%	--	6.25%
Pacific:								
Alaska	5.83%	--	--	12.27%	0.86%	8.78%	--	5.85%
California	7.26%	--	--	11.03%	14.68%	8.09%	10.77%	7.61%
Hawaii	10.72%	0.00%	--	--	--	12.88%	9.05% *	12.23%
Oregon	11.58%	--	--	5.85%	1.08%	12.59%	--	12.10%
Washington	6.43%	0.00%	--	4.00%	3.96%	9.34%	--	6.67%

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.

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

Table II.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 2023

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	74.3%	26.2%	39.4%	55.0%	69.6%	88.4%	39.8%	80.5%
New England:								
Connecticut	73.2%	--	--	53.9%	69.7%	88.7%	33.2%	80.8%
Maine	76.5%	18.4% *	17.5% *	54.8%	84.7%	98.6%	26.1%	91.5%
Massachusetts	74.2%	24.3% *	44.4%	53.1%	66.1%	90.2%	40.7%	79.9%
New Hampshire	73.9%	--	38.6%	54.0%	70.0%	92.2%	40.5%	82.9%
Rhode Island	68.2%	15.7% *	40.0%	45.2%	47.8%	93.9%	32.1%	77.3%
Vermont	62.4%	19.5% *	58.9%	42.6%	65.1%	84.7%	54.1%	65.1%
Middle Atlantic:								
New Jersey	73.3%	25.5% *	--	61.9%	63.4% *	88.6%	42.9%	78.8%
New York	70.3%	26.7%	35.6%	58.9%	57.4%	89.3%	41.6%	76.3%
Pennsylvania	64.5%	20.0% *	41.6%	38.7%	69.3%	73.4%	35.3%	69.7%
East North Central:								
Illinois	80.3%	48.5%	46.7%	58.8%	74.0%	94.0%	51.9%	85.5%
Indiana	70.1%	--	--	39.3%	58.3%	86.6%	30.3%	75.7%
Michigan	78.5%	--	46.6%	41.7%	84.6%	92.8%	40.6%	84.6%
Ohio	70.6%	8.8% *	33.8% *	33.4%	53.2%	94.8%	20.2%	78.3%
Wisconsin	61.6%	17.7% *	33.8% *	33.4%	51.1%	82.6%	24.4% *	68.6%
West North Central:								
Iowa	71.4%	38.0%	--	62.1%	61.5%	87.1%	40.9%	78.3%
Kansas	76.0%	14.8% *	--	41.7%	74.7%	94.7%	31.9%	84.5%
Minnesota	62.3%	--	30.0%	49.2%	52.8%	80.0%	29.6%	68.4%
Missouri	66.4%	34.3% *	33.8% *	51.8%	48.2%	85.1%	39.8%	71.8%
Nebraska	74.4%	--	--	62.3%	62.4%	87.7%	37.5%	80.3%
North Dakota	53.2%	--	9.2% *	24.6%	59.7%	85.9%	14.7%	66.7%
South Dakota	66.4%	14.9% *	50.5%	41.3%	62.8%	92.0%	30.9%	77.2%
South Atlantic:								
Delaware	72.4%	--	--	36.9%	68.2%	95.7%	35.0%	81.0%
District of Columbia	82.3%	26.8% *	--	73.5%	73.8%	95.1%	44.7%	88.6%
Florida	86.7%	15.1% *	44.6%	86.3%	84.2%	92.8%	49.8%	90.7%
Georgia	74.3%	--	--	61.3%	75.2%	85.3%	27.1%	82.7%
Maryland	81.4%	46.9%	42.3%	68.6%	81.4%	92.4%	49.4%	87.9%
North Carolina	77.5%	--	--	30.6% *	81.3%	91.9%	34.0%	84.2%
South Carolina	75.0%	--	--	51.5%	59.8%	91.4%	36.7%	80.6%
Virginia	70.5%	15.0% *	57.4%	50.9%	79.2%	77.0%	42.6%	76.1%
West Virginia	66.9%	--	17.5% *	37.5%	63.6%	84.0%	18.4% *	74.5%
East South Central:								
Alabama	70.0%	--	33.0%	47.9%	65.1%	87.1%	35.5%	78.2%
Kentucky	75.0%	--	14.6% *	66.9%	68.2%	85.1%	41.2%	80.2%
Mississippi	62.8%	13.9% *	--	30.2% *	44.9%	90.0%	26.1%	71.5%
Tennessee	67.2%	--	--	42.2%	65.7%	76.5%	39.9%	71.0%
West South Central:								
Arkansas	65.8%	--	--	27.3% *	53.3%	83.9%	18.3% *	71.8%
Louisiana	72.4%	--	--	52.0%	70.4%	91.1%	30.5%	80.5%
Oklahoma	68.8%	18.3% *	42.6%	58.2%	63.7%	84.2%	32.7%	77.7%
Texas	80.2%	39.0%	44.9%	66.4%	76.3%	90.4%	51.3%	84.5%
Mountain:								
Arizona	86.1%	--	--	67.9%	88.7%	91.1%	62.8%	89.0%
Colorado	78.9%	35.6% *	64.3%	61.3%	78.9%	89.9%	48.0%	85.0%
Idaho	68.4%	--	32.3% *	53.6%	47.9%	89.7%	40.9%	75.5%
Montana	70.5%	24.9% *	30.3% *	55.6%	67.7%	90.5%	36.1%	80.8%
Nevada	71.8%	--	42.6%	59.3%	78.1%	79.7%	40.0%	78.8%
New Mexico	64.1%	--	--	47.8%	45.9%	91.6%	24.4%	72.6%
Utah	80.5%	--	--	55.8%	73.2%	96.4%	43.0%	85.5%
Wyoming	53.7%	--	0.0%	22.3%	61.4%	86.0%	16.2% *	66.8%
Pacific:								
Alaska	62.5%	0.0%	0.0%	19.8% *	54.5%	90.3%	12.9% *	70.5%
California	77.2%	28.3%	39.3%	66.7%	76.3%	89.3%	44.1%	83.9%
Hawaii	71.3%	15.7% *	26.6% *	58.3%	77.5%	93.9%	24.6%	87.3%
Oregon	69.5%	20.2% *	63.8%	38.1%	73.7%	86.0%	43.1%	76.4%
Washington	62.4%	15.8% *	19.0% *	51.5%	63.0%	80.0%	29.5%	69.9%

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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Table II.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 2023

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	0.74%	2.00%	1.98%	1.51%	1.73%	0.77%	1.17%	0.78%
New England:								
Connecticut	4.01%	--	--	8.58%	9.44%	3.99%	7.00%	4.38%
Maine	2.97%	9.04% *	8.37% *	8.90%	5.58%	0.83%	5.82%	2.28%
Massachusetts	5.53%	8.64% *	10.79%	9.51%	16.55%	6.32%	6.67%	6.38%
New Hampshire	3.43%	--	9.48%	9.12%	7.26%	3.18%	6.78%	3.38%
Rhode Island	3.45%	7.53% *	11.84%	11.83%	7.86%	2.44%	6.56%	3.60%
Vermont	4.23%	9.87% *	10.25%	9.44%	7.41%	3.92%	5.89%	5.30%
Middle Atlantic:								
New Jersey	6.33%	10.05% *	--	10.08%	21.11% *	4.22%	8.12%	7.64%
New York	3.49%	7.92%	7.53%	6.38%	7.49%	3.48%	4.74%	3.93%
Pennsylvania	3.81%	8.28% *	8.93%	7.91%	6.68%	6.36%	5.69%	4.46%
East North Central:								
Illinois	2.29%	11.11%	9.99%	6.92%	6.56%	1.78%	5.63%	2.39%
Indiana	3.89%	--	--	8.82%	8.93%	4.29%	7.10%	4.18%
Michigan	4.10%	--	11.92%	8.20%	5.52%	3.70%	7.30%	3.88%
Ohio	3.06%	5.39% *	10.97% *	7.65%	7.66%	1.78%	5.61%	3.34%
Wisconsin	4.44%	8.84% *	15.92% *	8.55%	7.88%	6.93%	7.43% *	5.12%
West North Central:								
Iowa	3.62%	9.84%	--	7.87%	8.03%	3.68%	6.62%	3.82%
Kansas	3.19%	7.83% *	--	8.89%	6.56%	2.12%	6.83%	3.05%
Minnesota	5.60%	--	8.93%	8.64%	13.59%	5.38%	5.57%	6.74%
Missouri	4.58%	12.22% *	12.23% *	7.91%	10.64%	4.93%	6.72%	5.36%
Nebraska	3.11%	--	--	7.92%	7.48%	3.77%	7.40%	3.22%
North Dakota	3.55%	--	5.24% *	5.96%	6.81%	3.55%	4.14%	3.91%
South Dakota	3.66%	6.82% *	14.49%	9.13%	6.50%	2.77%	7.57%	3.40%
South Atlantic:								
Delaware	4.87%	--	--	10.39%	8.15%	1.79%	7.82%	5.37%
District of Columbia	2.68%	10.79% *	--	8.92%	6.91%	2.09%	8.16%	2.61%
Florida	2.88%	7.90% *	11.88%	5.25%	6.20%	2.49%	7.08%	2.50%
Georgia	4.05%	--	--	12.25%	7.47%	5.40%	7.60%	3.97%
Maryland	3.04%	12.21%	11.54%	8.97%	5.40%	2.92%	7.31%	2.80%
North Carolina	3.35%	--	--	10.46% *	6.11%	3.27%	8.33%	3.40%
South Carolina	4.09%	--	--	9.80%	12.94%	2.98%	7.50%	4.29%
Virginia	4.43%	7.44% *	12.32%	8.37%	9.10%	6.81%	6.47%	5.15%
West Virginia	4.50%	--	9.42% *	10.85%	8.26%	4.39%	6.09% *	4.63%
East South Central:								
Alabama	5.82%	--	9.26%	8.95%	7.79%	5.70%	7.16%	5.60%
Kentucky	4.16%	--	7.70% *	8.07%	7.74%	5.33%	7.75%	4.38%
Mississippi	3.80%	7.24% *	--	10.08% *	9.47%	3.19%	7.24%	4.11%
Tennessee	3.80%	--	--	10.77%	8.11%	5.00%	8.64%	4.15%
West South Central:								
Arkansas	5.00%	--	--	8.87% *	12.17%	4.95%	6.22% *	5.13%
Louisiana	4.27%	--	--	9.21%	9.46%	4.00%	6.87%	4.19%
Oklahoma	3.66%	7.35% *	8.96%	8.47%	8.48%	4.58%	5.69%	4.06%
Texas	2.32%	11.26%	10.30%	7.07%	6.10%	2.24%	5.88%	2.42%
Mountain:								
Arizona	3.60%	--	--	9.12%	5.75%	4.43%	7.60%	3.67%
Colorado	3.42%	10.97% *	11.02%	8.30%	8.29%	3.96%	6.69%	3.69%
Idaho	5.19%	--	12.24% *	11.93%	8.40%	4.39%	8.46%	5.42%
Montana	4.47%	9.59% *	10.35% *	9.82%	7.24%	3.51%	6.72%	4.30%
Nevada	4.14%	--	10.45%	11.65%	9.90%	4.92%	8.42%	4.45%
New Mexico	5.36%	--	--	10.60%	10.98%	4.94%	7.08%	6.38%
Utah	3.76%	--	--	9.84%	9.90%	1.73%	8.40%	3.88%
Wyoming	5.12%	--	0.00%	6.56%	12.40%	5.33%	5.30% *	6.45%
Pacific:								
Alaska	5.39%	0.00%	0.00%	7.16% *	10.85%	3.64%	5.32% *	6.06%
California	2.53%	6.19%	6.47%	4.54%	6.44%	2.42%	3.77%	2.76%
Hawaii	3.01%	6.38% *	8.85% *	9.47%	6.72%	2.43%	4.98%	2.67%
Oregon	4.04%	9.73% *	9.72%	8.20%	7.60%	5.26%	7.05%	4.39%
Washington	4.35%	7.75% *	8.24% *	7.97%	10.13%	5.55%	5.28%	4.95%

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.

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

Table II.B.2.d Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2023

Division and State	UNION	AHP	NEITHER UNION NOR AHP
United States	2.5%	4.5%	93.0%
New England:			
Connecticut	3.5% *	11.3% *	85.3%
Maine	1.4% *	2.4% *	96.2%
Massachusetts	5.2% *	4.6% *	90.3%
New Hampshire	1.0% *	7.2% *	91.8%
Rhode Island	1.4% *	1.3% *	97.3%
Vermont	0.7% *	6.3%	93.0%
Middle Atlantic:			
New Jersey	2.1% *	2.3% *	95.6%
New York	5.5% *	3.2%	91.3%
Pennsylvania	3.5% *	3.8%	92.8%
East North Central:			
Illinois	5.2% *	2.9% *	91.9%
Indiana	1.7% *	3.5% *	94.8%
Michigan	2.1% *	2.5% *	95.4%
Ohio	4.1% *	4.4%	91.5%
Wisconsin	2.1% *	3.2% *	94.7%
West North Central:			
Iowa	1.1% *	4.9%	94.1%
Kansas	0.4% *	7.6%	92.0%
Minnesota	1.7% *	5.0%	93.3%
Missouri	4.8% *	4.8% *	90.4%
Nebraska	1.2% *	8.4%	90.4%
North Dakota	1.9% *	8.5%	89.6%
South Dakota	0.5% *	6.4%	93.2%
South Atlantic:			
Delaware	0.3% *	4.5% *	95.1%
District of Columbia	0.8% *	3.2% *	96.0%
Florida	0.9% *	5.1% *	94.0%
Georgia	1.1% *	1.6% *	97.3%
Maryland	0.5% *	11.0% *	88.5%
North Carolina	--	7.5% *	88.7%
South Carolina	1.8% *	4.0% *	94.1%
Virginia	0.0%	2.4% *	97.6%
West Virginia	0.1% *	3.0% *	96.9%
East South Central:			
Alabama	1.3% *	2.8% *	95.8%
Kentucky	0.4% *	8.3%	91.3%
Mississippi	0.8% *	4.2% *	95.0%
Tennessee	0.7% *	3.5% *	95.8%
West South Central:			
Arkansas	0.0%	3.7% *	96.3%
Louisiana	3.9% *	2.2% *	93.9%
Oklahoma	0.4% *	2.2%	97.4%
Texas	1.8% *	5.8% *	92.4%
Mountain:			
Arizona	--	4.5% *	92.2%
Colorado	0.2% *	8.0% *	91.8%
Idaho	0.0%	5.8% *	94.2%
Montana	2.3% *	5.1% *	92.6%
Nevada	1.9% *	5.5% *	92.5%
New Mexico	6.5% *	3.3% *	90.1%
Utah	0.1% *	6.8% *	93.1%
Wyoming	3.9% *	6.3% *	89.8%
Pacific:			
Alaska	3.4% *	4.3% *	92.3%
California	2.8% *	3.9%	93.3%
Hawaii	3.5% *	8.4%	88.1%
Oregon	6.0% *	4.1% *	89.9%
Washington	2.3% *	5.8% *	91.9%

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.

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Table II.B.2.d Standard errors for Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2023

Division and State	UNION	AHP	NEITHER UNION NOR AHP
United States	0.32%	0.35%	0.47%
New England:			
Connecticut	1.95% *	5.19% *	5.29%
Maine	1.18% *	1.06% *	1.55%
Massachusetts	2.94% *	1.44% *	3.35%
New Hampshire	0.90% *	2.53% *	2.65%
Rhode Island	0.78% *	0.52% *	0.94%
Vermont	0.43% *	1.65%	1.71%
Middle Atlantic:			
New Jersey	1.01% *	0.96% *	1.39%
New York	2.08% *	0.81%	2.22%
Pennsylvania	1.56% *	1.07%	1.88%
East North Central:			
Illinois	1.80% *	0.94% *	2.02%
Indiana	0.94% *	1.31% *	1.60%
Michigan	1.08% *	1.12% *	1.60%
Ohio	1.78% *	1.10%	2.04%
Wisconsin	1.29% *	1.10% *	1.66%
West North Central:			
Iowa	0.77% *	1.31%	1.55%
Kansas	0.40% *	2.07%	2.12%
Minnesota	0.76% *	1.45%	1.70%
Missouri	2.35% *	1.55% *	2.72%
Nebraska	0.65% *	2.29%	2.36%
North Dakota	1.06% *	1.78%	2.04%
South Dakota	0.33% *	1.50%	1.54%
South Atlantic:			
Delaware	0.27% *	1.37% *	1.41%
District of Columbia	0.68% *	1.34% *	1.50%
Florida	0.58% *	2.41% *	2.49%
Georgia	0.71% *	0.59% *	0.92%
Maryland	0.42% *	5.35% *	5.34%
North Carolina	--	3.44% *	4.69%
South Carolina	1.19% *	1.60% *	2.00%
Virginia	0.00%	1.13% *	1.13%
West Virginia	0.11% *	1.57% *	1.58%
East South Central:			
Alabama	0.99% *	1.19% *	1.65%
Kentucky	0.31% *	2.31%	2.36%
Mississippi	0.61% *	1.54% *	1.65%
Tennessee	0.67% *	1.20% *	1.37%
West South Central:			
Arkansas	0.00%	1.44% *	1.44%
Louisiana	2.25% *	0.76% *	2.45%
Oklahoma	0.29% *	0.65%	0.72%
Texas	1.42% *	1.92% *	2.36%
Mountain:			
Arizona	--	1.89% *	3.37%
Colorado	0.18% *	3.46% *	3.46%
Idaho	0.00%	1.86% *	1.86%
Montana	2.20% *	1.77% *	2.83%
Nevada	1.10% *	1.69% *	2.00%
New Mexico	2.45% *	1.37% *	2.83%
Utah	0.15% *	2.04% *	2.07%
Wyoming	2.02% *	2.23% *	2.75%
Pacific:			
Alaska	1.28% *	2.33% *	2.66%
California	1.34% *	0.98%	1.64%
Hawaii	1.85% *	1.74%	2.66%
Oregon	2.79% *	1.25% *	3.02%
Washington	1.11% *	1.79% *	2.05%

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.

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

Table II.B.2.e Percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and State: United States, 2023

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	97.5%	77.9%	87.7%	95.7%	98.9%	99.8%	88.0%	99.3%
New England:								
Connecticut	97.9%	78.5%	91.5%	93.0%	99.6%	100.0%	89.4%	99.5%
Maine	97.1%	78.2%	84.9%	98.7%	100.0%	100.0%	88.4%	99.8%
Massachusetts	99.0%	83.3%	100.0%	98.2%	100.0%	100.0%	93.3%	100.0%
New Hampshire	96.3%	--	84.2%	95.2%	100.0%	100.0%	82.8%	100.0%
Rhode Island	96.1%	83.4%	76.0%	90.9%	100.0%	100.0%	81.6%	99.7%
Vermont	97.8%	94.2%	91.7%	94.6%	100.0%	100.0%	93.3%	99.2%
Middle Atlantic:								
New Jersey	96.4%	58.9%	89.0%	93.8%	100.0%	100.0%	81.1%	99.1%
New York	95.4%	84.6%	76.4%	92.4%	95.4%	99.6%	85.1%	97.5%
Pennsylvania	96.3%	58.3%	86.0%	93.0%	99.7%	99.0%	83.2%	98.7%
East North Central:								
Illinois	98.1%	88.4%	91.1%	93.6%	100.0%	100.0%	92.5%	99.2%
Indiana	98.2%	90.8%	94.8%	91.2%	98.7%	100.0%	88.5%	99.6%
Michigan	98.1%	89.1%	89.3%	97.8%	97.0%	100.0%	91.3%	99.2%
Ohio	98.7%	86.3%	96.2%	97.5%	100.0%	99.4%	92.8%	99.6%
Wisconsin	99.2%	82.4%	100.0%	98.7%	100.0%	100.0%	94.9%	100.0%
West North Central:								
Iowa	98.3%	86.1%	95.2%	95.2%	100.0%	100.0%	90.8%	100.0%
Kansas	97.8%	71.6%	100.0%	96.8%	98.0%	100.0%	90.0%	99.3%
Minnesota	97.6%	72.3%	92.2%	91.3%	100.0%	100.0%	84.8%	100.0%
Missouri	96.5%	84.6%	95.4%	91.1%	100.0%	97.3%	92.2%	97.4%
Nebraska	98.8%	72.6%	90.6%	100.0%	100.0%	100.0%	91.5%	100.0%
North Dakota	95.6%	70.1%	94.3%	91.6%	100.0%	99.0%	87.7%	98.3%
South Dakota	97.6%	69.8%	94.0%	98.6%	100.0%	100.0%	91.0%	99.6%
South Atlantic:								
Delaware	95.4%	--	72.0%	94.3%	100.0%	100.0%	75.3%	100.0%
District of Columbia	97.1%	90.1%	--	100.0%	95.1%	99.6%	88.6%	98.5%
Florida	98.5%	69.6%	86.0%	98.8%	100.0%	100.0%	85.3%	100.0%
Georgia	98.7%	88.0%	87.4%	98.5%	99.7%	100.0%	91.7%	99.9%
Maryland	97.2%	68.6%	92.5%	93.2%	100.0%	100.0%	85.6%	99.6%
North Carolina	98.2%	82.1%	90.8%	94.9%	99.5%	100.0%	91.9%	99.1%
South Carolina	96.3%	73.6%	76.6%	94.2%	95.6%	100.0%	78.9%	98.9%
Virginia	97.5%	85.3%	83.4%	94.1%	100.0%	99.6%	89.2%	99.1%
West Virginia	96.7%	--	85.4%	95.7%	100.0%	98.2%	83.1%	98.9%
East South Central:								
Alabama	99.0%	76.2%	100.0%	100.0%	98.0%	100.0%	96.7%	99.5%
Kentucky	98.1%	89.2%	82.3%	96.0%	98.5%	100.0%	88.5%	99.6%
Mississippi	98.3%	80.6%	93.5%	100.0%	99.8%	100.0%	91.2%	99.9%
Tennessee	98.3%	71.7%	100.0%	93.0%	100.0%	100.0%	89.4%	99.5%
West South Central:								
Arkansas	98.5%	72.9%	100.0%	97.1%	97.7%	100.0%	90.2%	99.5%
Louisiana	97.6%	--	88.8%	100.0%	99.4%	100.0%	86.4%	99.8%
Oklahoma	96.5%	66.0%	92.8%	93.8%	100.0%	99.6%	83.3%	99.7%
Texas	98.6%	81.1%	86.2%	99.5%	99.9%	100.0%	89.9%	100.0%
Mountain:								
Arizona	99.5%	100.0%	90.9%	100.0%	99.5%	100.0%	96.2%	99.9%
Colorado	97.9%	79.8%	97.7%	95.5%	98.0%	100.0%	92.1%	99.1%
Idaho	98.6%	74.4%	97.9%	100.0%	100.0%	99.9%	93.2%	99.9%
Montana	95.5%	71.8%	84.7%	93.5%	98.4%	100.0%	84.9%	98.8%
Nevada	97.9%	--	90.5%	97.0%	99.8%	100.0%	89.8%	99.7%
New Mexico	97.5%	67.8%	91.2%	98.8%	98.3%	100.0%	89.8%	99.2%
Utah	99.7%	93.8%	97.2%	100.0%	100.0%	100.0%	97.4%	100.0%
Wyoming	95.9%	--	75.3%	96.3%	100.0%	100.0%	84.1%	100.0%
Pacific:								
Alaska	90.7%	100.0%	63.5%	81.2%	86.4%	100.0%	77.7%	92.8%
California	96.3%	74.6%	81.6%	94.4%	97.5%	100.0%	84.7%	98.7%
Hawaii	94.3%	72.0%	78.3%	94.0%	100.0%	100.0%	77.4%	100.0%
Oregon	93.5%	73.2%	87.7%	87.7%	92.1%	99.7%	78.6%	97.3%
Washington	96.9%	83.5%	75.3%	97.4%	100.0%	100.0%	85.1%	99.6%

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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Table II.B.2.e Standard errors for percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and State: United States, 2023

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	0.16%	1.71%	1.37%	0.60%	0.35%	0.07%	0.73%	0.13%
New England:								
Connecticut	0.71%	11.19%	6.13%	3.97%	0.43%	0.00%	3.82%	0.41%
Maine	1.01%	9.64%	8.05%	1.27%	0.00%	0.00%	4.13%	0.24%
Massachusetts	0.40%	7.25%	0.00%	1.83%	0.00%	0.00%	2.74%	0.00%
New Hampshire	1.12%	--	7.95%	2.95%	0.00%	0.00%	4.88%	0.00%
Rhode Island	1.20%	7.71%	10.98%	5.15%	0.00%	0.00%	5.57%	0.31%
Vermont	0.88%	4.12%	4.74%	3.32%	0.00%	0.00%	2.61%	0.82%
Middle Atlantic:								
New Jersey	1.25%	12.18%	9.82%	4.54%	0.00%	0.00%	6.14%	0.85%
New York	1.25%	5.45%	6.68%	4.39%	3.22%	0.40%	3.29%	1.31%
Pennsylvania	0.88%	9.53%	6.11%	4.59%	0.31%	0.71%	3.82%	0.75%
East North Central:								
Illinois	0.73%	5.94%	6.32%	4.01%	0.00%	0.01%	3.03%	0.66%
Indiana	0.62%	8.93%	4.74%	4.15%	0.96%	0.00%	4.50%	0.25%
Michigan	0.93%	10.27%	6.36%	2.23%	3.04%	0.00%	3.95%	0.81%
Ohio	0.40%	6.26%	2.83%	1.51%	0.00%	0.45%	2.38%	0.27%
Wisconsin	0.40%	9.45%	0.00%	1.35%	0.00%	0.00%	2.49%	0.00%
West North Central:								
Iowa	0.68%	6.30%	4.79%	3.81%	0.00%	0.00%	3.55%	0.00%
Kansas	0.75%	10.79%	0.00%	2.04%	1.42%	0.00%	3.83%	0.46%
Minnesota	0.81%	10.60%	4.08%	4.77%	0.00%	0.00%	4.73%	0.00%
Missouri	1.62%	9.65%	4.56%	5.03%	0.00%	2.68%	3.74%	1.79%
Nebraska	0.62%	14.34%	8.79%	0.00%	0.00%	0.00%	4.30%	0.00%
North Dakota	1.39%	11.53%	4.23%	4.65%	0.00%	0.95%	3.89%	1.25%
South Dakota	0.72%	9.22%	4.38%	1.37%	0.00%	0.00%	3.08%	0.38%
South Atlantic:								
Delaware	1.37%	--	13.05%	3.44%	0.00%	0.00%	6.31%	0.00%
District of Columbia	1.42%	5.15%	--	0.00%	4.58%	0.40%	6.43%	1.22%
Florida	0.54%	11.49%	8.32%	0.96%	0.00%	0.00%	4.68%	0.03%
Georgia	0.52%	7.27%	7.94%	1.48%	0.26%	0.00%	3.64%	0.07%
Maryland	0.97%	11.69%	5.76%	4.74%	0.00%	0.00%	4.98%	0.41%
North Carolina	0.85%	11.50%	6.56%	5.05%	0.46%	0.00%	3.99%	0.76%
South Carolina	1.25%	12.79%	11.52%	3.61%	3.56%	0.00%	6.61%	0.93%
Virginia	0.91%	7.49%	10.70%	3.41%	0.00%	0.35%	4.49%	0.52%
West Virginia	1.02%	--	9.05%	3.14%	0.00%	1.03%	5.80%	0.63%
East South Central:								
Alabama	0.52%	10.41%	0.00%	0.00%	1.97%	0.00%	1.57%	0.49%
Kentucky	0.71%	7.86%	7.85%	3.40%	1.48%	0.00%	4.50%	0.33%
Mississippi	0.89%	10.75%	6.33%	0.00%	0.15%	0.00%	4.45%	0.05%
Tennessee	0.73%	12.79%	0.00%	4.80%	0.00%	0.00%	4.65%	0.52%
West South Central:								
Arkansas	0.67%	11.80%	0.00%	2.52%	2.32%	0.00%	4.17%	0.50%
Louisiana	0.89%	--	7.78%	0.00%	0.64%	0.00%	4.96%	0.23%
Oklahoma	0.97%	10.17%	5.21%	3.42%	0.00%	0.40%	4.44%	0.25%
Texas	0.40%	7.68%	6.04%	0.54%	0.14%	0.00%	2.96%	0.04%
Mountain:								
Arizona	0.44%	0.00%	8.54%	0.00%	0.47%	0.02%	3.67%	0.12%
Colorado	0.75%	9.60%	2.32%	3.25%	1.45%	0.00%	3.50%	0.55%
Idaho	0.79%	14.19%	2.13%	0.00%	0.00%	0.09%	3.69%	0.05%
Montana	1.41%	9.59%	9.64%	4.43%	1.61%	0.00%	4.79%	0.90%
Nevada	0.95%	--	6.99%	2.29%	0.25%	0.00%	4.97%	0.19%
New Mexico	0.89%	12.22%	6.43%	0.98%	1.69%	0.00%	3.91%	0.61%
Utah	0.16%	4.13%	2.90%	0.00%	0.00%	0.00%	1.42%	0.00%
Wyoming	1.48%	--	11.22%	3.55%	0.00%	0.00%	5.33%	0.00%
Pacific:								
Alaska	3.08%	0.00%	12.45%	9.90%	7.53%	0.00%	6.94%	3.42%
California	0.75%	5.76%	5.63%	2.58%	1.67%	0.00%	2.81%	0.64%
Hawaii	1.25%	7.90%	8.07%	3.09%	0.00%	0.00%	4.66%	0.00%
Oregon	1.47%	9.39%	6.28%	4.93%	3.58%	0.34%	5.29%	1.04%
Washington	1.07%	6.69%	10.92%	2.01%	0.00%	0.00%	5.09%	0.41%

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.

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

Table II.B.2.f Percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2023

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	52.1%	31.1%	36.3%	43.0%	48.8%	59.0%	36.6%	54.9%
New England:								
Connecticut	47.2%	--	--	50.4%	40.4%	50.9%	45.0%	47.6%
Maine	57.8%	32.6% *	52.4%	53.2%	56.3%	64.7%	49.2%	60.4%
Massachusetts	50.6%	51.3%	67.4%	64.0%	35.5% *	52.5%	57.2%	49.5%
New Hampshire	44.1%	--	35.1%	70.0%	39.1%	40.8%	46.4%	43.4%
Rhode Island	51.5%	33.9% *	18.8% *	59.1%	45.8%	58.8%	32.8%	56.1%
Vermont	48.2%	61.7%	51.0%	53.1%	43.9%	46.3%	46.7%	48.7%
Middle Atlantic:								
New Jersey	63.5%	32.3% *	--	53.1%	66.9%	70.3%	47.0%	66.5%
New York	62.0%	53.1%	41.6%	54.3%	68.2%	63.7%	49.7%	64.5%
Pennsylvania	44.7%	10.8% *	33.2%	35.8%	32.4%	56.3%	29.5%	47.4%
East North Central:								
Illinois	51.3%	36.0%	37.9%	46.6%	38.4%	60.0%	39.7%	53.4%
Indiana	33.3%	--	--	15.9% *	11.3% *	48.0%	15.9% *	35.8%
Michigan	42.9%	--	36.1% *	16.7% *	28.2% *	58.0%	23.2%	46.1%
Ohio	32.6%	11.3% *	8.7% *	28.1%	25.8%	40.8%	12.3% *	35.7%
Wisconsin	40.5%	21.1% *	26.3% *	14.8% *	39.0%	52.9%	23.6%	43.7%
West North Central:								
Iowa	35.6%	29.7%	--	31.7%	35.0%	35.3%	39.2%	34.8%
Kansas	44.4%	14.3% *	--	18.3% *	39.0%	56.0%	29.7%	47.2%
Minnesota	30.0%	--	36.7%	21.3% *	24.5% *	36.3%	25.0%	30.9%
Missouri	36.7%	12.0% *	7.9% *	14.3% *	39.2%	46.5%	10.0% *	42.2%
Nebraska	34.1%	--	--	13.8% *	31.6%	42.6%	12.7% *	37.5%
North Dakota	30.3%	--	12.4% *	7.2% *	38.7%	46.4%	8.8% *	37.9%
South Dakota	16.8%	21.9% *	9.7% *	9.1% *	13.2% *	23.7%	12.5% *	18.1%
South Atlantic:								
Delaware	43.6%	--	--	15.7% *	43.7% *	58.1%	22.1% *	48.5%
District of Columbia	59.3%	28.4% *	--	69.2%	54.8%	66.2%	30.0%	64.2%
Florida	53.4%	15.1% *	28.5% *	40.8%	55.0%	57.7%	32.4%	55.7%
Georgia	33.8%	--	--	33.1% *	16.2% *	41.8%	24.2%	35.5%
Maryland	54.6%	14.4% *	40.2%	40.6%	36.4%	70.3%	38.0%	57.9%
North Carolina	44.6%	--	--	36.5%	49.9%	47.6%	31.7%	46.6%
South Carolina	41.3%	--	--	16.4% *	36.4% *	51.3%	22.4% *	44.1%
Virginia	52.9%	37.9% *	23.5% *	43.9%	43.2%	66.2%	30.8%	57.3%
West Virginia	39.5%	--	13.9% *	34.4% *	33.1%	47.5%	26.0%	41.6%
East South Central:								
Alabama	39.6%	--	--	35.8%	28.0%	52.2%	16.1% *	45.2%
Kentucky	30.0%	--	15.1% *	22.7% *	20.0% *	36.9%	13.9% *	32.4%
Mississippi	26.1%	16.9% *	--	21.2% *	9.0% *	39.7%	13.8% *	29.0%
Tennessee	31.7%	0.0%	--	27.8% *	35.1%	33.0%	15.7% *	33.9%
West South Central:								
Arkansas	33.4%	--	--	37.3%	6.8% *	42.6%	17.2% *	35.5%
Louisiana	26.8%	--	--	15.4% *	23.1% *	34.5%	20.1% *	28.1%
Oklahoma	50.2%	15.5% *	44.0%	38.1%	44.6%	60.8%	35.0%	53.9%
Texas	59.2%	26.0% *	35.6%	49.1%	60.9%	64.8%	34.0%	63.0%
Mountain:								
Arizona	71.2%	--	68.9%	59.4%	68.1%	74.2%	70.0%	71.4%
Colorado	66.6%	40.5%	66.3%	55.4%	66.6%	72.2%	51.2%	69.7%
Idaho	50.3%	--	40.0%	52.1%	39.7%	59.8%	38.6%	53.3%
Montana	60.1%	23.1% *	43.0%	47.9%	64.8%	70.6%	34.1%	67.9%
Nevada	56.2%	--	50.2%	52.3%	48.4%	64.3%	44.8%	58.7%
New Mexico	43.4%	--	--	50.3%	43.7%	42.6%	46.8%	42.6%
Utah	48.2%	70.5%	--	62.8%	54.0%	43.0%	53.2%	47.6%
Wyoming	36.3%	1.3% *	--	32.0%	36.7% *	47.0%	19.6% *	42.2%
Pacific:								
Alaska	51.4%	--	--	32.3% *	37.9%	69.7%	35.9%	53.9%
California	75.9%	46.0%	45.2%	68.3%	76.6%	83.9%	52.8%	80.6%
Hawaii	53.1%	24.8% *	31.5% *	46.4%	57.9%	63.7%	29.0%	61.3%
Oregon	71.0%	28.8% *	66.2%	62.8%	71.7%	79.1%	51.3%	76.0%
Washington	65.7%	49.4%	54.0%	60.0%	73.7%	66.3%	53.1%	68.6%

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.

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

Table II.B.2.f Standard errors for percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2023

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	1.04%	2.07%	1.94%	1.50%	1.76%	1.59%	1.14%	1.17%
New England:								
Connecticut	5.22%	--	--	8.72%	9.02%	8.50%	7.35%	6.06%
Maine	4.84%	11.23% *	10.74%	9.00%	8.26%	8.41%	6.56%	5.89%
Massachusetts	6.15%	11.26%	9.72%	8.82%	10.82% *	9.47%	6.56%	7.01%
New Hampshire	5.43%	--	8.77%	7.32%	7.73%	9.62%	6.70%	6.66%
Rhode Island	4.91%	11.08% *	8.22% *	10.95%	7.16%	8.30%	6.44%	5.82%
Vermont	5.00%	11.16%	10.89%	9.97%	8.35%	10.92%	6.06%	6.27%
Middle Atlantic:								
New Jersey	5.25%	10.73% *	--	10.28%	13.61%	7.09%	8.39%	5.91%
New York	3.93%	8.88%	7.85%	6.42%	6.70%	6.51%	4.85%	4.52%
Pennsylvania	3.86%	5.05% *	8.38%	7.92%	7.54%	5.60%	5.48%	4.39%
East North Central:								
Illinois	3.84%	10.60%	9.39%	7.11%	7.72%	5.49%	5.48%	4.42%
Indiana	4.86%	--	--	5.99% *	4.18% *	7.40%	6.10% *	5.44%
Michigan	9.20%	--	11.44% *	6.53% *	8.99% *	12.74%	6.25%	10.18%
Ohio	3.53%	7.40% *	6.00% *	7.33%	6.11%	5.47%	3.99% *	4.01%
Wisconsin	4.68%	10.11% *	10.11% *	4.51% *	7.83%	7.97%	5.30%	5.42%
West North Central:								
Iowa	4.44%	8.84%	--	7.61%	7.15%	7.43%	6.79%	5.19%
Kansas	5.58%	7.34% *	--	7.56% *	7.97%	8.78%	7.71%	6.36%
Minnesota	4.55%	--	9.30%	6.92% *	9.01% *	6.85%	5.36%	5.34%
Missouri	4.81%	6.39% *	5.69% *	4.82% *	9.84%	7.33%	3.46% *	5.55%
Nebraska	4.44%	--	--	5.68% *	8.39%	6.62%	5.15% *	5.01%
North Dakota	4.12%	--	7.37% *	3.96% *	7.76%	7.75%	3.76% *	5.06%
South Dakota	2.68%	8.15% *	5.98% *	3.78% *	4.09% *	5.34%	3.83% *	3.25%
South Atlantic:								
Delaware	6.72%	--	--	6.05% *	13.22% *	13.78%	6.71% *	8.68%
District of Columbia	5.80%	10.76% *	--	9.57%	7.84%	9.31%	6.35%	6.53%
Florida	8.34%	7.51% *	10.28% *	8.30%	10.14%	11.44%	6.27%	8.93%
Georgia	4.30%	--	--	9.98% *	6.77% *	6.47%	7.09%	4.85%
Maryland	5.41%	7.13% *	11.37%	10.48%	7.61%	6.85%	6.97%	6.07%
North Carolina	5.18%	--	--	10.72%	10.28%	7.67%	7.92%	5.86%
South Carolina	6.18%	--	--	6.68% *	12.70% *	8.90%	7.16% *	6.95%
Virginia	4.80%	11.45% *	10.63% *	8.30%	10.19%	6.74%	6.02%	5.52%
West Virginia	6.07%	--	6.89% *	10.81% *	9.09%	9.20%	7.25%	6.81%
East South Central:								
Alabama	10.39%	--	--	8.77%	7.34%	15.43%	5.68% *	11.71%
Kentucky	7.24%	--	7.32% *	7.39% *	6.69% *	10.78%	5.18% *	8.11%
Mississippi	4.05%	8.61% *	--	8.01% *	3.67% *	6.58%	4.39% *	4.81%
Tennessee	4.14%	0.00%	--	10.84% *	8.93%	5.53%	7.22% *	4.58%
West South Central:								
Arkansas	7.08%	--	--	9.90%	2.73% *	10.40%	5.71% *	7.83%
Louisiana	4.32%	--	--	5.16% *	7.18% *	8.58%	6.28% *	5.11%
Oklahoma	4.49%	7.45% *	9.18%	8.60%	8.28%	7.02%	5.95%	5.29%
Texas	3.57%	8.78% *	9.98%	7.27%	7.45%	5.12%	5.42%	3.96%
Mountain:								
Arizona	6.00%	--	11.60%	10.26%	11.48%	8.01%	7.00%	6.68%
Colorado	4.61%	11.66%	9.52%	8.40%	10.54%	7.01%	6.56%	5.36%
Idaho	7.26%	--	11.77%	11.88%	8.42%	11.39%	8.06%	8.56%
Montana	6.45%	9.19% *	12.05%	9.56%	7.77%	13.14%	6.73%	8.22%
Nevada	4.93%	--	10.65%	11.87%	10.90%	6.83%	8.65%	5.67%
New Mexico	5.31%	--	--	10.54%	10.83%	8.36%	7.93%	6.17%
Utah	5.78%	13.95%	--	9.47%	11.08%	8.38%	8.31%	6.44%
Wyoming	5.24%	1.34% *	--	8.35%	12.28% *	9.17%	6.08% *	6.51%
Pacific:								
Alaska	5.83%	--	--	10.00% *	10.14%	7.18%	8.10%	6.60%
California	2.58%	7.15%	6.80%	4.53%	6.26%	3.02%	3.82%	2.87%
Hawaii	5.09%	8.28% *	9.50% *	10.64%	9.53%	8.75%	5.33%	6.27%
Oregon	4.26%	10.32% *	9.13%	8.05%	7.80%	7.00%	7.05%	4.87%
Washington	4.10%	10.92%	11.84%	7.92%	7.07%	7.20%	6.55%	4.77%

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.

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

Table II.B.2.g Percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2023

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	50.7%	29.9%	33.9%	40.9%	47.1%	58.0%	34.8%	53.5%
New England:								
Connecticut	45.9%	--	--	50.4%	37.0%	50.9%	43.3%	46.4%
Maine	57.9%	32.6% *	52.4%	53.8%	56.3%	64.7%	49.7%	60.4%
Massachusetts	49.9%	48.7%	63.5%	60.9%	35.5% *	52.5%	57.0%	48.7%
New Hampshire	43.4%	--	35.1%	67.3%	38.1%	40.8%	46.4%	42.6%
Rhode Island	51.8%	33.9% *	18.8% *	61.5%	45.8%	58.8%	34.4%	56.1%
Vermont	47.6%	57.2%	47.5%	52.8%	43.9%	46.3%	44.6%	48.6%
Middle Atlantic:								
New Jersey	61.1%	27.7% *	--	52.0%	64.6%	68.6%	39.9%	64.9%
New York	59.6%	49.8%	40.1%	49.7%	65.0%	62.4%	46.3%	62.4%
Pennsylvania	42.9%	18.9% *	33.2%	35.8%	32.4%	52.4%	31.3%	45.0%
East North Central:								
Illinois	49.8%	36.0%	33.5%	43.1%	38.4%	58.6%	36.5%	52.3%
Indiana	32.4%	--	--	9.1% *	11.3% *	47.7%	12.4% *	35.2%
Michigan	41.9%	--	36.1% *	12.0% *	25.7% *	58.6%	20.8%	45.3%
Ohio	31.6%	13.1% *	8.7% *	23.5% *	24.3%	40.5%	9.0% *	35.1%
Wisconsin	38.0%	21.1% *	26.3% *	11.9% *	34.2%	51.2%	21.4%	41.1%
West North Central:								
Iowa	34.6%	29.7%	--	26.6%	33.7%	35.3%	35.4%	34.4%
Kansas	38.9%	14.3% *	--	18.3% *	39.0%	45.2%	29.7%	40.7%
Minnesota	30.7%	--	36.7%	21.3% *	24.5% *	37.9%	25.0%	31.8%
Missouri	36.5%	12.0% *	7.9% *	12.5% *	39.2%	46.5%	8.6% *	42.2%
Nebraska	32.3%	--	--	11.6% *	32.2%	39.6%	12.7% *	35.4%
North Dakota	30.9%	--	12.4% *	7.2% *	38.7%	48.1%	8.8% *	38.7%
South Dakota	16.7%	28.0% *	9.7% *	9.7% *	11.1% *	23.5%	14.8%	17.3%
South Atlantic:								
Delaware	42.4%	--	--	14.4% *	41.6% *	57.5%	19.9% *	47.6%
District of Columbia	60.3%	28.4% *	--	69.2%	57.4%	66.2%	33.1%	64.9%
Florida	52.1%	15.1% *	28.5% *	40.8%	48.0%	57.7%	32.4%	54.3%
Georgia	32.3%	--	--	31.2% *	16.2% *	40.9%	19.2% *	34.6%
Maryland	54.2%	14.4% *	36.6% *	40.3%	35.8%	70.3%	36.2%	57.8%
North Carolina	38.5%	--	--	31.2% *	44.6%	41.0%	27.9%	40.1%
South Carolina	40.8%	--	--	16.4% *	33.9% *	51.3%	22.4% *	43.5%
Virginia	49.4%	37.9% *	14.5% *	33.1%	41.3%	64.1%	27.7%	53.8%
West Virginia	37.4%	--	10.2% *	34.4% *	30.8%	45.2%	24.3%	39.5%
East South Central:								
Alabama	37.9%	--	0.0%	34.2%	25.8%	50.8% *	14.4% *	43.4%
Kentucky	29.9%	--	15.1% *	21.0% *	21.2% *	36.8%	13.9% *	32.4%
Mississippi	25.4%	16.9% *	0.0%	21.2% *	8.2% *	39.1%	12.9% *	28.4%
Tennessee	27.7%	--	--	21.6% *	27.3% *	30.5%	15.6% *	29.4%
West South Central:								
Arkansas	33.2%	--	--	33.8%	5.1% *	43.6%	17.2% *	35.3%
Louisiana	28.8%	--	--	15.4% *	31.2% *	33.6%	20.1% *	30.5%
Oklahoma	50.2%	17.6% *	41.8%	39.4%	43.2%	61.4%	35.5%	53.9%
Texas	59.8%	26.0% *	29.8% *	52.4%	60.3%	65.7%	35.5%	63.4%
Mountain:								
Arizona	70.3%	--	62.7%	53.0%	67.6%	74.2%	62.4%	71.2%
Colorado	64.5%	40.5%	64.1%	53.4%	60.6%	72.2%	48.4%	67.7%
Idaho	50.0%	--	40.0%	49.2%	39.7%	59.8%	36.9%	53.3%
Montana	59.6%	23.1% *	43.0%	47.9%	62.9%	70.6%	34.1%	67.3%
Nevada	56.5%	--	50.2%	55.3%	48.4%	64.3%	46.4%	58.7%
New Mexico	43.1%	--	--	48.4%	43.7%	42.6%	45.4%	42.6%
Utah	48.1%	--	--	61.4%	53.6%	43.0%	53.2%	47.4%
Wyoming	36.3%	1.3% *	--	32.0%	36.7% *	47.0%	19.6% *	42.2%
Pacific:								
Alaska	42.0%	--	--	32.3% *	22.4%	60.7%	36.1%	43.0%
California	74.0%	40.4%	45.2%	64.6%	75.8%	82.0%	49.8%	78.9%
Hawaii	53.7%	24.7% *	31.5% *	46.4%	55.5%	65.9%	28.9%	62.1%
Oregon	66.1%	22.5% *	55.7%	60.4%	63.0%	76.4%	44.6%	71.7%
Washington	64.8%	50.5%	54.0%	59.6%	72.7%	65.0%	53.3%	67.5%

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.

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

Table II.B.2.g Standard errors for percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2023

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	1.05%	2.02%	1.90%	1.50%	1.76%	1.61%	1.13%	1.19%
New England:								
Connecticut	5.19%	--	--	8.72%	8.66%	8.50%	7.30%	6.03%
Maine	4.84%	11.23% *	10.74%	8.99%	8.26%	8.41%	6.56%	5.89%
Massachusetts	6.11%	11.42%	10.06%	9.19%	10.82% *	9.47%	6.57%	6.96%
New Hampshire	5.42%	--	8.77%	7.65%	7.72%	9.62%	6.70%	6.64%
Rhode Island	4.91%	11.08% *	8.22% *	10.76%	7.16%	8.30%	6.50%	5.82%
Vermont	5.01%	11.34%	10.81%	10.01%	8.35%	10.92%	6.04%	6.28%
Middle Atlantic:								
New Jersey	5.37%	10.43% *	--	10.32%	14.27%	7.11%	8.35%	6.01%
New York	4.04%	8.99%	7.83%	6.39%	6.90%	6.63%	4.87%	4.64%
Pennsylvania	3.91%	7.41% *	8.38%	7.92%	7.54%	5.78%	5.53%	4.46%
East North Central:								
Illinois	3.85%	10.60%	9.01%	7.10%	7.72%	5.52%	5.40%	4.42%
Indiana	4.86%	--	--	4.06% *	4.18% *	7.39%	5.33% *	5.44%
Michigan	9.30%	--	11.44% *	5.91% *	8.73% *	12.59%	5.96%	10.27%
Ohio	3.52%	7.60% *	6.00% *	7.08% *	5.95%	5.48%	3.50% *	4.00%
Wisconsin	4.68%	10.11% *	10.11% *	4.09% *	7.64%	7.99%	5.09%	5.42%
West North Central:								
Iowa	4.40%	8.84%	--	7.20%	7.11%	7.43%	6.72%	5.17%
Kansas	5.52%	7.34% *	--	7.56% *	7.97%	9.18%	7.71%	6.35%
Minnesota	4.57%	--	9.30%	6.92% *	9.01% *	6.83%	5.36%	5.36%
Missouri	4.81%	6.39% *	5.69% *	4.52% *	9.84%	7.33%	3.19% *	5.55%
Nebraska	4.42%	--	--	5.44% *	8.38%	6.57%	5.15% *	4.98%
North Dakota	4.11%	--	7.37% *	3.96% *	7.76%	7.65%	3.76% *	5.04%
South Dakota	2.67%	8.79% *	5.98% *	3.89% *	3.86% *	5.34%	4.17%	3.22%
South Atlantic:								
Delaware	6.61%	--	--	5.81% *	13.03% *	13.67%	6.64% *	8.57%
District of Columbia	5.77%	10.76% *	--	9.57%	7.73%	9.31%	6.79%	6.49%
Florida	8.46%	7.51% *	10.28% *	8.30%	9.42%	11.45%	6.27%	9.08%
Georgia	4.29%	--	--	9.84% *	6.77% *	6.48%	6.22% *	4.86%
Maryland	5.43%	7.13% *	11.17% *	10.48%	7.59%	6.85%	6.94%	6.08%
North Carolina	5.13%	--	--	10.40% *	10.09%	7.60%	7.59%	5.80%
South Carolina	6.19%	--	--	6.68% *	12.58% *	8.90%	7.16% *	6.96%
Virginia	4.86%	11.45% *	7.68% *	7.39%	10.19%	6.89%	5.58%	5.61%
West Virginia	6.18%	--	5.95% *	10.81% *	9.19%	9.44%	7.16%	6.94%
East South Central:								
Alabama	10.64%	--	0.00%	8.74%	7.25%	15.81% *	5.52% *	12.03%
Kentucky	7.24%	--	7.32% *	7.33% *	6.76% *	10.79%	5.18% *	8.11%
Mississippi	4.04%	8.61% *	0.00%	8.01% *	3.56% *	6.57%	4.30% *	4.80%
Tennessee	4.16%	--	--	10.57% *	10.75% *	4.73%	7.23% *	4.62%
West South Central:								
Arkansas	7.09%	--	--	9.88%	2.32% *	10.33%	5.71% *	7.83%
Louisiana	4.89%	--	--	5.16% *	10.26% *	8.46%	6.28% *	5.80%
Oklahoma	4.49%	7.66% *	9.20%	8.62%	8.28%	6.99%	5.96%	5.29%
Texas	3.55%	8.78% *	9.44% *	7.24%	7.41%	5.10%	5.64%	3.94%
Mountain:								
Arizona	6.10%	--	12.16%	10.21%	11.49%	8.01%	7.71%	6.69%
Colorado	4.71%	11.66%	9.68%	8.47%	11.18%	7.01%	6.56%	5.48%
Idaho	7.29%	--	11.77%	12.03%	8.42%	11.39%	8.02%	8.56%
Montana	6.45%	9.19% *	12.05%	9.56%	7.77%	13.14%	6.73%	8.21%
Nevada	4.92%	--	10.65%	11.85%	10.90%	6.83%	8.64%	5.67%
New Mexico	5.29%	--	--	10.53%	10.83%	8.36%	7.95%	6.17%
Utah	5.79%	--	--	9.52%	11.11%	8.38%	8.40%	6.44%
Wyoming	5.24%	1.34% *	--	8.35%	12.28% *	9.17%	6.08% *	6.51%
Pacific:								
Alaska	5.61%	--	--	10.00% *	6.58%	8.65%	8.09%	6.39%
California	2.66%	6.96%	6.80%	4.64%	6.25%	3.24%	3.84%	2.95%
Hawaii	5.04%	8.27% *	9.50% *	10.64%	9.62%	8.52%	5.33%	6.15%
Oregon	4.50%	9.80% *	10.68%	8.15%	8.02%	7.25%	7.05%	5.09%
Washington	4.18%	10.90%	11.84%	7.92%	7.15%	7.43%	6.55%	4.88%

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.

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

Table II.B.2.h Percent of private-sector employees working in establishments that offer paid sick leave by firm size and State: United States, 2023

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	82.0%	55.1%	66.7%	77.4%	86.1%	90.6%	63.7%	88.5%
New England:								
Connecticut	89.3%	41.4%	68.1%	87.0%	100.0%	100.0%	62.0%	99.6%
Maine	81.3%	52.2%	72.4%	75.7%	80.7%	98.3%	62.7%	91.0%
Massachusetts	92.7%	67.4%	82.4%	92.8%	97.6%	97.4%	77.5%	97.3%
New Hampshire	83.9%	53.6%	75.6%	75.0%	79.6%	98.8%	67.1%	91.9%
Rhode Island	88.7%	56.0%	64.2%	89.1%	100.0%	98.9%	65.5%	98.8%
Vermont	90.5%	66.1%	88.6%	91.4%	100.0%	97.8%	78.2%	98.8%
Middle Atlantic:								
New Jersey	90.2%	69.2%	79.0%	94.9%	99.2%	93.0%	79.1%	94.7%
New York	91.7%	56.1%	82.3%	92.6%	99.2%	98.4%	72.8%	98.7%
Pennsylvania	76.5%	52.4%	51.1%	74.5%	73.3%	88.2%	57.2%	82.8%
East North Central:								
Illinois	81.0%	48.2%	67.9%	81.3%	83.6%	89.0%	62.7%	87.1%
Indiana	72.2%	49.8%	50.6%	59.2%	61.5%	87.8%	52.9%	78.4%
Michigan	83.0%	47.3%	60.2%	71.5%	84.3%	97.1%	51.7%	93.4%
Ohio	75.6%	45.2%	57.5%	57.3%	72.3%	92.2%	48.3%	84.5%
Wisconsin	68.2%	44.1%	50.1%	55.5%	66.2%	83.8%	49.9%	75.0%
West North Central:								
Iowa	74.5%	55.0%	42.1%	49.3%	78.7%	91.3%	48.9%	84.2%
Kansas	78.6%	44.4%	69.7%	80.7%	75.9%	89.7%	60.7%	85.5%
Minnesota	80.6%	44.1%	50.5%	75.4%	92.6%	89.3%	55.5%	89.2%
Missouri	74.6%	44.4%	41.3%	66.3%	86.3%	84.4%	47.0%	84.1%
Nebraska	74.2%	39.7%	72.6%	68.8%	80.9%	83.2%	55.3%	81.8%
North Dakota	74.9%	41.8%	52.5%	72.5%	81.7%	97.7%	52.9%	87.9%
South Dakota	71.9%	37.3%	53.8%	77.0%	75.1%	88.3%	53.0%	82.9%
South Atlantic:								
Delaware	83.4%	62.8%	55.2%	76.2%	93.0%	93.4%	62.7%	91.7%
District of Columbia	96.1%	80.1%	87.2%	94.1%	99.9%	98.6%	84.6%	98.9%
Florida	73.3%	55.4%	67.3%	63.2%	84.7%	76.5%	59.0%	77.7%
Georgia	70.1%	50.1%	49.7%	68.6%	60.8%	82.3%	57.6%	74.6%
Maryland	91.4%	58.8%	83.0%	87.1%	94.8%	99.2%	73.8%	97.6%
North Carolina	80.1%	42.9%	55.6%	72.7%	87.2%	92.1%	50.7%	90.8%
South Carolina	74.1%	49.2%	46.1%	59.8%	77.5%	88.1%	48.2%	83.4%
Virginia	78.5%	42.4%	75.3%	55.4%	82.3%	91.8%	59.0%	85.0%
West Virginia	81.1%	44.0%	40.8%	74.4%	88.7%	95.2%	47.4%	92.2%
East South Central:								
Alabama	74.4%	48.3%	73.7%	80.4%	72.0%	78.7%	65.7%	77.8%
Kentucky	77.3%	46.4%	50.9%	79.4%	77.8%	86.0%	59.6%	82.9%
Mississippi	81.6%	59.0%	63.0%	78.0%	81.5%	93.5%	65.0%	88.5%
Tennessee	71.7%	50.0%	76.7%	60.9%	60.2%	84.3%	61.3%	74.9%
West South Central:								
Arkansas	81.7%	41.0%	47.8%	77.6%	84.0%	95.3%	49.1%	92.5%
Louisiana	78.2%	65.6%	62.0%	59.5%	84.1%	91.9%	60.1%	85.8%
Oklahoma	72.8%	51.6%	58.3%	56.0%	73.2%	88.6%	53.3%	81.3%
Texas	77.2%	51.2%	51.9%	72.5%	82.8%	85.7%	55.1%	84.4%
Mountain:								
Arizona	95.2%	69.4%	83.1%	97.4%	99.8%	98.7%	80.8%	99.0%
Colorado	90.9%	59.1%	81.3%	96.5%	95.5%	97.5%	75.2%	97.1%
Idaho	65.8%	34.1%	31.7%	47.5%	75.3%	90.6%	35.7%	83.1%
Montana	67.3%	30.5%	40.9%	70.3%	80.4%	90.3%	40.7%	87.0%
Nevada	75.3%	57.5%	37.9%	90.8%	76.4%	80.3%	61.5%	79.7%
New Mexico	92.6%	73.7%	88.5%	96.9%	96.5%	95.3%	84.9%	96.2%
Utah	73.9%	34.7%	42.0%	54.8%	81.6%	90.3%	43.6%	84.1%
Wyoming	59.6%	29.4%	53.1%	61.5%	65.8%	82.8%	43.3%	74.0%
Pacific:								
Alaska	71.8%	28.4%	43.5%	65.0%	84.6%	98.9%	39.9%	91.1%
California	95.2%	73.5%	84.9%	98.0%	100.0%	99.6%	82.9%	99.7%
Hawaii	80.5%	62.1%	58.1%	58.2%	92.0%	92.9%	60.0%	88.2%
Oregon	88.3%	59.2%	86.8%	99.0%	97.4%	88.8%	79.4%	92.5%
Washington	92.2%	69.3%	97.7%	90.3%	96.9%	96.2%	86.4%	94.8%

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 II.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by firm size and State: United States, 2023

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	0.52%	1.01%	1.30%	1.03%	0.97%	0.88%	0.69%	0.63%
New England:								
Connecticut	1.47%	6.64%	8.90%	4.45%	0.00%	0.00%	4.44%	0.39%
Maine	2.53%	5.85%	8.09%	7.59%	7.07%	1.23%	4.36%	2.83%
Massachusetts	1.68%	6.40%	11.39%	4.10%	1.95%	1.67%	4.83%	1.27%
New Hampshire	2.26%	6.77%	6.48%	7.04%	6.37%	0.63%	4.47%	2.15%
Rhode Island	1.82%	6.42%	11.05%	4.98%	0.00%	0.67%	5.02%	0.63%
Vermont	1.37%	5.21%	4.42%	3.54%	0.03%	1.51%	3.04%	0.67%
Middle Atlantic:								
New Jersey	2.16%	5.73%	7.00%	3.08%	0.83%	4.19%	3.60%	2.61%
New York	0.94%	4.19%	4.68%	2.74%	0.58%	0.66%	2.66%	0.44%
Pennsylvania	2.63%	5.28%	7.40%	5.67%	7.27%	3.52%	3.91%	3.25%
East North Central:								
Illinois	2.21%	5.61%	6.61%	5.29%	4.25%	3.60%	3.71%	2.64%
Indiana	3.02%	6.91%	8.40%	7.48%	8.29%	3.31%	4.73%	3.50%
Michigan	3.06%	6.29%	7.91%	7.42%	6.56%	1.85%	4.96%	2.42%
Ohio	2.45%	5.72%	7.82%	6.63%	7.13%	2.43%	4.24%	2.80%
Wisconsin	3.63%	6.47%	9.93%	7.94%	7.89%	6.03%	4.76%	4.67%
West North Central:								
Iowa	2.81%	5.95%	9.46%	7.60%	6.91%	2.64%	4.63%	3.08%
Kansas	2.77%	6.42%	9.18%	5.70%	6.11%	4.08%	4.66%	3.18%
Minnesota	2.49%	6.14%	7.52%	6.46%	3.10%	3.64%	4.31%	2.60%
Missouri	3.04%	6.93%	9.50%	7.19%	5.24%	4.72%	4.94%	3.43%
Nebraska	2.98%	5.77%	8.03%	7.42%	6.41%	4.88%	4.21%	3.78%
North Dakota	2.40%	6.79%	8.25%	5.89%	4.50%	1.16%	4.47%	2.40%
South Dakota	2.54%	5.31%	8.62%	5.53%	5.58%	3.32%	5.11%	2.84%
South Atlantic:								
Delaware	2.75%	7.34%	9.27%	7.19%	3.78%	3.13%	4.95%	2.58%
District of Columbia	1.03%	7.59%	6.99%	3.33%	0.05%	1.00%	4.29%	0.65%
Florida	5.14%	4.67%	6.72%	6.48%	5.67%	8.50%	3.56%	6.32%
Georgia	3.54%	6.20%	9.04%	8.36%	10.16%	5.24%	5.35%	4.50%
Maryland	1.39%	6.46%	6.00%	4.55%	3.19%	0.58%	3.73%	1.08%
North Carolina	2.80%	6.65%	9.12%	7.56%	5.20%	4.02%	4.99%	3.07%
South Carolina	3.10%	6.28%	8.42%	7.80%	7.21%	4.11%	4.61%	3.52%
Virginia	2.77%	6.17%	8.78%	7.74%	6.44%	3.08%	4.50%	3.27%
West Virginia	2.38%	7.11%	8.17%	7.99%	3.60%	1.94%	4.83%	1.91%
East South Central:								
Alabama	4.58%	6.53%	6.66%	6.06%	7.09%	7.75%	4.60%	5.53%
Kentucky	3.33%	6.50%	8.37%	5.72%	6.86%	4.85%	4.52%	3.87%
Mississippi	2.49%	7.40%	10.54%	7.39%	6.20%	2.22%	4.96%	2.68%
Tennessee	3.87%	7.27%	6.91%	8.71%	10.98%	4.47%	4.83%	4.85%
West South Central:								
Arkansas	2.46%	6.13%	7.97%	5.99%	7.17%	1.89%	4.49%	2.19%
Louisiana	2.98%	6.10%	9.40%	7.73%	5.45%	3.33%	4.68%	3.25%
Oklahoma	2.91%	5.95%	7.88%	7.58%	6.27%	4.42%	4.39%	3.52%
Texas	2.24%	4.93%	6.67%	4.87%	4.48%	3.60%	3.46%	2.66%
Mountain:								
Arizona	1.04%	5.92%	6.76%	1.96%	0.24%	0.77%	3.39%	0.52%
Colorado	1.29%	5.52%	6.02%	2.08%	2.78%	1.15%	3.32%	1.11%
Idaho	4.13%	5.84%	7.26%	8.93%	6.86%	3.54%	4.33%	4.05%
Montana	3.51%	4.55%	7.05%	6.84%	6.93%	3.95%	3.89%	3.45%
Nevada	3.64%	7.67%	7.40%	4.41%	9.64%	5.48%	5.30%	4.55%
New Mexico	1.98%	5.18%	4.13%	2.84%	2.67%	4.43%	2.78%	2.61%
Utah	3.05%	6.72%	8.25%	8.06%	5.95%	3.29%	5.06%	3.14%
Wyoming	3.50%	4.88%	7.11%	7.83%	9.27%	7.47%	4.00%	5.19%
Pacific:								
Alaska	2.96%	5.51%	7.67%	7.62%	6.25%	0.73%	4.35%	2.60%
California	0.53%	2.78%	3.25%	0.94%	0.05%	0.26%	1.67%	0.16%
Hawaii	3.17%	6.95%	10.05%	10.58%	4.21%	4.08%	5.30%	3.95%
Oregon	2.01%	5.60%	4.44%	0.89%	2.61%	4.27%	2.91%	2.52%
Washington	1.73%	5.10%	1.66%	5.66%	3.03%	2.61%	2.37%	2.27%

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 II.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State:
United States, 2023**

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	91.1%	60.6%	77.6%	89.3%	97.7%	98.2%	72.9%	97.6%
New England:								
Connecticut	92.5%	60.2%	83.5%	86.3%	100.0%	100.0%	74.8%	99.2%
Maine	92.9%	66.7%	89.2%	96.4%	100.0%	99.2%	80.1%	99.5%
Massachusetts	94.4%	64.6%	87.1%	97.0%	98.4%	99.3%	80.5%	98.6%
New Hampshire	91.6%	69.9%	89.2%	92.1%	100.0%	93.7%	82.3%	96.0%
Rhode Island	91.6%	67.2%	71.2%	92.1%	100.0%	99.7%	74.0%	99.3%
Vermont	90.9%	64.3%	94.5%	95.7%	99.2%	94.2%	81.6%	97.1%
Middle Atlantic:								
New Jersey	91.3%	71.3%	69.1%	89.9%	99.2%	99.4%	76.8%	97.2%
New York	90.2%	56.4%	80.4%	87.7%	96.3%	98.2%	71.5%	97.1%
Pennsylvania	93.7%	64.9%	80.1%	94.8%	99.3%	98.9%	77.6%	99.1%
East North Central:								
Illinois	91.5%	63.1%	83.6%	90.0%	95.1%	97.9%	75.9%	96.7%
Indiana	92.2%	51.0%	81.7%	90.4%	98.9%	98.7%	73.5%	98.3%
Michigan	91.4%	60.1%	73.9%	94.3%	96.7%	97.2%	74.5%	97.1%
Ohio	91.8%	57.7%	76.6%	87.2%	99.3%	99.3%	72.2%	98.1%
Wisconsin	91.5%	65.6%	72.6%	87.6%	99.5%	98.7%	77.3%	96.7%
West North Central:								
Iowa	92.3%	72.6%	72.8%	91.9%	98.7%	98.5%	77.6%	97.8%
Kansas	93.1%	56.4%	77.9%	98.9%	99.6%	100.0%	75.4%	99.9%
Minnesota	90.7%	49.9%	72.4%	88.9%	100.0%	98.1%	69.0%	98.2%
Missouri	92.2%	67.9%	75.5%	87.1%	100.0%	98.3%	74.3%	98.3%
Nebraska	88.9%	52.6%	87.3%	85.4%	98.5%	96.5%	71.3%	95.9%
North Dakota	88.8%	49.1%	81.2%	93.6%	100.0%	100.0%	72.2%	98.6%
South Dakota	86.8%	50.8%	66.2%	92.0%	98.6%	99.1%	68.1%	97.7%
South Atlantic:								
Delaware	92.4%	78.2%	70.2%	91.5%	96.4%	99.3%	76.9%	98.6%
District of Columbia	97.0%	78.7%	86.9%	96.2%	100.0%	99.9%	85.2%	100.0%
Florida	91.3%	65.7%	71.9%	88.8%	100.0%	97.1%	71.0%	97.6%
Georgia	88.3%	62.6%	76.0%	93.8%	93.8%	92.1%	74.8%	93.1%
Maryland	93.7%	63.6%	91.8%	90.2%	95.8%	100.0%	79.9%	98.5%
North Carolina	90.6%	63.5%	78.5%	84.5%	98.2%	97.5%	72.7%	97.1%
South Carolina	89.0%	61.0%	66.9%	90.4%	97.5%	95.9%	67.5%	96.7%
Virginia	93.0%	52.7%	87.2%	91.9%	99.3%	99.4%	74.6%	99.1%
West Virginia	93.4%	64.2%	83.1%	95.0%	99.7%	97.9%	78.4%	98.3%
East South Central:								
Alabama	93.5%	49.5%	91.4%	98.4%	96.3%	100.0%	79.2%	99.1%
Kentucky	93.8%	63.9%	79.0%	92.8%	98.8%	100.0%	77.1%	99.2%
Mississippi	92.1%	62.6%	83.3%	92.9%	98.1%	100.0%	75.1%	99.1%
Tennessee	93.8%	61.1%	83.3%	86.6%	99.9%	100.0%	75.8%	99.2%
West South Central:								
Arkansas	92.5%	60.1%	74.6%	90.6%	99.0%	99.9%	70.9%	99.7%
Louisiana	89.2%	68.3%	85.4%	82.5%	91.6%	98.8%	79.1%	93.5%
Oklahoma	89.5%	61.5%	79.3%	80.7%	99.3%	99.1%	69.9%	98.1%
Texas	91.0%	57.1%	72.7%	89.1%	97.6%	98.7%	69.5%	98.0%
Mountain:								
Arizona	92.8%	59.3%	71.7%	83.7%	100.0%	99.6%	69.9%	98.8%
Colorado	91.8%	62.3%	82.0%	95.1%	97.3%	98.1%	76.0%	98.0%
Idaho	85.6%	55.9%	77.5%	81.0%	94.8%	97.1%	66.3%	96.7%
Montana	81.5%	37.1%	70.6%	93.2%	96.6%	97.5%	60.6%	96.9%
Nevada	90.1%	59.3%	75.4%	89.7%	97.2%	94.4%	75.2%	94.9%
New Mexico	87.3%	66.2%	78.3%	76.8%	88.8%	100.0%	75.7%	92.8%
Utah	87.1%	44.0%	59.2%	81.4%	98.9%	97.2%	55.9%	97.6%
Wyoming	80.7%	43.8%	66.0%	92.2%	96.9%	99.0%	62.4%	96.8%
Pacific:								
Alaska	83.2%	42.5%	62.9%	85.6%	99.8%	98.8%	58.8%	97.8%
California	89.2%	60.8%	73.8%	83.2%	95.6%	98.1%	68.8%	96.8%
Hawaii	92.0%	67.3%	72.6%	91.9%	98.2%	100.0%	74.9%	98.4%
Oregon	88.7%	55.1%	83.8%	91.1%	93.1%	97.6%	71.9%	96.8%
Washington	91.6%	55.6%	87.5%	94.1%	98.2%	99.7%	75.7%	98.7%

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 II.B.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State: United States, 2023

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	0.27%	0.99%	1.16%	0.74%	0.37%	0.29%	0.63%	0.23%
New England:								
Connecticut	1.21%	6.36%	6.96%	4.67%	0.00%	0.00%	3.83%	0.54%
Maine	1.17%	4.91%	6.80%	2.28%	0.00%	0.71%	3.12%	0.40%
Massachusetts	1.18%	6.79%	6.21%	2.86%	1.74%	0.48%	3.78%	0.77%
New Hampshire	2.10%	6.26%	5.30%	5.08%	0.00%	3.88%	3.77%	2.43%
Rhode Island	1.64%	5.30%	11.11%	4.18%	0.00%	0.30%	4.68%	0.51%
Vermont	1.33%	5.37%	3.11%	2.15%	0.73%	2.46%	2.73%	1.06%
Middle Atlantic:								
New Jersey	1.52%	5.54%	8.44%	4.75%	0.83%	0.60%	3.88%	1.24%
New York	1.11%	4.24%	4.79%	3.68%	1.78%	0.71%	2.70%	0.86%
Pennsylvania	0.85%	4.97%	5.11%	2.91%	0.69%	0.62%	2.97%	0.44%
East North Central:								
Illinois	1.25%	5.01%	4.72%	4.62%	2.73%	1.24%	3.21%	1.20%
Indiana	1.18%	6.87%	5.87%	4.40%	0.84%	0.85%	3.70%	0.82%
Michigan	1.72%	5.92%	6.84%	2.79%	3.03%	1.91%	3.61%	1.47%
Ohio	1.13%	5.95%	6.85%	4.19%	0.47%	0.51%	3.69%	0.73%
Wisconsin	1.50%	5.83%	7.83%	6.08%	0.40%	0.75%	3.45%	1.58%
West North Central:								
Iowa	1.23%	4.86%	7.04%	4.48%	1.33%	1.11%	3.32%	1.05%
Kansas	1.09%	6.10%	7.91%	0.91%	0.18%	0.00%	3.69%	0.06%
Minnesota	1.47%	6.16%	7.03%	4.02%	0.00%	1.86%	3.90%	1.14%
Missouri	1.44%	6.35%	8.71%	5.55%	0.00%	0.92%	4.49%	0.87%
Nebraska	1.90%	5.92%	6.38%	7.00%	0.92%	2.57%	3.73%	2.16%
North Dakota	1.54%	6.75%	6.21%	3.07%	0.00%	0.00%	3.70%	0.88%
South Dakota	1.61%	5.56%	7.78%	3.58%	1.30%	0.93%	4.17%	1.22%
South Atlantic:								
Delaware	1.46%	5.17%	8.06%	3.72%	3.04%	0.48%	3.99%	0.82%
District of Columbia	0.73%	6.70%	6.88%	2.22%	0.00%	0.06%	3.73%	0.04%
Florida	1.61%	4.23%	6.61%	3.47%	0.00%	1.56%	3.17%	1.14%
Georgia	2.55%	5.66%	6.59%	3.66%	3.10%	4.91%	3.93%	3.28%
Maryland	1.17%	6.15%	4.58%	3.88%	3.06%	0.01%	3.22%	0.91%
North Carolina	1.55%	5.95%	7.98%	6.04%	1.19%	1.28%	4.30%	1.17%
South Carolina	1.88%	5.77%	8.08%	3.59%	2.25%	2.73%	4.19%	1.84%
Virginia	1.00%	6.29%	5.60%	3.31%	0.68%	0.36%	3.46%	0.42%
West Virginia	1.20%	6.34%	6.04%	2.62%	0.30%	1.37%	3.50%	0.90%
East South Central:								
Alabama	1.35%	6.52%	3.94%	1.63%	2.54%	0.00%	3.23%	0.65%
Kentucky	1.12%	5.96%	7.56%	3.29%	1.16%	0.05%	3.78%	0.40%
Mississippi	1.23%	6.71%	7.39%	3.21%	1.39%	0.00%	3.97%	0.49%
Tennessee	0.98%	6.91%	6.03%	4.98%	0.10%	0.00%	3.79%	0.55%
West South Central:								
Arkansas	1.19%	5.79%	6.75%	3.98%	0.73%	0.07%	3.89%	0.16%
Louisiana	2.04%	6.17%	6.23%	6.82%	3.93%	1.17%	3.56%	2.35%
Oklahoma	1.54%	5.72%	6.91%	5.97%	0.55%	0.67%	4.02%	0.98%
Texas	0.98%	4.74%	6.06%	2.83%	1.23%	0.79%	3.01%	0.67%
Mountain:								
Arizona	1.48%	6.87%	7.81%	7.64%	0.00%	0.39%	4.22%	0.95%
Colorado	1.24%	5.24%	5.18%	2.50%	2.34%	1.53%	3.10%	1.15%
Idaho	2.24%	5.85%	6.62%	7.50%	2.86%	1.68%	4.14%	1.37%
Montana	2.27%	4.70%	6.78%	3.08%	3.27%	1.67%	3.52%	1.51%
Nevada	1.21%	7.57%	6.60%	4.38%	1.35%	0.91%	4.20%	0.81%
New Mexico	1.95%	5.49%	5.72%	7.62%	4.25%	0.00%	3.46%	2.25%
Utah	1.86%	6.52%	7.82%	7.70%	0.76%	1.72%	4.74%	1.08%
Wyoming	2.18%	5.48%	6.71%	3.58%	2.71%	0.82%	3.75%	1.54%
Pacific:								
Alaska	2.00%	7.07%	7.16%	5.35%	0.10%	1.16%	4.20%	1.08%
California	1.12%	3.30%	4.02%	3.15%	2.07%	1.33%	2.23%	1.10%
Hawaii	1.42%	6.49%	9.18%	3.67%	1.75%	0.00%	4.49%	0.73%
Oregon	1.64%	5.71%	4.74%	3.83%	3.45%	1.73%	3.65%	1.36%
Washington	1.21%	5.73%	5.44%	2.61%	1.57%	0.28%	3.41%	0.71%

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 II.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and State: United States, 2023

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	95.1%	90.5%	90.3%	93.2%	94.5%	96.6%	91.4%	95.7%
New England:								
Connecticut	95.2%	76.0%	94.1%	78.6%	96.6%	98.7%	82.9%	97.0%
Maine	96.5%	95.4%	84.2%	95.1%	97.0%	98.7%	90.8%	98.0%
Massachusetts	94.9%	98.9%	100.0%	100.0%	82.2%	99.2%	99.6%	94.1%
New Hampshire	97.2%	88.3%	71.2%	100.0%	99.7%	100.0%	85.7%	99.9%
Rhode Island	98.1%	100.0%	96.6%	93.7%	96.0%	100.0%	94.2%	98.9%
Vermont	97.8%	100.0%	100.0%	92.1%	98.9%	100.0%	92.2%	99.4%
Middle Atlantic:								
New Jersey	89.7%	94.0%	--	93.0%	88.4%	91.3%	82.2%	91.0%
New York	94.8%	91.1%	79.7%	96.4%	96.7%	95.7%	89.9%	95.9%
Pennsylvania	95.7%	87.8%	80.1%	91.2%	96.9%	98.1%	86.3%	97.2%
East North Central:								
Illinois	93.8%	94.0%	93.6%	90.2%	94.3%	94.4%	94.9%	93.6%
Indiana	96.7%	--	94.5%	93.7%	94.3%	100.0%	88.0%	98.0%
Michigan	98.7%	95.8%	89.3%	98.5%	99.7%	98.5%	93.9%	99.4%
Ohio	98.6%	100.0%	95.7%	95.3%	99.5%	99.0%	98.4%	98.7%
Wisconsin	95.6%	73.7%	72.9%	94.3%	96.8%	98.7%	82.9%	97.8%
West North Central:								
Iowa	96.9%	90.4%	92.9%	91.5%	99.6%	97.8%	91.4%	98.0%
Kansas	87.4%	86.7%	87.4%	96.9%	95.3%	81.8%	89.2%	87.0%
Minnesota	98.4%	91.8%	93.6%	97.0%	97.9%	100.0%	94.1%	99.3%
Missouri	95.1%	63.4%	81.5%	91.4%	98.7%	99.1%	79.6%	98.6%
Nebraska	92.7%	--	99.6%	89.5%	86.3%	96.6%	86.1%	93.6%
North Dakota	92.0%	100.0%	83.9%	84.2%	95.1%	94.6%	85.6%	94.2%
South Dakota	96.5%	63.7%	94.1%	95.8%	99.3%	100.0%	84.6%	99.7%
South Atlantic:								
Delaware	97.7%	91.0%	100.0%	93.8%	98.6%	98.5%	93.9%	98.4%
District of Columbia	99.0%	100.0%	100.0%	100.0%	99.2%	98.4%	100.0%	98.8%
Florida	95.8%	100.0%	100.0%	94.1%	91.5%	96.7%	99.2%	95.4%
Georgia	97.5%	84.0%	100.0%	99.5%	95.1%	99.2%	94.2%	98.1%
Maryland	97.2%	87.3%	92.9%	88.3%	98.1%	99.7%	87.7%	99.1%
North Carolina	88.7%	100.0%	86.3%	88.7%	99.4%	85.4%	91.0%	88.4%
South Carolina	90.7%	100.0%	85.7%	93.5%	98.0%	87.5%	86.1%	91.3%
Virginia	98.7%	87.7%	96.6%	99.8%	98.5%	99.5%	95.4%	99.2%
West Virginia	91.9%	85.0%	85.6%	96.9%	81.9%	96.0%	87.6%	92.6%
East South Central:								
Alabama	91.9%	98.3%	94.4%	88.8%	69.1%	99.2%	91.1%	92.0%
Kentucky	99.1%	100.0%	93.9%	95.0%	100.0%	100.0%	96.1%	99.5%
Mississippi	92.1%	69.8%	--	100.0%	89.8%	97.4%	80.4%	95.0%
Tennessee	94.4%	96.6%	100.0%	73.6%	97.3%	96.2%	89.8%	95.1%
West South Central:								
Arkansas	97.0%	--	87.2%	97.7%	93.4%	99.9%	84.7%	98.4%
Louisiana	96.6%	84.3%	96.6%	88.9%	97.0%	99.8%	93.4%	97.2%
Oklahoma	93.2%	76.4%	92.9%	88.6%	86.1%	99.5%	83.7%	95.5%
Texas	94.6%	96.6%	98.2%	94.9%	90.8%	95.6%	94.8%	94.6%
Mountain:								
Arizona	97.1%	100.0%	82.4%	90.4%	90.2%	100.0%	91.2%	97.6%
Colorado	95.0%	90.9%	93.7%	92.0%	96.3%	95.5%	94.9%	95.0%
Idaho	97.6%	92.3%	100.0%	94.7%	94.6%	99.6%	95.9%	98.1%
Montana	93.6%	82.3%	100.0%	85.2%	95.6%	95.8%	87.4%	95.2%
Nevada	95.6%	100.0%	100.0%	97.7%	100.0%	91.9%	98.4%	94.8%
New Mexico	88.8%	100.0%	86.3%	95.9%	75.2%	92.8%	92.2%	88.0%
Utah	96.0%	91.8%	--	93.8%	97.3%	99.1%	77.9%	98.4%
Wyoming	84.3%	100.0%	95.4%	83.8%	67.6%	91.0%	95.6%	80.3%
Pacific:								
Alaska	91.7%	100.0%	84.3%	96.8%	75.4%	99.8%	94.1%	91.4%
California	94.3%	89.6%	92.5%	88.9%	94.6%	95.9%	90.7%	95.0%
Hawaii	93.7%	74.7%	97.5%	99.7%	97.0%	93.8%	87.8%	95.5%
Oregon	96.9%	98.7%	77.1%	99.1%	97.4%	100.0%	86.2%	99.4%
Washington	95.1%	90.0%	96.3%	94.3%	92.6%	97.9%	95.1%	95.0%

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.

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

Table II.B.2.j Standard errors for percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and State: United States, 2023

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	0.35%	1.22%	1.35%	0.73%	0.81%	0.47%	0.68%	0.39%
New England:								
Connecticut	1.68%	14.08%	4.77%	9.51%	3.13%	1.25%	7.28%	1.51%
Maine	1.15%	3.46%	8.48%	3.00%	2.82%	0.68%	3.73%	1.06%
Massachusetts	4.56%	1.17%	0.00%	0.00%	16.53%	0.79%	0.36%	5.28%
New Hampshire	1.03%	7.67%	10.07%	0.00%	0.25%	0.00%	5.06%	0.07%
Rhode Island	0.70%	0.00%	3.43%	4.00%	2.04%	0.00%	2.98%	0.51%
Vermont	0.99%	0.00%	0.00%	4.15%	0.78%	0.00%	4.02%	0.35%
Middle Atlantic:								
New Jersey	3.41%	4.31%	--	4.52%	9.40%	4.36%	8.85%	3.65%
New York	1.58%	6.06%	11.31%	2.88%	2.07%	2.15%	4.82%	1.55%
Pennsylvania	1.07%	5.82%	7.08%	4.39%	1.96%	1.13%	3.72%	1.06%
East North Central:								
Illinois	1.46%	4.52%	6.24%	5.12%	2.16%	1.97%	2.60%	1.67%
Indiana	1.10%	--	4.98%	3.99%	3.93%	0.00%	4.07%	1.10%
Michigan	0.53%	3.72%	7.13%	1.18%	0.30%	0.52%	3.04%	0.34%
Ohio	0.55%	0.00%	3.04%	3.40%	0.25%	0.69%	1.12%	0.60%
Wisconsin	1.30%	14.19%	10.94%	3.63%	3.08%	0.90%	5.42%	1.13%
West North Central:								
Iowa	0.91%	6.42%	5.42%	3.70%	0.26%	1.22%	3.32%	0.84%
Kansas	4.87%	6.97%	8.45%	3.13%	3.68%	8.63%	4.29%	5.76%
Minnesota	0.63%	5.06%	6.03%	2.19%	1.47%	0.00%	3.16%	0.43%
Missouri	1.26%	13.65%	8.85%	4.37%	0.94%	0.63%	5.79%	0.64%
Nebraska	1.99%	--	0.38%	4.00%	6.32%	2.03%	4.81%	2.16%
North Dakota	1.91%	0.00%	8.70%	6.10%	1.77%	2.70%	5.25%	1.68%
South Dakota	1.00%	11.87%	4.99%	2.32%	0.50%	0.00%	4.74%	0.18%
South Atlantic:								
Delaware	0.80%	8.88%	0.00%	3.34%	1.44%	0.79%	3.20%	0.68%
District of Columbia	0.83%	0.00%	0.00%	0.00%	0.53%	1.61%	0.00%	0.98%
Florida	1.41%	0.00%	0.00%	4.26%	3.75%	1.72%	0.78%	1.61%
Georgia	0.93%	12.86%	0.00%	0.41%	2.52%	0.59%	4.44%	0.79%
Maryland	0.99%	10.39%	6.81%	4.74%	1.53%	0.31%	4.94%	0.48%
North Carolina	4.12%	0.00%	9.19%	6.55%	0.62%	6.25%	5.03%	4.61%
South Carolina	5.60%	0.00%	7.38%	4.12%	1.85%	9.28%	5.71%	6.22%
Virginia	0.46%	6.96%	3.49%	0.19%	0.92%	0.30%	2.25%	0.36%
West Virginia	2.80%	10.72%	8.20%	2.82%	9.14%	2.06%	4.95%	3.12%
East South Central:								
Alabama	2.92%	1.62%	4.35%	6.14%	9.27%	0.68%	4.57%	3.33%
Kentucky	0.52%	0.00%	5.90%	3.65%	0.00%	0.02%	2.80%	0.46%
Mississippi	1.85%	12.06%	--	0.00%	4.21%	1.36%	6.28%	1.65%
Tennessee	1.54%	3.53%	0.00%	9.62%	2.25%	1.79%	4.67%	1.66%
West South Central:								
Arkansas	1.19%	--	11.94%	1.93%	4.43%	0.07%	6.65%	0.99%
Louisiana	1.11%	12.19%	3.23%	5.47%	1.71%	0.24%	3.51%	1.12%
Oklahoma	2.83%	9.32%	3.22%	8.02%	10.94%	0.43%	5.94%	3.20%
Texas	1.54%	2.49%	1.84%	2.00%	4.54%	2.03%	1.76%	1.76%
Mountain:								
Arizona	1.62%	0.00%	10.36%	6.43%	7.32%	0.01%	4.51%	1.66%
Colorado	1.86%	6.29%	3.98%	7.25%	2.55%	2.86%	2.36%	2.14%
Idaho	1.10%	5.23%	0.00%	4.59%	3.97%	0.26%	2.51%	1.21%
Montana	2.47%	8.31%	0.00%	6.70%	1.83%	4.12%	4.57%	2.81%
Nevada	1.75%	0.00%	0.00%	2.29%	0.00%	3.36%	1.49%	2.19%
New Mexico	4.50%	0.04%	9.20%	3.77%	13.16%	4.85%	4.43%	5.36%
Utah	1.10%	4.92%	--	3.67%	1.78%	0.64%	6.23%	0.78%
Wyoming	3.88%	0.00%	3.48%	8.37%	9.60%	3.87%	2.70%	5.07%
Pacific:								
Alaska	4.45%	0.00%	12.39%	3.00%	12.30%	0.14%	4.83%	4.99%
California	1.09%	4.30%	2.71%	3.13%	2.07%	1.60%	2.06%	1.23%
Hawaii	2.01%	9.43%	2.49%	0.28%	2.54%	3.46%	4.70%	2.08%
Oregon	1.47%	1.30%	11.52%	0.90%	2.00%	0.00%	6.77%	0.46%
Washington	1.48%	6.21%	3.75%	3.36%	3.94%	1.08%	2.39%	1.78%

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.

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

Table II.B.2.k Percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2023

Division and State	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	24.1%	18.9%	95.4%	93.0%
New England:				
Connecticut	32.6%	29.8%	98.3%	97.7%
Maine	21.3%	14.9%	96.7%	95.4%
Massachusetts	25.4%	15.7% *	99.2%	94.5%
New Hampshire	22.3%	15.6%	95.3%	92.0%
Rhode Island	18.0%	12.0%	99.3%	93.3%
Vermont	31.5%	9.5%	96.5%	93.5%
Middle Atlantic:				
New Jersey	17.6%	11.4%	91.1%	90.4%
New York	22.1%	13.4%	96.3%	95.9%
Pennsylvania	24.2%	20.3%	97.4%	97.5%
East North Central:				
Illinois	24.1%	21.5%	96.9%	95.2%
Indiana	25.7%	23.2%	95.9%	93.8%
Michigan	25.3%	23.5%	90.1%	89.4%
Ohio	16.0%	15.6%	96.2%	94.9%
Wisconsin	11.3%	10.2%	95.5%	92.5%
West North Central:				
Iowa	16.4%	10.9%	96.5%	92.7%
Kansas	27.2%	27.4%	95.5%	91.9%
Minnesota	18.0%	14.6%	96.7%	97.4%
Missouri	19.9%	16.2%	95.9%	95.2%
Nebraska	14.7%	11.8%	97.6%	93.8%
North Dakota	20.8%	14.1%	94.2%	90.9%
South Dakota	30.1%	7.7% *	96.0%	93.6%
South Atlantic:				
Delaware	25.1%	22.0%	96.9%	93.6%
District of Columbia	39.1%	28.6%	99.1%	97.3%
Florida	19.2%	12.3%	94.4%	87.4%
Georgia	26.4%	23.1%	95.3%	90.7%
Maryland	28.6%	18.5%	96.7%	94.8%
North Carolina	22.1%	17.5%	92.2%	91.0%
South Carolina	25.3%	24.9%	95.4%	92.0%
Virginia	25.7%	22.0%	96.0%	95.7%
West Virginia	15.1%	10.8%	95.9%	95.0%
East South Central:				
Alabama	35.6%	27.5%	96.8%	95.7%
Kentucky	12.2%	11.1%	98.2%	96.8%
Mississippi	17.8%	14.5%	95.8%	91.5%
Tennessee	22.5%	20.1%	92.3%	92.6%
West South Central:				
Arkansas	17.4%	16.4%	97.5%	95.4%
Louisiana	23.9%	19.7%	95.5%	94.9%
Oklahoma	24.6%	17.4%	95.0%	92.7%
Texas	22.6%	21.0%	93.3%	89.6%
Mountain:				
Arizona	19.7% *	17.4% *	97.8%	91.6%
Colorado	23.3%	18.9%	97.5%	96.6%
Idaho	24.1%	12.0%	96.6%	92.0%
Montana	38.4%	34.7%	94.5%	94.6%
Nevada	27.8%	22.6%	94.2%	92.1%
New Mexico	34.0%	30.6%	96.9%	90.8%
Utah	20.2%	11.2%	94.6%	91.0%
Wyoming	34.0%	31.1%	91.6%	89.7%
Pacific:				
Alaska	35.6%	36.6%	97.9%	97.0%
California	28.5%	16.7%	95.8%	93.2%
Hawaii	37.2%	38.2%	95.2%	95.6%
Oregon	46.2%	41.6%	93.2%	91.1%
Washington	40.8%	41.6%	96.9%	94.9%

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 II.B.2.k Standard errors for percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States: United States, 2023

Division and State	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.77%	0.70%	0.37%	0.45%
New England:				
Connecticut	5.98%	6.00%	0.92%	1.02%
Maine	3.72%	3.14%	1.20%	1.45%
Massachusetts	5.10%	4.81% *	0.52%	4.56%
New Hampshire	3.66%	3.32%	1.47%	2.18%
Rhode Island	2.78%	2.40%	0.39%	2.10%
Vermont	4.84%	2.72%	1.48%	1.99%
Middle Atlantic:				
New Jersey	3.31%	2.85%	2.44%	2.47%
New York	2.37%	2.28%	1.07%	1.10%
Pennsylvania	3.54%	3.40%	0.66%	0.61%
East North Central:				
Illinois	2.87%	2.83%	0.74%	1.19%
Indiana	3.57%	3.52%	1.15%	1.49%
Michigan	5.00%	4.82%	4.44%	4.38%
Ohio	2.45%	2.43%	1.28%	1.47%
Wisconsin	2.78%	2.74%	1.19%	1.87%
West North Central:				
Iowa	3.22%	2.13%	1.42%	1.93%
Kansas	4.06%	4.23%	1.24%	1.88%
Minnesota	3.12%	2.96%	1.09%	0.78%
Missouri	3.22%	2.94%	1.10%	1.22%
Nebraska	2.55%	2.36%	1.16%	1.59%
North Dakota	2.83%	2.36%	1.49%	2.08%
South Dakota	3.83%	2.38% *	1.02%	1.39%
South Atlantic:				
Delaware	4.18%	3.81%	0.93%	1.62%
District of Columbia	4.29%	4.05%	0.51%	0.97%
Florida	4.05%	3.26%	2.47%	3.12%
Georgia	4.49%	4.41%	1.85%	2.28%
Maryland	4.04%	3.37%	1.18%	1.32%
North Carolina	4.56%	4.48%	3.91%	3.91%
South Carolina	5.96%	5.94%	2.26%	2.52%
Virginia	3.90%	3.69%	1.25%	1.15%
West Virginia	3.13%	2.48%	1.19%	1.38%
East South Central:				
Alabama	8.95%	7.34%	1.29%	1.58%
Kentucky	2.84%	2.66%	0.76%	1.05%
Mississippi	3.24%	2.97%	1.16%	2.03%
Tennessee	4.37%	4.38%	2.60%	2.43%
West South Central:				
Arkansas	4.78%	4.67%	1.08%	1.43%
Louisiana	4.42%	4.05%	1.32%	1.39%
Oklahoma	3.68%	3.19%	1.19%	1.64%
Texas	3.05%	3.06%	1.75%	2.04%
Mountain:				
Arizona	6.72% *	6.35% *	1.14%	1.86%
Colorado	4.33%	3.85%	0.74%	0.91%
Idaho	6.03%	2.53%	1.22%	2.16%
Montana	8.04%	8.03%	2.80%	2.69%
Nevada	4.00%	3.77%	1.90%	2.32%
New Mexico	5.20%	5.12%	1.01%	3.71%
Utah	4.06%	2.49%	1.66%	2.10%
Wyoming	4.42%	4.41%	2.09%	2.50%
Pacific:				
Alaska	5.39%	5.88%	0.83%	0.98%
California	3.23%	2.08%	0.93%	1.21%
Hawaii	4.54%	4.54%	1.58%	1.31%
Oregon	6.95%	7.34%	2.78%	2.33%
Washington	4.33%	4.45%	1.22%	1.38%

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 II.B.3 Number of full-time private-sector employees by firm size and State: United States, 2023

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	108,287,850	10,221,549	8,762,288	13,974,989	23,642,331	51,686,692	25,782,200	82,505,650
New England:								
Connecticut	1,098,285	104,801	91,640	136,310	264,766	500,769	269,047	829,238
Maine	449,099	54,131	45,365	61,717	103,099	184,788	130,123	318,976
Massachusetts	2,796,085	269,184	202,130	380,664	673,390	1,270,717	622,689	2,173,396
New Hampshire	453,955	38,255	46,906	69,965	95,398	203,431	123,009	330,946
Rhode Island	336,939	44,415	27,219	46,841	68,612	149,852	95,466	241,473
Vermont	196,016	26,861	22,375	40,523	57,600	48,658	69,974	126,042
Middle Atlantic:								
New Jersey	2,940,131	357,301	233,324	482,598	554,495	1,312,412	771,995	2,168,135
New York	6,423,662	711,418	572,238	719,992	1,469,270	2,950,743	1,696,588	4,727,074
Pennsylvania	4,380,864	342,836	341,456	471,756	1,096,571	2,128,244	936,349	3,444,515
East North Central:								
Illinois	4,315,026	398,499	311,475	584,574	831,915	2,188,563	994,844	3,320,182
Indiana	2,172,995	148,547	184,015	274,545	433,720	1,132,169	473,293	1,699,702
Michigan	3,398,831	263,988	243,959	482,507	728,349	1,680,028	717,081	2,681,750
Ohio	3,614,002	321,337	269,427	414,215	841,846	1,767,177	794,549	2,819,453
Wisconsin	2,092,523	180,483	131,994	307,258	485,939	986,850	472,504	1,620,020
West North Central:								
Iowa	1,101,053	114,362	79,887	126,669	247,728	532,407	265,780	835,273
Kansas	954,278	87,275	81,905	127,870	226,774	430,454	240,950	713,328
Minnesota	1,943,138	157,563	164,011	321,022	513,259	787,284	475,793	1,467,345
Missouri	2,018,279	189,571	159,861	229,095	523,301	916,450	467,941	1,550,338
Nebraska	679,035	69,883	45,413	95,718	130,617	337,404	164,884	514,152
North Dakota	262,678	29,080	27,075	53,826	67,159	85,539	84,180	178,498
South Dakota	286,649	37,418	26,970	60,946	64,071	97,244	99,069	187,579
South Atlantic:								
Delaware	355,622	29,637	33,264	53,682	65,292	173,747	91,236	264,386
District of Columbia	459,355	32,425	28,967	71,879	97,674	228,411	87,380	371,975
Florida	7,971,389	704,734	555,799	721,726	1,278,619	4,710,511	1,598,295	6,373,094
Georgia	3,333,097	346,459	257,371	453,888	678,983	1,596,397	822,526	2,510,571
Maryland	2,004,766	165,433	196,546	211,037	457,269	974,481	477,571	1,527,195
North Carolina	3,453,294	300,138	314,060	394,269	584,862	1,859,965	793,009	2,660,285
South Carolina	1,437,066	135,782	129,240	172,335	295,383	704,325	332,928	1,104,138
Virginia	2,984,590	216,857	234,291	337,312	887,516	1,308,614	645,080	2,339,510
West Virginia	450,598	38,776	42,537	52,611	103,802	212,871	106,250	344,348
East South Central:								
Alabama	1,383,088	112,676	131,746	206,392	243,706	688,568 *	357,233	1,025,855
Kentucky	1,281,253	112,096	87,066	168,495	241,970	671,626	279,623	1,001,629
Mississippi	763,622	101,870	46,735	105,622	177,598	331,798	210,101	553,521
Tennessee	2,306,378	194,106	167,713	255,763	596,948	1,091,847	525,925	1,780,453
West South Central:								
Arkansas	969,544	81,214	81,779	127,551	163,348	515,651	214,525	755,019
Louisiana	1,284,412	142,742	115,975	216,862	345,037	463,795	361,981	922,431
Oklahoma	1,021,856	116,360	119,228	139,953	188,460	457,855	295,442	726,414
Texas	9,627,626	938,810	689,087	1,441,236	1,937,756	4,620,737	2,293,580	7,334,046
Mountain:								
Arizona	2,538,111	158,332	170,766	234,286	464,653	1,510,074	464,099	2,074,012
Colorado	2,020,459	203,664	195,359	293,643	454,677	873,116	525,328	1,495,130
Idaho	496,016	78,088	56,530	58,867	103,493	199,038	176,095	319,921
Montana	315,205	46,909	35,650	50,467	57,645	124,534	107,904	207,301
Nevada	1,036,164	75,919	83,216	138,987	234,269	503,774	245,415	790,749
New Mexico	463,509	45,793	50,430	69,587	121,126	176,573	133,217	330,292
Utah	1,216,076	100,426	83,119	155,820	318,697	558,013	245,788	970,288
Wyoming	172,665	33,024	24,575	32,756	37,724	44,586	76,097	96,568
Pacific:								
Alaska	227,658	32,359	27,072	31,659	54,888	81,680	76,198	151,460
California	12,630,711	1,258,470	1,047,839	1,604,177	3,004,234	5,715,990	3,099,499	9,531,212
Hawaii	398,116	45,355	31,688	58,706	72,953	189,413	96,554	301,562
Oregon	1,314,732	151,810	157,292	205,692	236,922	563,017	371,046	943,686
Washington	2,457,351	274,075	258,704	421,122	658,945	844,504	706,166	1,751,185

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.

Totals may not sum exactly because of rounding.

Table II.B.3 Standard errors for number of full-time private-sector employees by firm size and State: United States, 2023

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	1,872,145	176,240	235,954	305,307	669,244	1,739,766	309,289	1,858,826
New England:								
Connecticut	82,917	13,088	15,960	17,741	48,228	68,140	21,177	81,218
Maine	30,898	5,723	6,585	8,289	11,638	27,670	9,304	30,337
Massachusetts	253,448	31,174	43,121	46,449	182,569	173,702	55,461	250,101
New Hampshire	35,205	4,106	6,566	9,221	12,227	32,183	9,218	34,729
Rhode Island	20,665	4,756	4,841	9,146	6,560	17,719	7,428	19,982
Vermont	10,530	2,628	2,911	6,292	7,886	4,071	3,959	10,336
Middle Atlantic:								
New Jersey	188,716	31,866	44,328	62,717	133,473	121,776	56,704	185,963
New York	463,885	53,670	66,404	67,183	163,307	434,403	87,123	458,172
Pennsylvania	246,147	28,647	52,914	57,374	132,756	209,550	67,657	239,841
East North Central:								
Illinois	232,179	37,707	43,336	62,169	108,857	209,798	62,741	227,488
Indiana	146,344	16,913	30,854	29,848	57,468	130,083	37,680	143,965
Michigan	489,306	28,539	37,691	54,694	120,787	475,774	54,889	488,345
Ohio	165,939	29,342	39,343	45,205	96,129	131,198	50,887	161,751
Wisconsin	142,715	18,836	24,624	36,558	55,085	130,889	34,395	140,621
West North Central:								
Iowa	90,283	11,366	16,882	15,116	22,818	86,720	20,367	88,640
Kansas	74,253	8,755	16,848	17,294	23,051	70,232	18,999	72,811
Minnesota	141,190	16,497	24,182	36,567	92,510	103,926	31,999	140,130
Missouri	139,902	18,993	30,432	25,858	89,905	113,081	36,207	137,131
Nebraska	32,939	5,742	7,163	10,235	16,127	28,359	10,290	32,418
North Dakota	15,594	3,303	4,510	5,226	7,356	12,664	6,017	14,970
South Dakota	15,375	3,163	5,192	11,513	6,562	8,305	11,390	11,114
South Atlantic:								
Delaware	43,339	3,269	5,823	8,113	7,413	42,216	7,616	43,060
District of Columbia	32,568	4,977	6,555	9,810	9,726	29,758	7,897	32,197
Florida	1,179,372	55,811	69,928	82,433	202,918	1,161,048	91,259	1,177,146
Georgia	178,275	34,765	42,795	68,293	104,937	137,006	62,722	172,205
Maryland	159,891	18,199	32,817	30,412	52,256	153,550	36,093	157,094
North Carolina	235,651	31,203	55,864	57,288	98,243	205,470	65,621	230,527
South Carolina	117,049	11,547	18,870	26,159	60,967	98,682	22,499	115,982
Virginia	197,335	19,225	38,055	40,848	122,513	152,737	44,239	194,634
West Virginia	38,730	4,088	6,398	8,798	15,678	35,048	8,046	38,352
East South Central:								
Alabama	243,378	10,069	16,714	25,237	30,216	240,775 *	28,423	242,740
Kentucky	141,935	10,565	13,543	20,846	28,517	138,943	20,029	141,585
Mississippi	40,626	13,432	9,853	16,111	21,788	28,794	18,299	37,675
Tennessee	130,414	22,359	26,039	35,383	93,867	96,395	39,524	126,851
West South Central:								
Arkansas	85,237	7,654	11,322	17,374	30,788	78,312	13,444	85,058
Louisiana	118,305	13,354	20,131	27,137	83,784	83,363	24,740	117,341
Oklahoma	62,719	10,664	14,355	18,010	18,004	57,725	18,129	61,206
Texas	472,994	69,701	80,786	151,898	249,805	391,577	114,667	467,555
Mountain:								
Arizona	388,929	22,000	27,513	36,098	69,210	381,705	34,680	388,013
Colorado	129,212	16,681	28,408	34,913	76,371	102,196	33,143	127,595
Idaho	38,586	9,052	8,091	9,929	9,300	34,914	13,449	36,555
Montana	34,351	4,082	4,388	7,452	6,532	33,010	6,505	34,062
Nevada	67,096	10,626	10,500	26,965	41,759	49,761	27,032	63,015
New Mexico	42,249	4,509	7,345	7,895	25,187	32,532	9,456	41,858
Utah	117,145	8,940	12,922	20,651	63,571	100,056	17,003	116,568
Wyoming	10,439	3,244	3,263	4,267	6,565	6,398	5,079	9,646
Pacific:								
Alaska	18,380	4,474	3,931	4,821	12,685	13,031	5,860	17,823
California	759,319	78,647	99,580	113,537	312,017	685,970	127,533	753,877
Hawaii	28,584	5,294	5,796	12,328	14,277	21,675	7,284	28,424
Oregon	86,426	13,791	22,731	23,243	29,321	76,905	26,474	84,314
Washington	136,158	26,403	43,211	44,790	92,047	88,443	48,767	132,478

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.

Totals may not sum exactly because of rounding.

Table II.B.3.a Percent of number of full-time private-sector employees by firm size and State: United States, 2023

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	108,287,850	9.4%	8.1%	12.9%	21.8%	47.7%	23.8%	76.2%
New England:								
Connecticut	1,098,285	9.5%	8.3%	12.4%	24.1%	45.6%	24.5%	75.5%
Maine	449,099	12.1%	10.1%	13.7%	23.0%	41.1%	29.0%	71.0%
Massachusetts	2,796,085	9.6%	7.2%	13.6%	24.1%	45.4%	22.3%	77.7%
New Hampshire	453,955	8.4%	10.3%	15.4%	21.0%	44.8%	27.1%	72.9%
Rhode Island	336,939	13.2%	8.1%	13.9%	20.4%	44.5%	28.3%	71.7%
Vermont	196,016	13.7%	11.4%	20.7%	29.4%	24.8%	35.7%	64.3%
Middle Atlantic:								
New Jersey	2,940,131	12.2%	7.9%	16.4%	18.9%	44.6%	26.3%	73.7%
New York	6,423,662	11.1%	8.9%	11.2%	22.9%	45.9%	26.4%	73.6%
Pennsylvania	4,380,864	7.8%	7.8%	10.8%	25.0%	48.6%	21.4%	78.6%
East North Central:								
Illinois	4,315,026	9.2%	7.2%	13.5%	19.3%	50.7%	23.1%	76.9%
Indiana	2,172,995	6.8%	8.5%	12.6%	20.0%	52.1%	21.8%	78.2%
Michigan	3,398,831	7.8%	7.2%	14.2%	21.4%	49.4%	21.1%	78.9%
Ohio	3,614,002	8.9%	7.5%	11.5%	23.3%	48.9%	22.0%	78.0%
Wisconsin	2,092,523	8.6%	6.3%	14.7%	23.2%	47.2%	22.6%	77.4%
West North Central:								
Iowa	1,101,053	10.4%	7.3%	11.5%	22.5%	48.4%	24.1%	75.9%
Kansas	954,278	9.1%	8.6%	13.4%	23.8%	45.1%	25.2%	74.8%
Minnesota	1,943,138	8.1%	8.4%	16.5%	26.4%	40.5%	24.5%	75.5%
Missouri	2,018,279	9.4%	7.9%	11.4%	25.9%	45.4%	23.2%	76.8%
Nebraska	679,035	10.3%	6.7%	14.1%	19.2%	49.7%	24.3%	75.7%
North Dakota	262,678	11.1%	10.3%	20.5%	25.6%	32.6%	32.0%	68.0%
South Dakota	286,649	13.1%	9.4%	21.3%	22.4%	33.9%	34.6%	65.4%
South Atlantic:								
Delaware	355,622	8.3%	9.4%	15.1%	18.4%	48.9%	25.7%	74.3%
District of Columbia	459,355	7.1%	6.3%	15.6%	21.3%	49.7%	19.0%	81.0%
Florida	7,971,389	8.8%	7.0%	9.1%	16.0%	59.1%	20.1%	79.9%
Georgia	3,333,097	10.4%	7.7%	13.6%	20.4%	47.9%	24.7%	75.3%
Maryland	2,004,766	8.3%	9.8%	10.5%	22.8%	48.6%	23.8%	76.2%
North Carolina	3,453,294	8.7%	9.1%	11.4%	16.9%	53.9%	23.0%	77.0%
South Carolina	1,437,066	9.4%	9.0%	12.0%	20.6%	49.0%	23.2%	76.8%
Virginia	2,984,590	7.3%	7.9%	11.3%	29.7%	43.8%	21.6%	78.4%
West Virginia	450,598	8.6%	9.4%	11.7%	23.0%	47.2%	23.6%	76.4%
East South Central:								
Alabama	1,383,088	8.1%	9.5%	14.9%	17.6%	49.8%	25.8%	74.2%
Kentucky	1,281,253	8.7%	6.8%	13.2%	18.9%	52.4%	21.8%	78.2%
Mississippi	763,622	13.3%	6.1%	13.8%	23.3%	43.5%	27.5%	72.5%
Tennessee	2,306,378	8.4%	7.3%	11.1%	25.9%	47.3%	22.8%	77.2%
West South Central:								
Arkansas	969,544	8.4%	8.4%	13.2%	16.8%	53.2%	22.1%	77.9%
Louisiana	1,284,412	11.1%	9.0%	16.9%	26.9%	36.1%	28.2%	71.8%
Oklahoma	1,021,856	11.4%	11.7%	13.7%	18.4%	44.8%	28.9%	71.1%
Texas	9,627,626	9.8%	7.2%	15.0%	20.1%	48.0%	23.8%	76.2%
Mountain:								
Arizona	2,538,111	6.2%	6.7%	9.2%	18.3%	59.5%	18.3%	81.7%
Colorado	2,020,459	10.1%	9.7%	14.5%	22.5%	43.2%	26.0%	74.0%
Idaho	496,016	15.7%	11.4%	11.9%	20.9%	40.1%	35.5%	64.5%
Montana	315,205	14.9%	11.3%	16.0%	18.3%	39.5%	34.2%	65.8%
Nevada	1,036,164	7.3%	8.0%	13.4%	22.6%	48.6%	23.7%	76.3%
New Mexico	463,509	9.9%	10.9%	15.0%	26.1%	38.1%	28.7%	71.3%
Utah	1,216,076	8.3%	6.8%	12.8%	26.2%	45.9%	20.2%	79.8%
Wyoming	172,665	19.1%	14.2%	19.0%	21.8%	25.8%	44.1%	55.9%
Pacific:								
Alaska	227,658	14.2%	11.9%	13.9%	24.1%	35.9%	33.5%	66.5%
California	12,630,711	10.0%	8.3%	12.7%	23.8%	45.3%	24.5%	75.5%
Hawaii	398,116	11.4%	8.0%	14.7%	18.3%	47.6%	24.3%	75.7%
Oregon	1,314,732	11.5%	12.0%	15.6%	18.0%	42.8%	28.2%	71.8%
Washington	2,457,351	11.2%	10.5%	17.1%	26.8%	34.4%	28.7%	71.3%

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.

Percents may not add to 100% because of rounding.

Table II.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and State: United States, 2023

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	1,872,145	0.22%	0.25%	0.34%	0.61%	0.91%	0.47%	0.47%
New England:								
Connecticut	82,917	1.31%	1.50%	1.82%	3.83%	4.06%	2.38%	2.38%
Maine	30,898	1.42%	1.54%	1.93%	2.61%	3.88%	2.56%	2.56%
Massachusetts	253,448	1.35%	1.59%	1.92%	5.29%	4.69%	2.58%	2.58%
New Hampshire	35,205	1.08%	1.58%	2.18%	2.72%	4.19%	2.64%	2.64%
Rhode Island	20,665	1.49%	1.47%	2.52%	2.10%	3.39%	2.41%	2.41%
Vermont	10,530	1.41%	1.56%	2.82%	3.16%	2.10%	2.43%	2.43%
Middle Atlantic:								
New Jersey	188,716	1.25%	1.52%	2.14%	3.85%	3.26%	2.30%	2.30%
New York	463,885	1.11%	1.17%	1.26%	2.59%	3.94%	2.16%	2.16%
Pennsylvania	246,147	0.76%	1.22%	1.34%	2.72%	3.09%	1.73%	1.73%
East North Central:								
Illinois	232,179	0.95%	1.04%	1.46%	2.40%	3.02%	1.70%	1.70%
Indiana	146,344	0.87%	1.44%	1.49%	2.50%	3.35%	2.05%	2.05%
Michigan	489,306	1.37%	1.48%	2.50%	4.22%	7.41%	3.33%	3.33%
Ohio	165,939	0.86%	1.09%	1.27%	2.30%	2.43%	1.53%	1.53%
Wisconsin	142,715	1.03%	1.21%	1.81%	2.66%	3.77%	2.04%	2.04%
West North Central:								
Iowa	90,283	1.28%	1.57%	1.58%	2.54%	4.36%	2.43%	2.43%
Kansas	74,253	1.12%	1.78%	1.96%	2.76%	4.37%	2.50%	2.50%
Minnesota	141,190	1.00%	1.33%	2.05%	3.90%	3.83%	2.24%	2.24%
Missouri	139,902	1.10%	1.52%	1.44%	3.82%	3.92%	2.15%	2.15%
Nebraska	32,939	0.92%	1.08%	1.53%	2.19%	2.59%	1.72%	1.72%
North Dakota	15,594	1.32%	1.72%	2.09%	2.57%	3.49%	2.51%	2.51%
South Dakota	15,375	1.27%	1.76%	3.34%	2.23%	2.58%	3.00%	3.00%
South Atlantic:								
Delaware	43,339	1.34%	1.91%	2.73%	2.90%	6.29%	3.56%	3.56%
District of Columbia	32,568	1.15%	1.44%	2.15%	2.33%	3.66%	2.00%	2.00%
Florida	1,179,372	1.46%	1.33%	1.65%	3.21%	6.21%	3.11%	3.11%
Georgia	178,275	1.11%	1.29%	1.96%	2.80%	2.91%	1.98%	1.98%
Maryland	159,891	1.08%	1.71%	1.66%	2.90%	4.37%	2.36%	2.36%
North Carolina	235,651	1.04%	1.62%	1.68%	2.65%	3.42%	2.19%	2.19%
South Carolina	117,049	1.08%	1.44%	1.95%	3.75%	4.18%	2.27%	2.27%
Virginia	197,335	0.78%	1.31%	1.46%	3.37%	3.53%	1.87%	1.87%
West Virginia	38,730	1.13%	1.57%	2.03%	3.36%	4.62%	2.49%	2.49%
East South Central:								
Alabama	243,378	1.60%	2.02%	3.09%	3.62%	8.86%	4.83%	4.83%
Kentucky	141,935	1.24%	1.27%	2.07%	2.84%	5.40%	2.76%	2.76%
Mississippi	40,626	1.68%	1.28%	2.00%	2.52%	2.76%	2.28%	2.28%
Tennessee	130,414	1.03%	1.16%	1.54%	3.40%	3.22%	1.88%	1.88%
West South Central:								
Arkansas	85,237	1.05%	1.34%	1.98%	3.04%	4.27%	2.28%	2.28%
Louisiana	118,305	1.40%	1.69%	2.38%	5.24%	4.97%	3.00%	3.00%
Oklahoma	62,719	1.20%	1.49%	1.78%	1.89%	3.37%	2.21%	2.21%
Texas	472,994	0.82%	0.89%	1.56%	2.33%	2.65%	1.52%	1.52%
Mountain:								
Arizona	388,929	1.26%	1.47%	1.94%	3.59%	6.38%	3.03%	3.03%
Colorado	129,212	1.01%	1.45%	1.82%	3.26%	3.45%	2.12%	2.12%
Idaho	38,586	1.98%	1.76%	2.03%	2.18%	4.42%	3.19%	3.19%
Montana	34,351	1.97%	1.81%	2.68%	2.66%	6.50%	4.00%	4.00%
Nevada	67,096	1.08%	1.12%	2.42%	3.48%	3.57%	2.52%	2.52%
New Mexico	42,249	1.28%	1.76%	2.01%	4.47%	4.90%	3.06%	3.06%
Utah	117,145	1.06%	1.21%	1.95%	4.58%	5.25%	2.27%	2.27%
Wyoming	10,439	1.93%	1.93%	2.37%	3.21%	3.05%	3.10%	3.10%
Pacific:								
Alaska	18,380	2.06%	1.87%	2.22%	4.66%	4.45%	3.23%	3.23%
California	759,319	0.83%	0.89%	1.12%	2.33%	3.23%	1.68%	1.68%
Hawaii	28,584	1.47%	1.52%	2.86%	3.19%	3.72%	2.33%	2.33%
Oregon	86,426	1.22%	1.75%	1.85%	2.22%	3.66%	2.40%	2.40%
Washington	136,158	1.17%	1.72%	1.85%	3.04%	2.86%	2.21%	2.21%

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.

Percents may not add to 100% because of rounding.

Table II.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2023

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	88.5%	35.6%	64.1%	86.8%	98.6%	99.0%	56.7%	98.5%
New England:								
Connecticut	87.3%	33.3%	59.0%	81.6%	99.9%	98.7%	56.4%	97.3%
Maine	87.0%	40.9%	71.7%	88.7%	97.7%	97.7%	64.1%	96.3%
Massachusetts	89.7%	45.7%	67.6%	83.4%	98.2%	100.0%	60.6%	98.1%
New Hampshire	90.3%	36.5%	76.6%	90.5%	97.8%	100.0%	66.3%	99.2%
Rhode Island	87.9%	42.3%	75.6%	84.0%	100.0%	99.4%	62.5%	98.0%
Vermont	82.2%	29.9%	52.0%	89.5%	100.0%	98.0%	53.4%	98.3%
Middle Atlantic:								
New Jersey	85.5%	35.4%	47.2%	85.8%	99.5%	99.8%	48.9%	98.5%
New York	87.8%	34.8%	73.2%	90.5%	97.6%	97.8%	61.0%	97.4%
Pennsylvania	90.2%	36.4%	66.8%	91.3%	99.9%	97.4%	60.5%	98.3%
East North Central:								
Illinois	89.8%	40.9%	68.9%	89.8%	96.0%	99.2%	61.5%	98.2%
Indiana	88.8%	24.4%	58.3%	87.3%	99.1%	98.6%	53.5%	98.6%
Michigan	91.0%	33.1%	71.5%	89.7%	100.0%	99.4%	59.5%	99.4%
Ohio	88.8%	35.1%	65.0%	80.0%	99.6%	99.1%	52.9%	98.9%
Wisconsin	91.7%	37.7%	77.5%	90.5%	99.3%	100.0%	64.5%	99.6%
West North Central:								
Iowa	91.7%	52.1%	70.9%	91.6%	100.0%	99.4%	67.7%	99.3%
Kansas	89.1%	45.9%	54.8%	89.5%	98.2%	99.6%	59.5%	99.1%
Minnesota	88.3%	28.4%	73.9%	82.8%	97.0%	99.9%	61.4%	97.0%
Missouri	90.6%	42.6%	67.1%	94.3%	97.6%	99.7%	64.0%	98.6%
Nebraska	85.3%	18.8%	52.0%	80.2%	99.2%	99.6%	47.3%	97.5%
North Dakota	91.1%	43.8%	85.2%	94.5%	99.8%	100.0%	74.6%	98.8%
South Dakota	86.1%	36.1%	62.1%	91.6%	99.8%	99.4%	61.5%	99.1%
South Atlantic:								
Delaware	88.6%	40.8%	55.2%	93.1%	95.2%	99.2%	61.5%	97.9%
District of Columbia	93.7%	70.4%	71.5%	84.6%	100.0%	99.9%	73.7%	98.4%
Florida	88.2%	23.5%	52.1%	83.3%	99.8%	99.8%	42.8%	99.6%
Georgia	84.8%	33.6%	56.4%	85.6%	94.6%	96.1%	50.8%	96.0%
Maryland	89.7%	45.4%	74.0%	79.5%	95.5%	100.0%	62.5%	98.3%
North Carolina	86.9%	26.0%	60.5%	87.8%	98.0%	97.4%	50.3%	97.8%
South Carolina	83.9%	20.2%	54.4%	88.0%	94.1%	96.3%	45.8%	95.4%
Virginia	91.7%	43.8%	71.8%	94.8%	96.4%	99.3%	68.1%	98.2%
West Virginia	89.3%	29.7%	64.8%	89.6%	99.6%	100.0%	55.5%	99.8%
East South Central:								
Alabama	91.2%	28.4%	78.7%	95.7%	98.5%	100.0%	67.1%	99.6%
Kentucky	89.3%	26.9%	60.3%	88.1%	99.8%	100.0%	53.1%	99.4%
Mississippi	87.9%	47.6%	67.3%	79.9%	98.7%	100.0%	63.1%	97.3%
Tennessee	87.8%	39.7%	38.1%	83.3%	97.4%	99.9%	50.1%	99.0%
West South Central:								
Arkansas	86.2%	25.1%	42.3%	82.2%	98.2%	100.0%	42.5%	98.6%
Louisiana	84.7%	28.0%	52.9%	83.9%	100.0%	99.1%	48.9%	98.7%
Oklahoma	88.9%	44.8%	75.9%	89.9%	98.0%	99.4%	64.7%	98.7%
Texas	86.3%	32.2%	51.5%	82.0%	99.0%	98.5%	48.2%	98.2%
Mountain:								
Arizona	91.0%	32.0%	62.4%	80.8%	99.0%	99.6%	55.3%	99.0%
Colorado	88.3%	30.2%	67.7%	91.8%	99.5%	99.4%	56.9%	99.3%
Idaho	81.4%	29.2%	65.4%	80.5%	95.0%	99.7%	52.5%	97.4%
Montana	81.1%	36.8%	47.6%	83.1%	97.5%	98.9%	50.2%	97.1%
Nevada	88.8%	57.5%	59.6%	93.4%	97.6%	92.9%	69.7%	94.7%
New Mexico	83.7%	30.2%	58.0%	73.5%	96.9%	100.0%	50.3%	97.2%
Utah	86.5%	24.7%	49.9%	76.2%	99.9%	98.3%	45.8%	96.8%
Wyoming	72.7%	16.4% *	43.3%	85.6%	97.9%	100.0%	42.9%	96.3%
Pacific:								
Alaska	75.3%	5.4% *	36.0%	77.7%	99.9%	98.7%	30.6%	97.9%
California	90.6%	42.8%	73.6%	88.5%	99.8%	100.0%	63.3%	99.4%
Hawaii	96.0%	87.1%	96.6%	97.4%	100.0%	96.1%	92.6%	97.1%
Oregon	87.5%	40.5%	76.6%	90.4%	99.7%	97.1%	60.9%	98.0%
Washington	87.6%	36.0%	68.5%	89.5%	100.0%	99.7%	58.0%	99.6%

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 II.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2023

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	0.29%	1.20%	1.47%	0.77%	0.27%	0.19%	0.79%	0.16%
New England:								
Connecticut	1.72%	8.63%	10.44%	5.92%	0.10%	0.93%	5.12%	1.10%
Maine	1.95%	7.39%	7.97%	7.30%	1.38%	2.27%	4.31%	2.02%
Massachusetts	2.01%	7.86%	13.39%	6.28%	2.05%	0.00%	5.91%	1.06%
New Hampshire	1.45%	7.14%	7.03%	3.94%	1.71%	0.00%	4.55%	0.52%
Rhode Island	1.56%	7.31%	7.88%	7.07%	0.00%	0.44%	4.58%	1.28%
Vermont	1.85%	5.90%	7.90%	3.37%	0.00%	1.33%	4.07%	0.81%
Middle Atlantic:								
New Jersey	1.78%	6.65%	11.30%	5.28%	0.53%	0.17%	5.30%	0.88%
New York	1.34%	5.00%	5.54%	2.80%	1.68%	1.01%	3.23%	0.88%
Pennsylvania	1.59%	5.57%	9.75%	3.27%	0.10%	2.20%	4.57%	1.37%
East North Central:								
Illinois	1.26%	6.51%	7.12%	4.90%	2.78%	0.55%	4.07%	0.81%
Indiana	1.48%	7.12%	9.76%	3.95%	0.68%	1.02%	5.24%	0.72%
Michigan	1.60%	7.55%	7.05%	4.34%	0.00%	0.42%	4.67%	0.31%
Ohio	1.15%	6.64%	8.17%	4.96%	0.32%	0.54%	4.52%	0.41%
Wisconsin	1.00%	7.34%	7.16%	2.88%	0.42%	0.00%	4.13%	0.18%
West North Central:								
Iowa	1.18%	6.72%	8.73%	3.02%	0.00%	0.55%	4.23%	0.41%
Kansas	1.60%	6.99%	11.15%	4.09%	1.82%	0.42%	5.15%	0.64%
Minnesota	1.64%	6.11%	8.38%	5.31%	1.91%	0.12%	4.34%	1.20%
Missouri	1.36%	7.53%	8.89%	2.31%	2.47%	0.34%	4.63%	0.87%
Nebraska	1.44%	4.96%	9.53%	5.86%	0.83%	0.33%	4.42%	1.10%
North Dakota	1.17%	7.51%	4.92%	2.33%	0.22%	0.00%	3.34%	0.63%
South Dakota	1.48%	6.01%	9.30%	2.70%	0.12%	0.41%	5.51%	0.35%
South Atlantic:								
Delaware	1.94%	8.00%	10.32%	2.82%	3.18%	0.56%	5.08%	0.96%
District of Columbia	1.26%	8.78%	10.61%	5.50%	0.00%	0.07%	5.34%	0.89%
Florida	1.92%	5.65%	8.01%	4.39%	0.20%	0.17%	4.20%	0.19%
Georgia	2.05%	7.07%	9.15%	5.57%	3.16%	3.23%	5.12%	2.23%
Maryland	1.51%	7.67%	7.29%	6.16%	3.42%	0.00%	4.81%	1.07%
North Carolina	1.62%	6.86%	9.29%	4.62%	1.83%	1.33%	5.53%	1.01%
South Carolina	2.43%	5.50%	9.06%	4.15%	5.45%	3.33%	4.89%	2.62%
Virginia	1.34%	7.02%	7.84%	2.17%	3.25%	0.43%	3.92%	1.26%
West Virginia	1.40%	7.64%	8.25%	3.75%	0.36%	0.00%	5.02%	0.13%
East South Central:								
Alabama	1.83%	6.40%	6.09%	2.99%	1.47%	0.00%	4.24%	0.35%
Kentucky	1.58%	6.48%	9.03%	4.41%	0.25%	0.00%	4.78%	0.35%
Mississippi	1.71%	8.68%	10.70%	8.10%	0.88%	0.00%	5.05%	1.60%
Tennessee	1.41%	8.39%	9.72%	5.29%	2.47%	0.14%	5.39%	0.83%
West South Central:								
Arkansas	1.71%	6.00%	8.62%	5.43%	1.43%	0.00%	4.71%	0.64%
Louisiana	2.05%	6.63%	10.18%	4.81%	0.00%	0.95%	4.91%	0.69%
Oklahoma	1.36%	6.60%	6.01%	3.43%	1.82%	0.56%	4.06%	0.67%
Texas	1.21%	5.31%	7.06%	3.60%	0.51%	0.96%	3.72%	0.67%
Mountain:								
Arizona	1.71%	9.09%	9.28%	6.07%	0.99%	0.45%	5.36%	0.50%
Colorado	1.37%	5.60%	8.37%	3.16%	0.34%	0.38%	4.28%	0.31%
Idaho	2.17%	8.01%	7.82%	6.06%	3.59%	0.21%	4.88%	1.26%
Montana	2.63%	5.90%	8.13%	5.34%	2.47%	0.90%	4.40%	1.30%
Nevada	1.35%	8.30%	8.09%	3.59%	1.80%	1.14%	5.03%	0.89%
New Mexico	2.16%	6.19%	8.41%	7.58%	1.72%	0.05%	4.95%	1.32%
Utah	1.90%	5.82%	9.20%	6.15%	0.11%	1.61%	4.72%	1.31%
Wyoming	2.65%	4.98% *	8.15%	7.52%	2.11%	0.00%	4.39%	2.66%
Pacific:								
Alaska	2.83%	2.73% *	7.82%	6.43%	0.06%	1.33%	4.32%	1.15%
California	0.80%	4.21%	4.13%	2.40%	0.16%	0.01%	2.46%	0.26%
Hawaii	1.87%	3.56%	3.02%	2.23%	0.00%	3.76%	1.88%	2.41%
Oregon	1.59%	6.50%	6.07%	3.53%	0.34%	2.08%	4.36%	1.26%
Washington	1.49%	6.07%	8.55%	3.56%	0.00%	0.33%	4.54%	0.22%

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 II.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	91.9%	92.7%	92.8%	92.7%	91.7%	91.6%	92.7%	91.7%
New England:								
Connecticut	92.9%	98.4%	86.7%	98.5%	91.3%	92.9%	93.9%	92.8%
Maine	90.1%	96.8%	97.9%	92.1%	93.6%	85.3%	96.1%	88.4%
Massachusetts	93.1%	95.8%	97.4%	97.1%	94.2%	90.8%	96.5%	92.5%
New Hampshire	93.3%	93.1%	94.6%	97.0%	94.2%	91.5%	95.1%	92.8%
Rhode Island	90.4%	72.1%	91.4%	89.6%	94.9%	90.6%	84.0%	92.0%
Vermont	90.0%	97.4%	93.9%	95.9%	84.0%	90.6%	95.8%	88.3%
Middle Atlantic:								
New Jersey	91.3%	95.9%	94.3%	94.7%	87.8%	91.0%	96.5%	90.4%
New York	88.6%	93.9%	82.2%	93.1%	92.9%	85.9%	89.1%	88.5%
Pennsylvania	90.5%	85.7%	95.6%	91.1%	91.9%	89.3%	90.8%	90.4%
East North Central:								
Illinois	91.6%	96.7%	93.7%	93.6%	95.8%	88.9%	94.6%	91.0%
Indiana	94.3%	95.7%	95.6%	93.3%	93.9%	94.5%	95.3%	94.2%
Michigan	93.2%	82.9%	92.6%	88.1%	95.8%	94.0%	92.4%	93.4%
Ohio	91.1%	93.9%	97.9%	94.8%	85.2%	92.4%	96.2%	90.4%
Wisconsin	94.6%	97.9%	98.2%	91.7%	94.9%	94.7%	94.2%	94.7%
West North Central:								
Iowa	93.8%	96.1%	93.4%	92.7%	92.5%	94.4%	92.4%	94.0%
Kansas	89.4%	95.1%	92.5%	85.6%	90.0%	89.2%	89.0%	89.5%
Minnesota	90.3%	96.4%	91.1%	93.6%	85.7%	91.7%	91.2%	90.1%
Missouri	92.3%	91.7%	95.1%	93.8%	91.0%	92.4%	94.1%	92.0%
Nebraska	92.1%	92.0%	95.2%	96.3%	95.5%	89.7%	93.8%	91.9%
North Dakota	91.7%	98.4%	88.4%	92.4%	91.9%	90.9%	91.4%	91.7%
South Dakota	92.9%	95.0%	94.0%	83.4%	93.7%	97.4%	83.3%	96.1%
South Atlantic:								
Delaware	95.3%	81.4%	94.9%	94.7%	99.5%	95.0%	92.1%	96.0%
District of Columbia	89.6%	96.7%	97.8%	98.3%	93.0%	84.3%	97.3%	88.2%
Florida	94.4%	95.1%	93.0%	90.8%	96.7%	94.3%	94.4%	94.4%
Georgia	92.8%	89.6%	94.5%	95.1%	91.8%	92.7%	93.1%	92.7%
Maryland	91.2%	89.6%	97.1%	92.4%	93.7%	89.1%	93.6%	90.7%
North Carolina	92.6%	93.3%	87.8%	90.3%	90.7%	94.1%	89.3%	93.1%
South Carolina	92.0%	88.7%	87.3%	93.1%	92.0%	92.4%	90.1%	92.3%
Virginia	94.7%	93.4%	93.5%	94.3%	92.8%	96.4%	92.9%	95.1%
West Virginia	93.8%	88.7%	91.0%	92.8%	94.5%	94.2%	89.2%	94.5%
East South Central:								
Alabama	94.6%	93.8%	86.6%	89.4%	91.8%	98.2%	87.2%	96.3%
Kentucky	94.0%	93.4%	99.0%	93.6%	92.7%	94.2%	95.7%	93.8%
Mississippi	90.8%	79.7%	89.8%	95.6%	92.3%	90.4%	88.8%	91.3%
Tennessee	90.6%	91.3%	100.0%	90.0%	89.4%	90.8%	92.8%	90.3%
West South Central:								
Arkansas	95.0%	90.5%	98.2%	98.2%	96.8%	93.7%	96.1%	94.8%
Louisiana	88.9%	81.0%	90.5%	83.0%	92.9%	88.8%	85.5%	89.6%
Oklahoma	94.2%	97.7%	92.8%	93.9%	94.4%	93.3%	94.4%	94.4%
Texas	91.9%	91.5%	94.1%	92.2%	91.2%	92.0%	93.2%	91.7%
Mountain:								
Arizona	93.1%	98.2%	94.3%	94.7%	90.9%	93.4%	93.8%	93.1%
Colorado	89.3%	91.1%	93.8%	89.7%	94.9%	85.5%	89.7%	89.2%
Idaho	93.2%	97.4%	97.8%	93.5%	89.3%	93.7%	95.4%	92.5%
Montana	92.9%	89.0%	92.4%	93.8%	92.0%	93.5%	91.4%	93.3%
Nevada	87.9%	89.7%	92.9%	93.3%	88.7%	85.4%	93.1%	86.8%
New Mexico	91.1%	93.1%	98.7%	95.5%	90.0%	89.1%	96.6%	90.0%
Utah	82.2%	92.1%	87.2%	96.8%	94.5%	71.2%	92.1%	81.1%
Wyoming	85.6%	93.4%	96.1%	78.6%	85.2%	86.9%	84.3%	86.1%
Pacific:								
Alaska	89.5%	93.8%	89.3%	82.7%	89.1%	91.8%	89.1%	89.6%
California	92.5%	93.2%	91.8%	94.6%	91.0%	92.8%	92.6%	92.5%
Hawaii	89.8%	91.3%	88.5%	81.1%	97.8%	89.2%	88.4%	90.2%
Oregon	91.4%	93.7%	97.3%	93.7%	92.8%	88.5%	94.6%	90.6%
Washington	87.5%	95.4%	96.6%	89.9%	78.4%	90.6%	95.9%	85.5%

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 II.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.34%	0.80%	0.65%	0.52%	0.76%	0.53%	0.40%	0.40%
New England:								
Connecticut	1.40%	1.64%	7.25%	0.72%	3.13%	1.96%	2.90%	1.57%
Maine	1.54%	3.06%	1.49%	2.30%	2.99%	2.72%	1.33%	1.90%
Massachusetts	2.21%	3.55%	1.98%	1.30%	2.35%	4.07%	1.57%	2.57%
New Hampshire	1.38%	3.15%	1.89%	1.18%	1.93%	2.54%	1.28%	1.68%
Rhode Island	1.71%	10.49%	4.02%	3.37%	2.24%	2.60%	4.42%	1.79%
Vermont	2.20%	1.38%	3.25%	1.68%	4.82%	3.68%	1.36%	2.82%
Middle Atlantic:								
New Jersey	1.66%	2.59%	3.84%	3.20%	4.31%	2.16%	1.48%	1.90%
New York	1.80%	2.95%	4.77%	2.09%	1.80%	3.41%	2.28%	2.15%
Pennsylvania	1.54%	4.46%	1.89%	2.65%	3.02%	2.42%	1.99%	1.77%
East North Central:								
Illinois	1.64%	2.01%	3.71%	2.52%	1.26%	2.74%	1.92%	1.90%
Indiana	1.14%	4.19%	2.97%	3.99%	2.28%	1.49%	1.99%	1.28%
Michigan	1.44%	8.55%	2.96%	4.40%	1.23%	2.09%	2.26%	1.61%
Ohio	1.44%	1.93%	1.44%	2.19%	3.88%	1.68%	1.10%	1.64%
Wisconsin	0.99%	1.18%	1.20%	2.99%	2.24%	1.32%	2.08%	1.11%
West North Central:								
Iowa	1.45%	2.39%	3.28%	3.33%	2.75%	2.27%	2.46%	1.67%
Kansas	2.03%	3.53%	5.67%	4.61%	3.71%	3.21%	3.59%	2.33%
Minnesota	2.90%	2.41%	3.37%	2.76%	8.23%	2.73%	2.77%	3.44%
Missouri	1.70%	2.80%	2.93%	2.30%	3.19%	2.81%	1.56%	2.01%
Nebraska	2.43%	3.51%	2.54%	2.42%	1.62%	4.06%	2.51%	2.78%
North Dakota	1.46%	1.64%	4.39%	2.39%	2.05%	3.23%	2.27%	1.80%
South Dakota	2.31%	3.13%	3.56%	7.99%	2.15%	1.14%	7.40%	0.97%
South Atlantic:								
Delaware	1.03%	7.40%	4.13%	2.33%	0.36%	1.60%	2.45%	1.06%
District of Columbia	3.56%	2.52%	1.81%	0.80%	3.84%	6.10%	1.25%	4.11%
Florida	1.36%	3.68%	2.76%	3.28%	1.16%	1.96%	1.75%	1.49%
Georgia	1.13%	5.95%	2.48%	2.16%	1.90%	1.75%	2.49%	1.25%
Maryland	2.75%	6.59%	2.19%	2.62%	3.15%	4.76%	2.34%	3.25%
North Carolina	1.41%	3.84%	3.76%	5.19%	4.11%	1.52%	2.81%	1.55%
South Carolina	1.62%	8.14%	5.38%	3.36%	2.38%	2.51%	3.23%	1.79%
Virginia	1.64%	3.50%	3.59%	1.93%	4.72%	1.15%	2.01%	1.92%
West Virginia	1.39%	4.50%	6.29%	3.14%	1.56%	2.20%	3.75%	1.43%
East South Central:								
Alabama	1.58%	2.69%	5.85%	5.66%	2.53%	0.87%	5.07%	1.19%
Kentucky	1.18%	3.75%	0.98%	3.04%	2.29%	1.66%	2.07%	1.34%
Mississippi	1.85%	13.64%	5.85%	1.34%	3.01%	2.43%	5.77%	1.80%
Tennessee	2.40%	3.90%	0.00%	4.40%	6.90%	2.14%	2.40%	2.73%
West South Central:								
Arkansas	1.34%	9.05%	1.23%	1.12%	1.47%	2.12%	2.35%	1.48%
Louisiana	2.58%	8.25%	3.99%	6.52%	2.81%	4.76%	4.01%	2.96%
Oklahoma	1.15%	1.51%	3.09%	2.69%	2.30%	1.83%	2.24%	1.32%
Texas	1.59%	3.67%	2.18%	2.01%	4.08%	2.26%	1.55%	1.82%
Mountain:								
Arizona	1.74%	1.94%	2.55%	3.42%	3.81%	2.31%	2.67%	1.94%
Colorado	2.78%	5.43%	2.60%	2.71%	2.81%	5.41%	2.47%	3.30%
Idaho	1.72%	1.96%	1.29%	2.65%	5.38%	2.05%	1.60%	2.19%
Montana	1.37%	4.34%	3.94%	1.95%	2.31%	2.33%	2.15%	1.62%
Nevada	2.29%	5.84%	3.70%	4.01%	4.29%	3.72%	2.50%	2.74%
New Mexico	2.11%	3.13%	0.84%	1.73%	2.09%	4.10%	1.23%	2.45%
Utah	6.95%	3.75%	7.52%	1.65%	2.34%	11.77%	3.14%	7.69%
Wyoming	2.42%	4.31%	2.43%	5.61%	4.27%	4.43%	4.57%	2.86%
Pacific:								
Alaska	2.41%	5.64%	4.20%	7.79%	5.25%	2.45%	3.27%	2.74%
California	1.11%	2.85%	2.24%	1.35%	2.78%	1.56%	1.40%	1.30%
Hawaii	1.97%	4.35%	4.23%	5.20%	0.92%	3.50%	2.62%	2.45%
Oregon	1.65%	4.10%	1.35%	2.32%	3.57%	3.00%	1.84%	2.00%
Washington	3.56%	2.33%	1.79%	3.02%	10.38%	2.54%	1.31%	4.34%

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 II.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	70.2%	74.2%	66.7%	65.6%	68.5%	72.2%	67.9%	70.6%
New England:								
Connecticut	70.4%	52.4%	55.3%	60.7%	70.2%	75.7%	53.8%	73.6%
Maine	72.1%	72.1%	61.9%	72.2%	71.0%	75.0%	67.1%	73.6%
Massachusetts	67.8%	59.0%	62.4%	58.5%	66.8%	72.4%	61.1%	69.1%
New Hampshire	71.0%	78.4%	61.2%	61.7%	65.3%	77.9%	65.7%	72.3%
Rhode Island	64.3%	73.4%	67.1%	72.1%	55.3%	65.3%	66.6%	63.8%
Vermont	66.7%	61.8%	56.0%	66.9%	66.6%	70.2%	61.7%	68.3%
Middle Atlantic:								
New Jersey	68.8%	64.5%	64.7%	62.1%	61.1%	75.0%	65.2%	69.5%
New York	63.2%	66.2%	59.2%	60.2%	58.0%	67.0%	60.5%	63.8%
Pennsylvania	71.6%	79.4%	68.5%	66.9%	73.0%	71.7%	68.3%	72.2%
East North Central:								
Illinois	72.0%	73.2%	68.5%	67.5%	60.1%	78.1%	70.6%	72.3%
Indiana	74.8%	93.1%	70.6%	67.0%	73.8%	76.6%	76.7%	74.4%
Michigan	70.4%	77.2%	65.5%	68.0%	71.1%	70.8%	69.5%	70.5%
Ohio	69.6%	68.8%	57.3%	65.1%	68.6%	72.3%	61.4%	71.0%
Wisconsin	68.1%	70.7%	55.3%	66.3%	59.7%	73.8%	64.2%	68.8%
West North Central:								
Iowa	68.3%	63.8%	66.1%	60.2%	70.5%	69.7%	63.6%	69.2%
Kansas	72.8%	77.3%	76.4%	67.5%	64.6%	77.6%	72.6%	72.8%
Minnesota	65.2%	74.9%	54.7%	63.3%	57.2%	71.7%	61.6%	66.0%
Missouri	67.4%	76.0%	72.1%	70.9%	62.0%	68.1%	74.5%	66.0%
Nebraska	71.3%	--	57.8%	63.9%	67.7%	76.6%	57.6%	73.5%
North Dakota	74.9%	75.1%	73.8%	72.0%	78.3%	74.1%	72.6%	75.7%
South Dakota	70.1%	72.5%	63.1%	70.0%	71.9%	69.9%	68.0%	70.7%
South Atlantic:								
Delaware	69.0%	76.1%	71.9%	60.6%	68.3%	70.9%	65.9%	69.6%
District of Columbia	77.9%	75.7%	77.6%	80.3%	80.3%	76.3%	76.2%	78.2%
Florida	65.7%	86.3%	66.6%	69.8%	63.8%	65.0%	71.0%	65.2%
Georgia	69.4%	78.9%	67.1%	65.0%	77.2%	66.9%	66.3%	70.0%
Maryland	66.8%	75.8%	63.2%	62.9%	62.0%	69.7%	67.3%	66.7%
North Carolina	72.9%	--	74.0%	60.7%	76.0%	74.6%	67.8%	73.6%
South Carolina	73.2%	--	67.0%	71.4%	75.6%	74.5%	62.0%	74.8%
Virginia	67.9%	77.2%	59.7%	63.6%	66.0%	70.5%	63.5%	68.7%
West Virginia	67.3%	63.1%	66.9%	55.1%	60.3%	73.6%	64.3%	67.8%
East South Central:								
Alabama	72.9%	79.6%	67.2%	57.3%	75.5%	76.6%	62.9%	75.0%
Kentucky	71.4%	74.1%	71.0%	59.0%	70.9%	74.2%	62.8%	72.7%
Mississippi	70.1%	72.3%	77.3%	68.6%	71.5%	68.9%	72.5%	69.6%
Tennessee	71.1%	82.9%	71.4%	68.6%	65.0%	73.9%	72.3%	70.9%
West South Central:								
Arkansas	74.7%	90.7%	75.3%	74.8%	79.2%	72.6%	73.1%	74.9%
Louisiana	68.9%	70.5%	59.5%	61.4%	72.6%	70.0%	63.7%	69.9%
Oklahoma	71.6%	70.5%	62.4%	68.5%	68.3%	75.7%	66.7%	72.9%
Texas	69.2%	82.6%	64.3%	68.9%	64.5%	70.8%	70.8%	69.0%
Mountain:								
Arizona	74.0%	65.5%	50.8%	53.2%	71.1%	79.5%	59.3%	75.9%
Colorado	71.5%	73.8%	57.0%	62.1%	78.9%	72.5%	61.9%	73.4%
Idaho	77.3%	67.5%	77.3%	71.3%	77.2%	80.0%	72.9%	78.7%
Montana	78.6%	85.1%	78.1%	64.5%	74.6%	84.4%	74.3%	79.7%
Nevada	74.0%	85.7%	83.2%	72.5%	67.6%	75.4%	81.3%	72.2%
New Mexico	64.3%	81.5%	57.8%	48.0%	52.5%	77.0%	62.2%	64.7%
Utah	73.9%	83.3%	66.4%	66.0%	77.2%	73.9%	70.8%	74.4%
Wyoming	71.5%	87.2%	72.6%	67.4%	65.8%	76.0%	73.2%	70.8%
Pacific:								
Alaska	69.7%	89.5%	54.6%	61.0%	65.1%	76.4%	62.2%	70.8%
California	72.7%	75.0%	72.6%	64.4%	72.9%	74.4%	70.1%	73.2%
Hawaii	77.6%	81.0%	78.2%	81.2%	81.4%	74.0%	77.5%	77.6%
Oregon	80.0%	80.9%	75.2%	75.9%	77.8%	83.5%	76.0%	81.0%
Washington	74.8%	78.7%	85.4%	72.6%	84.9%	66.1%	82.2%	72.9%

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.

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

Table II.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.52%	1.46%	1.13%	0.83%	0.97%	0.84%	0.70%	0.60%
New England:								
Connecticut	2.31%	9.30%	5.93%	3.76%	4.62%	3.00%	3.55%	2.41%
Maine	1.94%	7.28%	4.45%	3.68%	3.88%	3.04%	3.20%	2.26%
Massachusetts	2.12%	6.77%	4.94%	3.37%	4.47%	2.93%	3.46%	2.39%
New Hampshire	2.10%	6.59%	4.70%	4.19%	3.12%	3.08%	3.64%	2.40%
Rhode Island	2.73%	5.76%	6.78%	6.21%	4.55%	4.41%	3.57%	3.25%
Vermont	1.88%	4.86%	6.40%	2.93%	3.16%	4.25%	2.87%	2.30%
Middle Atlantic:								
New Jersey	2.15%	6.13%	8.95%	4.04%	4.90%	2.71%	4.20%	2.44%
New York	1.81%	5.14%	5.00%	3.38%	3.83%	2.82%	2.79%	2.14%
Pennsylvania	1.73%	5.59%	5.14%	3.79%	3.09%	2.66%	3.12%	1.94%
East North Central:								
Illinois	2.38%	6.58%	5.88%	3.06%	7.67%	2.19%	3.23%	2.77%
Indiana	1.74%	4.72%	7.21%	4.35%	2.47%	2.49%	3.91%	1.92%
Michigan	2.26%	8.13%	6.63%	3.84%	4.61%	3.59%	3.98%	2.56%
Ohio	1.51%	8.40%	5.12%	4.81%	2.49%	2.14%	3.84%	1.61%
Wisconsin	2.95%	8.07%	4.62%	4.54%	3.53%	5.12%	3.05%	3.45%
West North Central:								
Iowa	1.84%	5.55%	5.07%	4.17%	1.47%	3.34%	3.04%	2.19%
Kansas	2.27%	5.30%	5.99%	4.76%	5.66%	2.64%	3.68%	2.62%
Minnesota	2.45%	6.25%	4.27%	3.96%	6.09%	2.72%	3.24%	2.87%
Missouri	4.20%	5.90%	4.95%	4.07%	11.40%	5.11%	3.00%	4.94%
Nebraska	1.35%	--	6.81%	3.58%	2.93%	1.53%	3.80%	1.38%
North Dakota	1.67%	6.89%	8.15%	3.77%	1.82%	2.92%	3.90%	1.80%
South Dakota	1.84%	6.10%	6.48%	3.30%	2.37%	3.58%	2.99%	2.20%
South Atlantic:								
Delaware	1.74%	10.92%	4.31%	4.28%	4.64%	2.36%	3.69%	1.99%
District of Columbia	1.74%	5.99%	7.74%	3.25%	2.76%	2.90%	3.91%	1.93%
Florida	4.01%	6.02%	6.40%	4.27%	4.38%	5.80%	4.28%	4.39%
Georgia	2.24%	9.55%	7.46%	5.94%	4.14%	3.13%	5.45%	2.43%
Maryland	1.71%	4.81%	6.22%	3.21%	3.65%	2.46%	3.73%	1.92%
North Carolina	2.52%	--	5.54%	5.87%	3.96%	3.59%	5.44%	2.78%
South Carolina	1.88%	--	5.61%	4.00%	6.09%	1.66%	4.22%	1.99%
Virginia	2.34%	5.31%	5.31%	6.02%	4.35%	3.51%	3.71%	2.66%
West Virginia	3.03%	7.29%	6.65%	6.60%	3.15%	4.39%	4.33%	3.41%
East South Central:								
Alabama	3.05%	6.03%	5.13%	3.31%	2.97%	4.01%	3.52%	3.18%
Kentucky	2.28%	4.59%	5.78%	5.54%	2.90%	2.98%	4.47%	2.36%
Mississippi	1.59%	5.58%	8.34%	2.96%	4.06%	2.00%	3.20%	1.80%
Tennessee	1.67%	4.94%	7.90%	4.76%	3.98%	1.74%	4.07%	1.82%
West South Central:								
Arkansas	2.17%	3.31%	7.05%	4.46%	4.23%	2.98%	3.91%	2.39%
Louisiana	3.16%	9.48%	6.89%	4.86%	4.28%	5.69%	4.73%	3.60%
Oklahoma	1.90%	8.45%	4.58%	5.05%	4.29%	2.59%	3.83%	2.14%
Texas	1.90%	8.99%	5.69%	4.33%	5.08%	2.26%	3.74%	2.12%
Mountain:								
Arizona	4.85%	9.14%	6.67%	5.75%	6.82%	5.73%	4.29%	5.09%
Colorado	1.81%	8.70%	4.72%	4.49%	4.13%	2.03%	3.58%	1.98%
Idaho	1.57%	10.87%	5.77%	4.70%	2.93%	1.80%	4.40%	1.49%
Montana	2.08%	4.44%	6.80%	3.95%	3.31%	2.64%	3.77%	2.33%
Nevada	2.41%	5.65%	4.30%	4.93%	6.19%	3.35%	3.66%	2.85%
New Mexico	3.11%	5.70%	8.41%	6.94%	5.10%	3.24%	4.99%	3.66%
Utah	2.22%	4.90%	5.23%	4.23%	4.54%	2.61%	4.08%	2.44%
Wyoming	2.38%	5.57%	4.82%	3.93%	6.26%	2.44%	3.72%	2.92%
Pacific:								
Alaska	3.08%	6.78%	8.18%	5.89%	8.23%	1.50%	6.47%	3.43%
California	1.46%	4.76%	4.48%	2.81%	3.12%	2.29%	2.53%	1.70%
Hawaii	2.17%	4.49%	7.06%	3.22%	2.77%	4.07%	3.45%	2.62%
Oregon	2.02%	5.10%	5.41%	4.23%	3.54%	3.23%	3.48%	2.33%
Washington	2.44%	4.32%	2.82%	4.88%	2.59%	4.68%	1.93%	3.01%

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.

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

Table II.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	64.5%	68.8%	61.9%	60.8%	62.8%	66.1%	62.9%	64.8%
New England:								
Connecticut	65.4%	51.6%	48.0%	59.8%	64.1%	70.3%	50.5%	68.2%
Maine	65.0%	69.8%	60.6%	66.4%	66.4%	63.9%	64.5%	65.1%
Massachusetts	63.1%	56.5%	60.8%	56.8%	62.9%	65.7%	58.9%	63.9%
New Hampshire	66.2%	73.0%	57.9%	59.9%	61.5%	71.3%	62.5%	67.1%
Rhode Island	58.1%	52.9%	61.3%	64.5%	52.5%	59.2%	55.9%	58.7%
Vermont	60.0%	60.2%	52.6%	64.1%	55.9%	63.6%	59.1%	60.3%
Middle Atlantic:								
New Jersey	62.8%	61.8%	61.0%	58.8%	53.6%	68.2%	62.9%	62.8%
New York	56.0%	62.2%	48.7%	56.1%	53.8%	57.6%	53.9%	56.4%
Pennsylvania	64.8%	68.0%	65.5%	60.9%	67.1%	64.1%	62.0%	65.2%
East North Central:								
Illinois	65.9%	70.8%	64.2%	63.2%	57.5%	69.4%	66.9%	65.7%
Indiana	70.5%	89.2%	67.5%	62.5%	69.3%	72.4%	73.1%	70.1%
Michigan	65.6%	64.0%	60.6%	60.0%	68.1%	66.6%	64.1%	65.8%
Ohio	63.5%	64.7%	56.1%	61.7%	58.4%	66.9%	59.1%	64.1%
Wisconsin	64.4%	69.2%	54.3%	60.8%	56.7%	70.0%	60.5%	65.2%
West North Central:								
Iowa	64.0%	61.3%	61.7%	55.7%	65.2%	65.8%	58.8%	65.1%
Kansas	65.0%	73.5%	70.7%	57.7%	58.1%	69.2%	64.6%	65.1%
Minnesota	58.9%	72.2%	49.8%	59.2%	49.1%	65.7%	56.2%	59.5%
Missouri	62.2%	69.8%	68.6%	66.6%	56.5%	63.0%	70.1%	60.7%
Nebraska	65.7%	--	55.0%	61.5%	64.6%	68.6%	54.1%	67.5%
North Dakota	68.6%	73.8%	65.3%	66.6%	72.0%	67.3%	66.4%	69.4%
South Dakota	65.1%	68.9%	59.4%	58.4%	67.4%	68.0%	56.7%	67.9%
South Atlantic:								
Delaware	65.7%	62.0%	68.2%	57.4%	68.0%	67.4%	60.7%	66.8%
District of Columbia	69.8%	73.3%	75.9%	79.0%	74.7%	64.3%	74.2%	69.0%
Florida	62.1%	82.1%	62.0%	63.3%	61.7%	61.3%	67.0%	61.5%
Georgia	64.4%	70.7%	63.4%	61.8%	70.9%	62.0%	61.7%	64.9%
Maryland	60.9%	67.9%	61.4%	58.1%	58.1%	62.1%	62.9%	60.5%
North Carolina	67.5%	--	64.9%	54.8%	68.9%	70.2%	60.5%	68.5%
South Carolina	67.4%	--	58.5%	66.5%	69.5%	68.9%	55.9%	69.1%
Virginia	64.3%	72.1%	55.8%	60.0%	61.2%	68.0%	59.0%	65.3%
West Virginia	63.1%	55.9%	60.9%	51.2%	57.0%	69.4%	57.4%	64.1%
East South Central:								
Alabama	68.9%	74.6%	58.2%	51.2%	69.3%	75.2%	54.9%	72.2%
Kentucky	67.2%	69.2%	70.3%	55.3%	65.8%	69.9%	60.1%	68.2%
Mississippi	63.7%	57.6%	69.4%	65.6%	66.0%	62.3%	64.4%	63.5%
Tennessee	64.4%	75.6%	71.4%	61.8%	58.1%	67.1%	67.0%	64.0%
West South Central:								
Arkansas	71.0%	82.1%	74.0%	73.4%	76.7%	68.0%	70.3%	71.1%
Louisiana	61.3%	57.1%	53.8%	51.0%	67.4%	62.2%	54.5%	62.6%
Oklahoma	67.4%	68.9%	57.9%	64.3%	64.5%	71.2%	62.2%	68.8%
Texas	63.6%	75.5%	60.5%	63.6%	58.8%	65.1%	66.0%	63.3%
Mountain:								
Arizona	69.0%	64.3%	47.9%	50.4%	64.6%	74.3%	55.6%	70.6%
Colorado	63.9%	67.3%	53.4%	55.7%	74.9%	62.0%	55.5%	65.5%
Idaho	72.1%	65.7%	75.6%	66.7%	68.9%	75.0%	69.5%	72.8%
Montana	72.9%	75.8%	72.2%	60.5%	68.6%	78.9%	67.9%	74.3%
Nevada	65.1%	76.9%	77.3%	67.6%	59.9%	64.4%	75.7%	62.6%
New Mexico	58.6%	75.9%	57.1%	45.8%	47.3%	68.6%	60.1%	58.2%
Utah	60.8%	76.7%	57.9%	63.9%	72.9%	52.6%	65.3%	60.3%
Wyoming	61.2%	81.5%	69.8%	53.0%	56.1%	66.0%	61.7%	61.0%
Pacific:								
Alaska	62.3%	83.9%	48.8%	50.4%	58.0%	70.1%	55.4%	63.4%
California	67.2%	69.9%	66.7%	60.9%	66.3%	69.0%	64.9%	67.7%
Hawaii	69.7%	74.0%	69.2%	65.8%	79.6%	66.0%	68.6%	70.0%
Oregon	73.1%	75.8%	73.2%	71.1%	72.2%	73.9%	71.8%	73.4%
Washington	65.4%	75.0%	82.5%	65.2%	66.6%	59.9%	78.8%	62.3%

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.

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

Table II.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.53%	1.43%	1.12%	0.86%	1.07%	0.83%	0.69%	0.61%
New England:								
Connecticut	2.60%	8.90%	6.52%	3.79%	5.37%	3.59%	3.66%	2.83%
Maine	2.16%	7.20%	4.75%	3.69%	4.37%	3.65%	3.24%	2.59%
Massachusetts	2.51%	6.71%	4.84%	3.25%	3.57%	4.40%	3.38%	2.89%
New Hampshire	2.40%	6.73%	4.57%	4.10%	2.98%	4.17%	3.54%	2.84%
Rhode Island	2.64%	7.82%	6.32%	6.92%	4.77%	4.07%	3.87%	3.15%
Vermont	2.39%	4.77%	6.16%	3.21%	4.47%	4.81%	2.91%	2.99%
Middle Atlantic:								
New Jersey	2.65%	5.66%	9.23%	4.08%	6.19%	3.43%	4.09%	3.04%
New York	1.93%	5.64%	5.15%	3.58%	3.71%	3.02%	2.92%	2.27%
Pennsylvania	2.00%	5.84%	4.96%	4.03%	4.01%	2.99%	3.19%	2.26%
East North Central:								
Illinois	2.62%	6.34%	5.84%	3.36%	7.67%	3.28%	3.24%	3.05%
Indiana	2.00%	6.48%	6.84%	4.88%	3.36%	2.85%	3.87%	2.24%
Michigan	1.94%	9.85%	6.36%	4.02%	4.76%	2.82%	3.99%	2.17%
Ohio	1.75%	8.36%	5.49%	4.78%	3.81%	2.28%	3.86%	1.93%
Wisconsin	2.79%	7.94%	4.40%	4.82%	3.30%	4.81%	3.10%	3.26%
West North Central:								
Iowa	1.88%	5.31%	5.25%	4.46%	2.30%	3.32%	3.19%	2.23%
Kansas	2.38%	5.52%	6.18%	4.95%	5.26%	3.41%	3.89%	2.75%
Minnesota	2.95%	6.11%	4.38%	4.06%	6.60%	3.34%	3.46%	3.48%
Missouri	3.87%	5.38%	5.88%	4.14%	10.02%	4.92%	3.14%	4.53%
Nebraska	2.23%	--	6.69%	3.75%	2.99%	3.50%	3.67%	2.50%
North Dakota	1.86%	6.77%	7.70%	3.87%	2.45%	3.45%	3.93%	2.11%
South Dakota	2.39%	5.99%	6.13%	6.60%	2.86%	3.56%	5.57%	2.23%
South Atlantic:								
Delaware	1.64%	10.75%	4.58%	3.97%	4.57%	2.02%	3.70%	1.82%
District of Columbia	3.66%	5.89%	8.19%	3.26%	4.58%	6.16%	3.97%	4.23%
Florida	3.71%	6.14%	6.14%	4.29%	4.29%	5.36%	4.15%	4.07%
Georgia	2.18%	8.69%	7.42%	6.04%	3.82%	3.13%	5.19%	2.38%
Maryland	2.31%	5.27%	6.33%	3.76%	3.35%	3.90%	3.70%	2.67%
North Carolina	2.71%	--	5.37%	6.30%	5.10%	3.80%	5.31%	3.01%
South Carolina	2.27%	--	5.75%	4.54%	6.61%	2.55%	4.04%	2.46%
Virginia	2.51%	5.46%	5.32%	5.85%	4.83%	3.67%	3.60%	2.89%
West Virginia	3.28%	6.25%	6.97%	5.83%	3.38%	4.95%	4.28%	3.69%
East South Central:								
Alabama	3.62%	5.89%	5.69%	4.24%	3.24%	4.35%	4.17%	3.65%
Kentucky	2.64%	5.48%	5.71%	5.41%	3.13%	3.68%	4.24%	2.84%
Mississippi	1.90%	10.63%	8.87%	2.96%	4.02%	2.52%	5.06%	2.01%
Tennessee	2.44%	5.33%	7.90%	5.92%	5.88%	2.45%	4.56%	2.72%
West South Central:								
Arkansas	2.26%	8.80%	7.08%	4.32%	4.60%	3.09%	4.24%	2.48%
Louisiana	3.64%	9.34%	6.64%	5.87%	5.37%	6.31%	4.86%	4.19%
Oklahoma	2.15%	8.03%	4.71%	5.21%	4.50%	3.20%	3.75%	2.48%
Texas	2.20%	8.34%	5.73%	4.48%	5.60%	2.82%	3.55%	2.47%
Mountain:								
Arizona	5.38%	8.83%	6.03%	5.54%	8.02%	6.60%	4.17%	5.74%
Colorado	2.59%	8.42%	4.37%	4.57%	3.74%	4.50%	3.51%	3.01%
Idaho	2.23%	10.38%	5.57%	5.66%	5.62%	2.73%	4.58%	2.53%
Montana	2.56%	5.03%	6.67%	3.51%	3.84%	3.74%	3.57%	2.99%
Nevada	2.71%	7.07%	4.81%	5.10%	5.88%	4.25%	3.73%	3.17%
New Mexico	2.63%	5.68%	8.37%	6.73%	5.06%	2.15%	4.95%	3.00%
Utah	5.63%	4.95%	5.81%	4.14%	5.28%	8.96%	4.20%	6.26%
Wyoming	2.50%	6.09%	5.05%	4.62%	5.22%	3.97%	4.43%	3.01%
Pacific:								
Alaska	3.29%	5.78%	7.45%	6.12%	8.16%	2.49%	5.78%	3.72%
California	1.59%	4.63%	4.29%	2.93%	3.84%	2.29%	2.46%	1.85%
Hawaii	2.56%	5.10%	6.83%	4.96%	2.89%	4.68%	3.50%	3.16%
Oregon	2.50%	5.79%	5.40%	4.42%	4.48%	4.40%	3.63%	2.97%
Washington	3.53%	4.19%	2.81%	4.76%	9.28%	4.72%	2.06%	4.24%

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.

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

Table II.B.4 Number of part-time private-sector employees by firm size and State: United States, 2023

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	30,287,898	4,183,341	3,607,929	5,058,925	5,817,098	11,620,606	10,547,687	19,740,211
New England:								
Connecticut	366,524	45,792	40,779	66,702	106,717	106,534	132,636	233,888
Maine	121,510	32,388	21,760	18,425	19,313	29,623	65,404	56,106
Massachusetts	828,206	93,481	73,314	116,264	114,178	430,969	215,640	612,566
New Hampshire	152,935	23,685	26,791	31,222	16,016	55,220	72,323	80,612
Rhode Island	119,467	13,191	20,121 *	18,716	20,736	46,703	43,405	76,063
Vermont	60,846	16,475	8,655	15,807	11,236	8,674	33,301	27,546
Middle Atlantic:								
New Jersey	908,501	135,433	126,729	190,100	179,333 *	276,907	346,593	561,908
New York	2,164,680	258,167	183,028	298,130	699,674	725,681	612,987	1,551,693
Pennsylvania	1,259,925	163,368	172,530	217,783	204,201	502,043	462,872	797,053
East North Central:								
Illinois	1,118,153	160,623	106,440	205,189	218,391	427,510	353,508	764,645
Indiana	726,990	85,709	94,810	103,645	148,755	294,071	240,452	486,538
Michigan	862,321	99,974	122,418	209,417	114,977	315,535	345,615	516,706
Ohio	1,245,399	139,222	151,818	229,606	257,926	466,828	392,782	852,618
Wisconsin	598,358	82,052	98,637	164,380	100,973	152,317	249,376	348,982
West North Central:								
Iowa	355,958	54,975	57,841	53,288	65,921	123,932	134,856	221,101
Kansas	240,948	41,648	26,233	31,774	49,916	91,378	92,390	148,557
Minnesota	856,819	75,484	93,292	144,569	253,070 *	290,404	240,167	616,652
Missouri	652,687	70,349	82,652	126,167	77,113	296,406	214,952	437,734
Nebraska	217,171	44,800	27,926	35,269	36,754	72,422	91,974	125,197
North Dakota	92,827	23,703	17,233	16,412	18,368	17,111	47,422	45,405
South Dakota	103,826	20,594	14,831	22,755	16,242	29,405	44,807	59,019
South Atlantic:								
Delaware	92,280	13,535	11,056	30,053 *	11,491	26,145	36,983	55,297
District of Columbia	85,174	--	--	8,867	12,569 *	50,221 *	20,695	64,479
Florida	1,494,496	354,434	151,810	234,743	153,414 *	600,094	632,547	861,949
Georgia	927,656	102,798	75,115	179,719 *	153,279	416,745	289,569	638,087
Maryland	497,065	66,920	--	112,045	56,930	218,317 *	170,378	326,688
North Carolina	986,888	120,823	168,440	179,870	138,621 *	379,134	385,722	601,166
South Carolina	451,307	58,114	55,279	86,478	66,801	184,635	163,665	287,643
Virginia	557,877	116,691	44,478	129,994	60,730	205,984	235,110	322,767
West Virginia	128,239	14,383	13,540	25,486	17,377	57,454	37,757	90,482
East South Central:								
Alabama	301,589	43,263	40,269	50,417	58,631 *	109,009	111,504	190,085
Kentucky	406,368	39,317	49,443	71,071	40,484	206,053	128,615	277,753
Mississippi	159,351	31,348	--	20,393	37,157	55,259	61,046	98,306
Tennessee	639,534	60,117	56,059	89,487	172,449 *	261,423	160,415	479,119
West South Central:								
Arkansas	215,366	22,944	31,806	39,207	30,539	90,871	80,543	134,822
Louisiana	322,700	44,990	37,774 *	72,379	58,974	108,583 *	114,854	207,845
Oklahoma	334,989	51,422	37,429	58,934	68,883 *	118,320	117,032	217,957
Texas	2,451,114	261,343	209,893	332,268	502,320	1,145,290	673,765	1,777,349
Mountain:								
Arizona	647,039	102,697	62,942	68,932	155,674	256,794	196,932	450,108
Colorado	559,032	87,116	62,429	96,485	140,696 *	172,307	204,012	355,021
Idaho	207,082	33,902	25,419	40,574	27,429	79,756 *	80,720	126,362 *
Montana	126,702	38,788	19,972	25,886	18,821	23,235	79,539	47,163
Nevada	274,414	21,520	33,040	35,733	72,102 *	112,019	70,389	204,025
New Mexico	150,661	24,434	22,812	22,839	28,715	51,862	63,118	87,543
Utah	376,079	51,536	56,643	58,280 *	68,550	141,070	155,375	220,704
Wyoming	51,015	14,102	8,718	11,754	5,359	11,081 *	28,647	22,368
Pacific:								
Alaska	58,926	14,938	11,191	7,835	12,756	12,206	31,571	27,355
California	3,552,270	531,405	520,375	386,475	732,981	1,381,033	1,297,247	2,255,023
Hawaii	123,100	13,016	21,564	19,853	14,115	54,551	44,665	78,435
Oregon	398,365	55,211	63,032	98,816	60,708	120,598 *	183,264	215,100
Washington	657,172	104,963	84,156 *	148,435	108,734	210,884	258,549	398,623

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.

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

Totals may not sum exactly because of rounding.

Table II.B.4 Standard errors for number of part-time private-sector employees by firm size and State: United States, 2023

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	602,757	117,769	142,570	187,808	332,473	442,978	215,252	567,716
New England:								
Connecticut	38,668	7,360	9,189	10,372	27,360	23,748	13,764	36,611
Maine	11,773	3,946	6,263	3,752	3,750	8,168	7,519	9,294
Massachusetts	121,629	15,762	17,502	25,859	29,530	113,347	25,937	119,314
New Hampshire	16,247	3,688	5,793	6,863	2,636	13,307	8,369	14,138
Rhode Island	13,965	2,744	7,115 *	3,842	4,974	10,272	7,804	11,749
Vermont	5,117	2,213	1,544	3,190	2,127	2,576	3,013	4,351
Middle Atlantic:								
New Jersey	136,663	23,687	28,599	53,461	114,049 *	46,912	47,452	129,099
New York	177,272	31,775	31,303	52,201	130,960	104,581	53,086	170,130
Pennsylvania	93,216	23,433	32,383	36,797	37,880	68,010	47,355	82,138
East North Central:								
Illinois	90,869	23,527	21,973	40,119	38,419	68,255	35,090	85,574
Indiana	68,091	14,206	21,190	19,102	30,783	53,443	28,109	62,735
Michigan	108,231	16,164	22,503	52,528	33,707	86,210	50,693	97,382
Ohio	108,235	21,987	31,663	36,382	59,329	76,237	41,108	101,916
Wisconsin	56,574	14,866	23,481	36,296	16,446	33,152	29,768	49,811
West North Central:								
Iowa	30,777	7,959	11,564	12,247	15,674	20,346	15,196	27,335
Kansas	21,966	6,543	7,854	7,382	8,778	17,153	11,761	18,782
Minnesota	107,198	12,412	18,426	26,218	86,666 *	56,424	26,319	104,662
Missouri	70,595	12,604	24,283	25,485	17,672	59,339	31,280	63,984
Nebraska	19,758	7,593	7,019	6,974	7,184	14,596	10,355	17,146
North Dakota	7,977	3,895	3,805	3,157	3,594	3,986	5,429	6,150
South Dakota	7,813	3,713	2,853	3,506	2,264	5,220	4,944	6,357
South Atlantic:								
Delaware	12,768	3,518	2,925	11,042 *	2,368	4,839	5,314	11,967
District of Columbia	16,821	--	--	1,935	3,891 *	15,804 *	4,268	16,284
Florida	169,191	46,449	37,353	42,314	47,195 *	147,640	63,060	158,299
Georgia	110,026	16,441	17,212	61,932 *	45,807	79,373	58,529	93,409
Maryland	78,532	10,777	--	26,768	14,658	71,268 *	20,515	76,412
North Carolina	112,213	22,850	45,480	43,583	48,294 *	79,415	54,831	99,525
South Carolina	42,610	10,709	11,019	15,083	15,405	34,616	17,651	39,408
Virginia	51,441	18,595	11,847	24,833	16,077	37,652	27,417	44,177
West Virginia	13,434	2,435	3,017	7,577	3,327	10,184	4,226	13,004
East South Central:								
Alabama	34,705	7,982	8,380	13,270	19,048 *	24,059	14,895	31,659
Kentucky	47,594	7,779	12,201	15,533	10,084	42,255	18,074	44,547
Mississippi	19,301	5,071	--	4,093	9,664	15,044	7,695	17,838
Tennessee	82,946	14,850	12,715	24,953	62,257 *	45,921	20,705	80,852
West South Central:								
Arkansas	28,137	4,060	6,710	7,314	9,055	24,778	9,523	26,711
Louisiana	45,885	7,456	11,967 *	19,256	15,635	37,147 *	15,590	43,564
Oklahoma	36,686	8,032	10,751	12,381	24,210 *	21,578	15,075	33,899
Texas	226,626	39,974	47,001	53,460	116,985	182,637	68,001	217,830
Mountain:								
Arizona	75,500	17,603	13,331	16,782	37,334	60,481	23,429	72,106
Colorado	76,473	14,574	14,733	21,371	63,760 *	31,222	23,560	73,238
Idaho	38,624	4,403	4,831	6,791	7,377	36,894 *	7,503	38,099 *
Montana	9,997	5,429	3,403	3,955	3,698	6,032	7,167	7,224
Nevada	35,898	4,285	6,739	7,370	25,910 *	22,693	9,099	34,936
New Mexico	12,767	3,558	4,395	5,908	5,054	9,002	7,202	10,787
Utah	40,726	10,600	10,669	18,161 *	12,619	32,016	22,458	34,042
Wyoming	5,401	1,832	1,484	2,969	1,532	3,732 *	3,065	4,613
Pacific:								
Alaska	5,671	2,292	2,238	1,756	3,457	3,090	3,396	4,673
California	273,036	49,612	64,340	45,173	166,210	200,420	83,426	260,668
Hawaii	14,220	2,602	6,179	3,713	2,854	12,155	6,582	12,746
Oregon	50,166	8,535	12,457	20,234	17,584	40,840 *	21,091	46,260
Washington	72,017	16,159	25,938 *	32,078	30,586	50,216	33,095	65,389

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.

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

Totals may not sum exactly because of rounding.

Table II.B.4.a Percent of number of part-time private-sector employees by firm size and State: United States, 2023

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	30,287,898	13.8%	11.9%	16.7%	19.2%	38.4%	34.8%	65.2%
New England:								
Connecticut	366,524	12.5%	11.1%	18.2%	29.1%	29.1%	36.2%	63.8%
Maine	121,510	26.7%	17.9%	15.2%	15.9%	24.4%	53.8%	46.2%
Massachusetts	828,206	11.3%	8.9%	14.0%	13.8%	52.0%	26.0%	74.0%
New Hampshire	152,935	15.5%	17.5%	20.4%	10.5%	36.1%	47.3%	52.7%
Rhode Island	119,467	11.0%	16.8% *	15.7%	17.4%	39.1%	36.3%	63.7%
Vermont	60,846	27.1%	14.2%	26.0%	18.5%	14.3%	54.7%	45.3%
Middle Atlantic:								
New Jersey	908,501	14.9%	13.9%	20.9%	19.7% *	30.5%	38.2%	61.8%
New York	2,164,680	11.9%	8.5%	13.8%	32.3%	33.5%	28.3%	71.7%
Pennsylvania	1,259,925	13.0%	13.7%	17.3%	16.2%	39.8%	36.7%	63.3%
East North Central:								
Illinois	1,118,153	14.4%	9.5%	18.4%	19.5%	38.2%	31.6%	68.4%
Indiana	726,990	11.8%	13.0%	14.3%	20.5%	40.5%	33.1%	66.9%
Michigan	862,321	11.6%	14.2%	24.3%	13.3%	36.6%	40.1%	59.9%
Ohio	1,245,399	11.2%	12.2%	18.4%	20.7%	37.5%	31.5%	68.5%
Wisconsin	598,358	13.7%	16.5%	27.5%	16.9%	25.5%	41.7%	58.3%
West North Central:								
Iowa	355,958	15.4%	16.2%	15.0%	18.5%	34.8%	37.9%	62.1%
Kansas	240,948	17.3%	10.9%	13.2%	20.7%	37.9%	38.3%	61.7%
Minnesota	856,819	8.8%	10.9%	16.9%	29.5%	33.9%	28.0%	72.0%
Missouri	652,687	10.8%	12.7%	19.3%	11.8%	45.4%	32.9%	67.1%
Nebraska	217,171	20.6%	12.9%	16.2%	16.9%	33.3%	42.4%	57.6%
North Dakota	92,827	25.5%	18.6%	17.7%	19.8%	18.4%	51.1%	48.9%
South Dakota	103,826	19.8%	14.3%	21.9%	15.6%	28.3%	43.2%	56.8%
South Atlantic:								
Delaware	92,280	14.7%	12.0%	32.6%	12.5%	28.3%	40.1%	59.9%
District of Columbia	85,174	--	--	10.4%	14.8% *	59.0%	24.3%	75.7%
Florida	1,494,496	23.7%	10.2%	15.7%	10.3%	40.2%	42.3%	57.7%
Georgia	927,656	11.1%	8.1%	19.4% *	16.5%	44.9%	31.2%	68.8%
Maryland	497,065	13.5%	--	22.5%	11.5%	43.9%	34.3%	65.7%
North Carolina	986,888	12.2%	17.1%	18.2%	14.0% *	38.4%	39.1%	60.9%
South Carolina	451,307	12.9%	12.2%	19.2%	14.8%	40.9%	36.3%	63.7%
Virginia	557,877	20.9%	8.0%	23.3%	10.9%	36.9%	42.1%	57.9%
West Virginia	128,239	11.2%	10.6%	19.9%	13.6%	44.8%	29.4%	70.6%
East South Central:								
Alabama	301,589	14.3%	13.4%	16.7%	19.4%	36.1%	37.0%	63.0%
Kentucky	406,368	9.7%	12.2%	17.5%	10.0%	50.7%	31.6%	68.4%
Mississippi	159,351	19.7%	--	12.8%	23.3%	34.7%	38.3%	61.7%
Tennessee	639,534	9.4%	8.8%	14.0%	27.0%	40.9%	25.1%	74.9%
West South Central:								
Arkansas	215,366	10.7%	14.8%	18.2%	14.2%	42.2%	37.4%	62.6%
Louisiana	322,700	13.9%	11.7% *	22.4%	18.3%	33.6%	35.6%	64.4%
Oklahoma	334,989	15.4%	11.2%	17.6%	20.6%	35.3%	34.9%	65.1%
Texas	2,451,114	10.7%	8.6%	13.6%	20.5%	46.7%	27.5%	72.5%
Mountain:								
Arizona	647,039	15.9%	9.7%	10.7%	24.1%	39.7%	30.4%	69.6%
Colorado	559,032	15.6%	11.2%	17.3%	25.2% *	30.8%	36.5%	63.5%
Idaho	207,082	16.4%	12.3%	19.6%	13.2%	38.5%	39.0%	61.0%
Montana	126,702	30.6%	15.8%	20.4%	14.9%	18.3%	62.8%	37.2%
Nevada	274,414	7.8%	12.0%	13.0%	26.3%	40.8%	25.7%	74.3%
New Mexico	150,661	16.2%	15.1%	15.2%	19.1%	34.4%	41.9%	58.1%
Utah	376,079	13.7%	15.1%	15.5%	18.2%	37.5%	41.3%	58.7%
Wyoming	51,015	27.6%	17.1%	23.0%	10.5%	21.7%	56.2%	43.8%
Pacific:								
Alaska	58,926	25.4%	19.0%	13.3%	21.6%	20.7%	53.6%	46.4%
California	3,552,270	15.0%	14.6%	10.9%	20.6%	38.9%	36.5%	63.5%
Hawaii	123,100	10.6%	17.5%	16.1%	11.5%	44.3%	36.3%	63.7%
Oregon	398,365	13.9%	15.8%	24.8%	15.2%	30.3%	46.0%	54.0%
Washington	657,172	16.0%	12.8%	22.6%	16.5%	32.1%	39.3%	60.7%

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.

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

Percents may not add to 100% because of rounding.

Table II.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and State: United States, 2023

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	602,757	0.44%	0.48%	0.61%	0.95%	1.05%	0.81%	0.81%
New England:								
Connecticut	38,668	2.22%	2.58%	3.04%	5.76%	5.22%	4.40%	4.40%
Maine	11,773	3.58%	4.59%	3.03%	3.02%	5.37%	5.08%	5.08%
Massachusetts	121,629	2.37%	2.34%	3.38%	3.66%	7.14%	4.44%	4.44%
New Hampshire	16,247	2.66%	3.71%	4.16%	1.91%	5.99%	5.30%	5.30%
Rhode Island	13,965	2.44%	5.29% *	3.28%	3.98%	6.15%	5.54%	5.54%
Vermont	5,117	3.43%	2.61%	4.39%	3.20%	3.78%	4.64%	4.64%
Middle Atlantic:								
New Jersey	136,663	3.17%	3.52%	5.62%	10.24% *	5.61%	6.37%	6.37%
New York	177,272	1.62%	1.50%	2.36%	4.55%	3.99%	2.86%	2.86%
Pennsylvania	93,216	1.90%	2.45%	2.71%	2.76%	3.84%	3.44%	3.44%
East North Central:								
Illinois	90,869	2.14%	1.99%	3.29%	3.18%	4.35%	3.31%	3.31%
Indiana	68,091	2.07%	2.84%	2.64%	3.81%	4.99%	3.90%	3.90%
Michigan	108,231	2.22%	2.92%	5.42%	3.77%	6.92%	5.83%	5.83%
Ohio	108,235	1.86%	2.50%	2.88%	4.08%	4.48%	3.50%	3.50%
Wisconsin	56,574	2.54%	3.69%	4.94%	2.81%	4.61%	4.65%	4.65%
West North Central:								
Iowa	30,777	2.35%	3.07%	3.22%	3.90%	4.39%	4.01%	4.01%
Kansas	21,966	2.76%	3.11%	2.93%	3.52%	5.10%	4.28%	4.28%
Minnesota	107,198	1.73%	2.38%	3.37%	7.52%	5.67%	4.13%	4.13%
Missouri	70,595	2.10%	3.54%	3.77%	2.77%	5.72%	4.61%	4.61%
Nebraska	19,758	3.34%	3.11%	3.08%	3.16%	4.99%	4.39%	4.39%
North Dakota	7,977	3.75%	3.74%	3.17%	3.50%	3.77%	4.55%	4.55%
South Dakota	7,813	3.20%	2.64%	3.13%	2.24%	3.97%	3.90%	3.90%
South Atlantic:								
Delaware	12,768	3.87%	3.33%	8.55%	2.85%	5.24%	6.43%	6.43%
District of Columbia	16,821	--	--	2.91%	4.82% *	8.60%	6.01%	6.01%
Florida	169,191	3.56%	2.56%	2.98%	3.05%	6.33%	5.14%	5.14%
Georgia	110,026	2.06%	2.00%	5.81% *	4.59%	6.03%	5.37%	5.37%
Maryland	78,532	2.85%	--	5.41%	3.20%	8.59%	6.00%	6.00%
North Carolina	112,213	2.49%	4.28%	4.15%	4.48% *	5.86%	5.27%	5.27%
South Carolina	42,610	2.39%	2.46%	3.27%	3.22%	5.13%	4.10%	4.10%
Virginia	51,441	3.21%	2.14%	4.01%	2.77%	4.85%	4.44%	4.44%
West Virginia	13,434	2.07%	2.43%	5.09%	2.65%	5.37%	3.89%	3.89%
East South Central:								
Alabama	34,705	2.81%	2.92%	4.14%	5.45%	5.93%	5.03%	5.03%
Kentucky	47,594	2.10%	3.02%	3.75%	2.55%	5.85%	4.68%	4.68%
Mississippi	19,301	3.48%	--	2.74%	5.35%	6.80%	5.26%	5.26%
Tennessee	82,946	2.43%	2.17%	3.81%	7.49%	6.14%	4.04%	4.04%
West South Central:								
Arkansas	28,137	2.21%	3.31%	3.67%	4.04%	7.15%	5.46%	5.46%
Louisiana	45,885	2.85%	3.71% *	5.60%	4.72%	8.15%	5.79%	5.79%
Oklahoma	36,686	2.63%	3.12%	3.59%	6.02%	5.24%	4.66%	4.66%
Texas	226,626	1.76%	1.94%	2.28%	4.20%	4.83%	3.20%	3.20%
Mountain:								
Arizona	75,500	2.93%	2.20%	2.66%	5.05%	6.28%	4.25%	4.25%
Colorado	76,473	3.07%	2.83%	3.92%	8.75% *	5.45%	5.53%	5.53%
Idaho	38,624	3.54%	3.11%	4.51%	3.93%	11.16%	7.56%	7.56%
Montana	9,997	3.68%	2.66%	2.97%	2.72%	4.06%	4.22%	4.22%
Nevada	35,898	1.77%	2.67%	2.90%	7.38%	6.42%	4.14%	4.14%
New Mexico	12,767	2.44%	2.85%	3.57%	3.12%	4.45%	4.16%	4.16%
Utah	40,726	2.86%	2.93%	4.40%	3.40%	5.94%	5.13%	5.13%
Wyoming	5,401	3.84%	3.08%	5.00%	2.93%	5.97%	5.84%	5.84%
Pacific:								
Alaska	5,671	3.74%	3.65%	2.92%	4.97%	4.50%	5.11%	5.11%
California	273,036	1.66%	1.92%	1.42%	3.94%	4.03%	3.08%	3.08%
Hawaii	14,220	2.34%	4.62%	3.14%	2.50%	6.21%	5.13%	5.13%
Oregon	50,166	2.57%	3.39%	4.88%	4.17%	7.48%	6.15%	6.15%
Washington	72,017	2.72%	3.76%	4.46%	4.24%	5.79%	5.07%	5.07%

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.

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

Percents may not add to 100% because of rounding.

Table II.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2023

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	72.0%	17.2%	32.9%	61.8%	94.5%	97.0%	30.9%	93.9%
New England:								
Connecticut	71.1%	8.6% *	42.9%	48.7%	97.5%	96.4%	32.1%	93.3%
Maine	62.8%	20.2%	40.0% *	80.5%	85.9%	100.0%	36.7%	93.2%
Massachusetts	83.5%	16.4% *	49.7%	81.3%	100.0%	100.0%	37.3%	99.8%
New Hampshire	71.8%	24.6% *	46.2%	65.5%	99.7%	100.0%	40.5%	99.9%
Rhode Island	76.9%	34.2% *	36.5% *	67.3%	100.0%	100.0%	41.5%	97.1%
Vermont	57.8%	13.2% *	46.0%	63.9%	100.0%	88.4%	29.5%	92.0%
Middle Atlantic:								
New Jersey	71.6%	22.5% *	38.8% *	64.1%	100.0%	97.4%	30.9%	96.7%
New York	77.8%	16.7%	48.4%	63.0%	99.4%	92.3%	37.1%	93.9%
Pennsylvania	74.1%	25.4%	33.4%	71.5%	93.0%	97.3%	37.7%	95.2%
East North Central:								
Illinois	74.3%	13.3% *	39.3%	75.5%	89.6%	97.5%	31.8%	94.0%
Indiana	67.2%	3.4% *	26.8% *	48.9%	78.8%	99.3%	19.9%	90.5%
Michigan	68.5%	--	27.8% *	61.2%	94.1%	100.0%	25.3%	97.4%
Ohio	69.5%	21.1% *	35.4% *	53.2%	93.0%	90.2%	31.7%	87.0%
Wisconsin	63.0%	8.9% *	33.3% *	62.9%	83.1%	98.0%	23.3%	91.3%
West North Central:								
Iowa	74.0%	27.8%	36.2% *	69.9%	100.0%	100.0%	39.8%	94.8%
Kansas	69.1%	12.8% *	6.4% *	64.5%	98.4%	98.3%	21.9%	98.4%
Minnesota	77.2%	12.9% *	31.5%	55.6%	99.4%	100.0%	34.3%	93.9%
Missouri	73.1%	18.1% *	43.5% *	62.6%	86.4%	95.5%	41.9%	88.5%
Nebraska	60.7%	17.6% *	10.9% *	39.6%	99.7%	97.1%	21.1%	89.8%
North Dakota	62.5%	19.4% *	28.0% *	80.8%	99.2%	100.0%	30.0%	96.5%
South Dakota	60.9%	18.5% *	26.3% *	49.9%	96.8%	96.6%	24.4%	88.5%
South Atlantic:								
Delaware	70.7%	15.5% *	31.3% *	83.8%	89.0%	92.8%	40.1%	91.1%
District of Columbia	83.9%	--	--	31.7% *	100.0%	100.0%	34.6% *	99.7%
Florida	59.2%	15.2% *	9.5% *	49.6%	100.0%	91.2%	15.7%	91.2%
Georgia	73.2%	7.1% *	36.8% *	70.8%	96.4%	88.6%	38.3% *	89.1%
Maryland	77.7%	40.3%	--	55.5%	98.9%	100.0%	40.4%	97.2%
North Carolina	66.5%	30.9% *	8.4% *	65.8%	97.7%	92.5%	22.4%	94.7%
South Carolina	67.6%	19.5% *	25.4% *	42.6%	94.0%	97.5%	25.1%	91.8%
Virginia	72.3%	32.3%	38.2% *	70.5%	88.9%	98.4%	38.4%	96.9%
West Virginia	74.5%	14.9% *	24.9% *	68.2%	90.6%	99.1%	23.0%	96.0%
East South Central:								
Alabama	78.4%	17.9% *	46.6%	84.3%	99.5%	100.0%	41.8%	99.8%
Kentucky	74.4%	14.7% *	27.6% *	66.2%	74.3%	99.8%	35.4%	92.4%
Mississippi	67.2%	25.4% *	--	40.7%	85.8%	100.0%	28.5%	91.3%
Tennessee	71.5%	13.5% *	21.7% *	66.6%	68.3% *	99.4%	23.8%	87.5%
West South Central:								
Arkansas	70.0%	26.8% *	12.6% *	53.8%	95.3%	99.6%	23.6%	97.8%
Louisiana	64.3%	13.5% *	47.6% *	39.4% *	82.4%	98.0%	29.1%	83.7%
Oklahoma	71.8%	18.8% *	45.6% *	46.7%	98.8%	100.0%	30.7%	93.9%
Texas	78.3%	20.2% *	40.3%	51.6%	93.8%	99.4%	34.0%	95.1%
Mountain:								
Arizona	74.5%	5.3% *	34.3% *	76.1%	93.8%	100.0%	26.9%	95.4%
Colorado	71.7%	16.8% *	40.9% *	65.1%	95.7%	94.8%	30.3%	95.5%
Idaho	62.0%	6.9% *	22.1% *	44.1%	91.9%	97.0%	19.7%	89.0%
Montana	48.0%	11.4% *	16.7% *	60.1%	94.0%	85.2%	24.0%	88.5%
Nevada	83.4%	20.4% *	66.0%	57.4%	98.1%	99.5%	51.7%	94.3%
New Mexico	64.8%	12.5% *	37.4%	57.1%	83.6%	94.5%	30.8%	89.4%
Utah	67.8%	25.7% *	22.1% *	36.7% *	97.5%	100.0%	25.2%	97.8%
Wyoming	54.5%	6.7% *	13.6% *	83.0%	92.4%	99.1%	25.1%	92.2%
Pacific:								
Alaska	51.1%	1.5% *	21.9% *	32.0% *	99.8%	100.0%	14.5%	93.4%
California	73.2%	14.9%	29.8%	70.9%	97.9%	99.5%	31.1%	97.4%
Hawaii	83.6%	48.7%	81.7%	92.4%	100.0%	85.3%	75.9%	88.1%
Oregon	67.4%	13.4% *	39.4%	64.8%	93.4%	95.9%	36.0%	94.2%
Washington	67.6%	13.9% *	30.7% *	56.7%	100.0%	100.0%	29.4%	92.4%

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.

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

Table II.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2023

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	0.77%	1.24%	1.96%	1.95%	1.19%	0.71%	1.09%	0.63%
New England:								
Connecticut	4.12%	4.60% *	12.31%	9.67%	2.54%	3.43%	5.73%	2.71%
Maine	4.81%	6.03%	13.90% *	7.92%	7.19%	0.00%	6.23%	3.05%
Massachusetts	3.35%	6.46% *	13.62%	8.89%	0.00%	0.00%	6.95%	0.18%
New Hampshire	4.39%	8.77% *	11.97%	11.58%	0.34%	0.00%	6.92%	0.07%
Rhode Island	5.24%	12.44% *	15.40% *	11.24%	0.00%	0.00%	9.07%	2.25%
Vermont	4.42%	4.18% *	9.84%	10.02%	0.00%	6.71%	4.63%	3.87%
Middle Atlantic:								
New Jersey	5.53%	8.42% *	12.30% *	14.27%	0.00%	2.61%	7.39%	2.27%
New York	2.71%	4.45%	9.48%	8.90%	0.42%	3.20%	4.75%	1.96%
Pennsylvania	3.34%	7.19%	9.35%	9.88%	6.42%	1.90%	5.47%	2.36%
East North Central:								
Illinois	3.21%	4.18% *	11.17%	7.81%	5.29%	1.77%	5.22%	2.12%
Indiana	4.35%	2.10% *	10.79% *	10.82%	12.08%	0.53%	5.50%	4.46%
Michigan	5.36%	--	9.54% *	14.40%	4.52%	0.00%	6.74%	1.47%
Ohio	3.87%	7.89% *	10.85% *	9.52%	4.66%	5.86%	5.89%	4.07%
Wisconsin	4.68%	4.02% *	13.43% *	10.61%	10.13%	2.00%	6.36%	3.93%
West North Central:								
Iowa	3.55%	7.52%	11.77% *	11.73%	0.00%	0.00%	6.79%	2.96%
Kansas	4.16%	4.71% *	3.53% *	13.06%	0.99%	1.73%	5.77%	1.11%
Minnesota	3.80%	6.19% *	9.37%	10.69%	0.49%	0.01%	6.23%	2.87%
Missouri	4.84%	7.59% *	14.33% *	11.54%	11.43%	4.39%	7.51%	4.73%
Nebraska	4.53%	7.85% *	5.23% *	10.14%	0.33%	2.91%	4.97%	4.62%
North Dakota	4.54%	8.04% *	10.22% *	8.43%	0.80%	0.00%	5.96%	2.49%
South Dakota	4.12%	6.50% *	9.13% *	9.30%	3.07%	3.30%	4.87%	3.87%
South Atlantic:								
Delaware	5.63%	7.89% *	14.28% *	8.20%	6.60%	6.67%	7.79%	4.27%
District of Columbia	4.40%	--	--	10.75% *	0.00%	0.00%	11.64% *	0.30%
Florida	5.38%	5.11% *	4.03% *	10.23%	0.00%	8.35%	3.52%	6.21%
Georgia	5.07%	4.19% *	13.41% *	12.85%	3.01%	9.25%	12.26% *	6.41%
Maryland	4.47%	9.57%	--	12.41%	1.14%	0.02%	7.18%	1.86%
North Carolina	5.22%	11.32% *	6.04% *	11.85%	2.00%	5.25%	6.50%	3.37%
South Carolina	4.20%	9.81% *	9.63% *	10.43%	5.41%	1.94%	5.84%	3.67%
Virginia	4.10%	8.57%	14.41% *	9.63%	7.88%	1.60%	6.71%	1.81%
West Virginia	3.80%	6.33% *	8.64% *	11.70%	6.24%	0.94%	4.95%	1.87%
East South Central:								
Alabama	3.90%	8.05% *	11.77%	10.31%	0.56%	0.00%	7.80%	0.17%
Kentucky	4.32%	8.33% *	9.90% *	11.37%	13.65%	0.21%	7.58%	3.11%
Mississippi	5.18%	8.30% *	--	11.16%	7.72%	0.00%	6.11%	3.86%
Tennessee	6.99%	8.60% *	13.14% *	11.90%	22.11% *	0.60%	6.90%	9.91%
West South Central:								
Arkansas	4.88%	10.49% *	5.60% *	11.15%	3.59%	0.46%	5.51%	1.11%
Louisiana	6.45%	7.34% *	17.56% *	11.86% *	14.88%	2.14%	8.30%	8.37%
Oklahoma	4.48%	6.87% *	14.71% *	11.80%	0.97%	0.00%	6.31%	3.41%
Texas	2.83%	8.62% *	11.79%	9.01%	3.81%	0.54%	5.75%	1.80%
Mountain:								
Arizona	4.03%	3.42% *	10.41% *	10.25%	5.66%	0.00%	5.59%	2.50%
Colorado	4.83%	5.47% *	13.32% *	11.08%	3.54%	4.45%	6.25%	2.61%
Idaho	7.52%	3.13% *	8.41% *	10.55%	7.76%	2.72%	4.38%	4.81%
Montana	4.46%	3.98% *	6.49% *	9.56%	5.76%	9.14%	4.50%	5.20%
Nevada	3.27%	12.40% *	9.99%	12.84%	1.50%	0.54%	7.48%	2.83%
New Mexico	4.17%	5.48% *	10.28%	13.66%	7.75%	5.14%	6.59%	4.22%
Utah	4.86%	13.64% *	9.10% *	13.18% *	2.52%	0.00%	6.88%	1.24%
Wyoming	5.34%	3.46% *	5.16% *	9.41%	7.21%	0.95%	6.22%	4.80%
Pacific:								
Alaska	5.06%	0.93% *	8.62% *	9.74% *	0.25%	0.00%	3.71%	3.43%
California	2.58%	3.57%	6.23%	5.79%	2.12%	0.49%	3.46%	1.08%
Hawaii	5.38%	11.50%	15.68%	4.01%	0.00%	9.73%	8.37%	6.91%
Oregon	5.11%	7.10% *	10.58%	10.26%	6.40%	4.20%	6.84%	3.43%
Washington	5.07%	5.04% *	13.46% *	12.17%	0.00%	0.00%	6.11%	5.10%

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.

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

Table II.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	21.3%	32.9%	16.6%	15.6%	19.0%	23.7%	20.1%	21.5%
New England:								
Connecticut	18.7%	--	--	16.7% *	11.6% *	25.2%	16.6% *	19.1%
Maine	27.7%	--	4.0% *	20.2%	8.9% *	51.1%	14.6%	33.7%
Massachusetts	16.8%	--	--	21.9% *	31.1% *	13.0% *	17.2% *	16.8%
New Hampshire	19.5%	--	--	5.7% *	16.1% *	22.8% *	18.7% *	19.8%
Rhode Island	15.2% *	--	--	5.4% *	10.6% *	21.9% *	7.0% *	17.2% *
Vermont	17.3%	--	--	8.6% *	17.8%	30.6% *	15.7%	18.0%
Middle Atlantic:								
New Jersey	25.3%	--	--	15.7% *	16.9%	37.8%	12.5% *	27.8%
New York	25.0%	68.1%	30.0% *	16.6% *	32.2% *	16.3%	36.0%	23.2%
Pennsylvania	19.9%	--	20.5% *	7.9% *	26.6% *	20.9%	14.4%	21.2%
East North Central:								
Illinois	18.0%	--	--	14.0% *	14.4%	19.6%	27.2%	16.6%
Indiana	21.1%	--	--	28.7% *	16.3% *	23.2%	7.9% *	22.5%
Michigan	13.7%	--	--	27.9% *	5.8% *	10.4% *	26.5% *	11.4% *
Ohio	18.1%	--	--	4.6% *	3.3% *	30.2%	13.6% *	18.8%
Wisconsin	16.8%	--	--	4.0% *	15.4% *	27.0%	15.6% *	17.0%
West North Central:								
Iowa	27.9%	--	--	3.8% *	17.2%	35.4%	32.3% *	26.7%
Kansas	16.0% *	--	--	3.5% *	13.3% *	20.2% *	8.9% *	17.0% *
Minnesota	18.1%	--	--	12.3% *	12.3% *	25.5% *	17.9% *	18.2% *
Missouri	15.4%	--	--	10.6% *	30.4% *	13.1% *	15.5% *	15.3%
Nebraska	21.2%	--	--	7.8% *	21.0% *	22.3%	22.0%	21.0%
North Dakota	13.2%	--	--	8.9% *	16.5% *	7.4%	21.3% *	10.5%
South Dakota	21.1%	--	--	17.1% *	19.3%	26.2%	16.1% *	22.1%
South Atlantic:								
Delaware	16.8%	0.0%	--	3.7% *	12.1% *	35.2%	5.9% *	20.0%
District of Columbia	46.4%	--	--	--	19.1% *	54.2% *	--	47.0% *
Florida	29.3%	--	0.0%	26.4%	24.3% *	29.3%	41.8%	27.7%
Georgia	21.4%	100.0%	--	23.5% *	13.4% *	23.3% *	13.9% *	22.8%
Maryland	18.8%	--	--	--	12.2% *	20.5% *	30.5% *	16.3% *
North Carolina	25.0%	--	--	0.0%	6.6% *	42.1%	--	27.5%
South Carolina	23.8%	--	--	4.3% *	10.7% *	31.4%	22.8% *	24.0%
Virginia	32.8%	--	--	22.2% *	22.5% *	44.0%	17.6% *	37.2%
West Virginia	32.8%	--	--	13.5% *	26.1%	41.0%	24.4% *	33.7%
East South Central:								
Alabama	19.1%	--	--	28.4% *	12.7% *	16.6% *	17.4% *	19.5% *
Kentucky	29.9%	0.0%	3.5% *	42.6% *	10.6% *	32.5%	15.7% *	32.5%
Mississippi	22.1%	--	--	--	16.3% *	27.0% *	19.7% *	22.5% *
Tennessee	10.7%	0.0%	--	1.4% *	9.0% *	13.7%	--	11.0%
West South Central:								
Arkansas	18.8%	--	--	5.9% *	6.1% *	24.0%	22.1% *	18.4%
Louisiana	16.5% *	0.0%	--	12.3% *	10.3% *	19.7% *	18.5% *	16.1% *
Oklahoma	30.1%	--	--	8.7% *	38.8% *	28.4% *	31.6%	29.9%
Texas	14.3%	0.0%	--	7.9% *	17.6%	14.8%	6.2% *	15.3%
Mountain:								
Arizona	27.4%	0.0%	--	16.4% *	14.8% *	38.2% *	17.9% *	28.6% *
Colorado	18.0%	--	--	9.3% *	11.6% *	25.3%	15.2% *	18.5%
Idaho	22.1%	--	--	--	6.9% *	28.6%	25.6% *	21.6%
Montana	26.8%	--	--	15.9% *	22.5% *	33.6%	20.3% *	29.7%
Nevada	24.3%	--	20.6% *	--	17.5%	27.8%	24.4% *	24.2%
New Mexico	22.5%	--	--	--	24.3% *	24.0%	20.6% *	22.9%
Utah	16.0%	--	--	11.7% *	20.6% *	15.5% *	13.4% *	16.5%
Wyoming	12.8%	0.0%	--	5.3% *	16.3% *	19.9% *	6.4% *	15.0% *
Pacific:								
Alaska	35.2%	--	--	--	30.7% *	49.1%	13.7% *	39.1%
California	23.0%	42.4%	9.4% *	24.1%	25.2%	22.1%	20.5%	23.5%
Hawaii	34.0%	--	41.1% *	39.2%	52.1%	23.3%	39.6%	31.3%
Oregon	35.7%	--	--	24.4%	9.7% *	52.2%	29.7% *	37.6%
Washington	21.0%	--	--	21.2% *	13.0% *	21.2% *	34.7% *	18.2%

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.

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Table II.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.84%	3.43%	1.85%	1.44%	1.93%	1.25%	1.33%	0.96%
New England:								
Connecticut	3.23%	--	--	8.21% *	4.63% *	4.34%	5.51% *	3.72%
Maine	5.15%	--	2.48% *	5.90%	3.01% *	13.45%	4.27%	7.37%
Massachusetts	4.14%	--	--	9.70% *	13.79% *	4.23% *	7.95% *	4.56%
New Hampshire	4.53%	--	--	2.79% *	4.91% *	7.51% *	8.08% *	5.43%
Rhode Island	5.11% *	--	--	2.60% *	4.01% *	9.55% *	2.64% *	6.26% *
Vermont	3.68%	--	--	3.71% *	5.25%	12.00% *	4.37%	4.82%
Middle Atlantic:								
New Jersey	4.42%	--	--	7.70% *	4.42%	8.01%	5.92% *	5.37%
New York	4.84%	11.51%	9.71% *	6.17% *	9.87% *	4.58%	6.53%	5.54%
Pennsylvania	2.97%	--	7.30% *	3.69% *	8.43% *	4.18%	4.17%	3.56%
East North Central:								
Illinois	2.31%	--	--	4.34% *	3.86%	3.69%	6.29%	2.45%
Indiana	4.41%	--	--	12.99% *	6.70% *	6.36%	3.71% *	4.86%
Michigan	3.79%	--	--	12.84% *	2.60% *	3.47% *	11.24% *	3.84% *
Ohio	2.99%	--	--	1.85% *	2.21% *	5.45%	7.49% *	3.29%
Wisconsin	3.96%	--	--	2.02% *	6.51% *	7.42%	6.07% *	4.54%
West North Central:								
Iowa	4.19%	--	--	1.83% *	4.44%	6.34%	11.45% *	4.36%
Kansas	4.83% *	--	--	1.98% *	6.18% *	8.07% *	4.77% *	5.43% *
Minnesota	5.17%	--	--	7.59% *	5.40% *	9.54% *	7.67% *	5.81% *
Missouri	3.58%	--	--	3.99% *	11.28% *	4.74% *	5.37% *	4.24%
Nebraska	3.76%	--	--	4.21% *	8.30% *	5.34%	6.15%	4.27%
North Dakota	2.96%	--	--	3.37% *	5.31% *	2.01%	8.85% *	2.38%
South Dakota	2.94%	--	--	6.21% *	5.74%	5.09%	5.27% *	3.37%
South Atlantic:								
Delaware	4.13%	0.00%	--	2.06% *	6.07% *	7.31%	2.64% *	5.65%
District of Columbia	12.98%	--	--	--	9.47% *	16.65% *	--	14.29% *
Florida	5.79%	--	0.00%	7.34%	10.85% *	8.44%	10.79%	6.18%
Georgia	5.62%	0.00%	--	16.55% *	8.18% *	7.70% *	8.46% *	6.34%
Maryland	4.55%	--	--	--	4.56% *	7.07% *	9.34% *	5.02% *
North Carolina	6.40%	--	--	0.00%	2.02% *	10.99%	--	7.26%
South Carolina	4.28%	--	--	2.40% *	4.10% *	6.59%	11.13% *	4.65%
Virginia	5.14%	--	--	7.58% *	9.53% *	8.32%	5.38% *	6.23%
West Virginia	5.43%	--	--	8.72% *	6.92%	7.43%	8.02% *	5.93%
East South Central:								
Alabama	5.03%	--	--	13.82% *	7.56% *	7.79% *	6.85% *	6.03% *
Kentucky	5.98%	0.00%	2.41% *	16.75% *	3.59% *	7.45%	12.94% *	6.56%
Mississippi	6.04%	--	--	--	7.55% *	10.33% *	8.48% *	7.03% *
Tennessee	2.39%	0.00%	--	1.25% *	3.56% *	3.85%	--	2.61%
West South Central:								
Arkansas	3.24%	--	--	3.33% *	2.59% *	4.64%	8.58% *	3.51%
Louisiana	5.45% *	0.00%	--	5.23% *	5.54% *	10.16% *	9.04% *	6.26% *
Oklahoma	7.69%	--	--	3.97% *	19.19% *	8.86% *	8.35%	8.94%
Texas	2.53%	0.00%	--	2.46% *	4.79%	3.71%	2.87% *	2.87%
Mountain:								
Arizona	7.77%	0.00%	--	7.75% *	5.22% *	12.91% *	7.29% *	8.60% *
Colorado	4.47%	--	--	5.01% *	7.78% *	6.96%	6.17% *	5.22%
Idaho	3.24%	--	--	--	3.66% *	5.05%	8.25% *	3.52%
Montana	4.08%	--	--	6.84% *	6.97% *	8.14%	6.44% *	5.22%
Nevada	4.24%	--	9.55% *	--	4.86%	7.64%	8.78% *	4.77%
New Mexico	4.07%	--	--	--	11.97% *	4.49%	7.56% *	4.71%
Utah	4.07%	--	--	4.54% *	6.90% *	6.38% *	5.36% *	4.70%
Wyoming	3.68%	0.00%	--	3.21% *	11.01% *	8.32% *	4.06% *	4.94% *
Pacific:								
Alaska	6.68%	--	--	--	12.69% *	10.01%	5.23% *	7.69%
California	2.86%	11.01%	3.50% *	5.38%	5.69%	4.05%	4.03%	3.30%
Hawaii	4.75%	--	13.55% *	6.31%	9.53%	6.60%	7.80%	5.74%
Oregon	8.80%	--	--	6.66%	4.83% *	13.80%	9.61% *	10.92%
Washington	4.48%	--	--	9.55% *	6.37% *	7.16% *	11.52% *	4.62%

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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Table II.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	42.1%	50.1%	35.4%	27.9%	37.9%	46.2%	39.3%	42.6%
New England:								
Connecticut	32.9%	--	--	0.0%	23.6%	43.9%	--	34.2%
Maine	56.6%	--	--	--	51.7%	65.0%	--	62.9%
Massachusetts	32.8%	--	--	--	--	44.9%	--	34.3%
New Hampshire	23.7% *	--	--	--	--	--	--	21.5% *
Rhode Island	60.7%	--	--	--	--	--	--	63.7%
Vermont	39.4%	--	--	--	37.9%	--	--	41.0%
Middle Atlantic:								
New Jersey	45.6%	--	--	--	--	63.8%	--	48.4%
New York	40.7%	61.4%	--	61.3%	29.2% *	54.3%	53.3%	37.7% *
Pennsylvania	50.3%	--	--	--	57.2%	51.2%	--	52.8%
East North Central:								
Illinois	33.7%	--	--	--	33.9% *	31.0%	40.9%	31.9%
Indiana	36.5%	--	--	--	--	34.5%	--	37.0%
Michigan	27.9%	--	--	--	--	49.7%	--	34.8%
Ohio	48.1%	93.1%	--	--	--	47.2%	--	44.9%
Wisconsin	44.6%	--	--	--	--	58.2%	--	46.4%
West North Central:								
Iowa	32.7%	--	--	--	34.8%	30.0%	--	30.5%
Kansas	46.7%	--	--	--	74.7%	39.1%	--	48.5%
Minnesota	44.0%	--	--	--	--	55.7%	--	45.4%
Missouri	22.9%	--	--	--	--	23.3% *	--	19.9%
Nebraska	51.8%	100.0%	--	--	--	44.5%	--	46.6%
North Dakota	52.3%	--	--	--	27.2%	65.4%	71.6%	39.6%
South Dakota	44.5%	--	0.0%	--	--	52.3%	--	45.7%
South Atlantic:								
Delaware	33.0%	--	--	--	--	36.0%	0.0%	35.9%
District of Columbia	47.0%	--	--	--	--	50.7%	--	48.7%
Florida	31.7%	--	--	--	--	36.6%	--	29.9%
Georgia	32.1%	--	--	--	--	33.8% *	--	28.8% *
Maryland	29.1%	--	--	--	--	34.7%	--	34.2%
North Carolina	35.9%	--	--	--	--	35.5%	--	37.1%
South Carolina	42.5%	--	--	--	62.6%	46.5%	--	48.2%
Virginia	43.2%	--	--	--	68.6%	48.2%	--	45.2%
West Virginia	40.8%	100.0%	--	--	35.2%	41.5%	--	39.5%
East South Central:								
Alabama	30.3% *	--	--	--	39.5%	--	74.0%	20.7% *
Kentucky	53.7%	--	--	--	--	55.7%	33.3%	55.4%
Mississippi	37.8%	--	--	--	--	--	--	38.9%
Tennessee	25.5%	--	--	--	--	22.1% *	--	25.0%
West South Central:								
Arkansas	38.6%	--	--	0.0%	--	44.5%	--	42.1%
Louisiana	22.6%	--	--	--	--	--	--	26.0%
Oklahoma	47.7%	--	--	76.7%	75.8%	22.3% *	55.6%	46.3% *
Texas	30.8%	--	--	--	23.2% *	34.3%	--	30.4%
Mountain:								
Arizona	59.6%	--	--	--	--	64.7%	--	61.1%
Colorado	43.7%	--	--	--	--	39.7%	--	42.5%
Idaho	26.5%	--	--	--	86.0%	22.7% *	--	26.9% *
Montana	57.2%	--	--	--	44.8%	52.6%	68.2%	53.7%
Nevada	33.2%	--	--	--	--	26.7%	--	30.6%
New Mexico	30.2%	--	--	--	--	40.6%	--	30.6%
Utah	30.1%	--	0.0%	--	50.3%	16.5% *	--	29.5% *
Wyoming	27.1%	--	--	--	--	30.6%	--	27.9%
Pacific:								
Alaska	45.5%	--	0.0%	--	24.7%	61.2%	--	47.1%
California	57.2%	--	--	38.9%	54.2%	63.7%	39.8%	60.0%
Hawaii	51.4%	--	--	64.6%	57.4%	41.2%	51.4%	51.4%
Oregon	66.0%	--	--	--	--	80.3%	--	68.5%
Washington	46.3%	--	--	--	48.8%	57.9%	--	50.8%

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Table II.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	1.83%	5.30%	4.39%	3.07%	5.48%	2.16%	2.74%	2.09%
New England:								
Connecticut	6.69%	--	--	0.00%	5.02%	9.18%	--	7.28%
Maine	3.92%	--	--	--	9.93%	2.26%	--	2.20%
Massachusetts	7.29%	--	--	--	--	8.95%	--	8.26%
New Hampshire	7.13% *	--	--	--	--	--	--	8.36% *
Rhode Island	14.34%	--	--	--	--	--	--	14.71%
Vermont	4.62%	--	--	--	5.09%	--	--	5.07%
Middle Atlantic:								
New Jersey	7.77%	--	--	--	--	8.44%	--	8.26%
New York	10.52%	10.34%	--	6.94%	17.26% *	15.18%	7.71%	12.59% *
Pennsylvania	6.23%	--	--	--	16.90%	5.43%	--	6.73%
East North Central:								
Illinois	4.19%	--	--	--	11.78% *	4.73%	10.40%	4.57%
Indiana	7.65%	--	--	--	--	8.64%	--	7.95%
Michigan	6.07%	--	--	--	--	4.67%	--	8.00%
Ohio	4.81%	8.68%	--	--	--	3.81%	--	4.01%
Wisconsin	9.47%	--	--	--	--	10.36%	--	10.66%
West North Central:								
Iowa	3.84%	--	--	--	8.13%	3.49%	--	3.30%
Kansas	8.52%	--	--	--	14.17%	9.78%	--	8.64%
Minnesota	11.52%	--	--	--	--	14.46%	--	12.67%
Missouri	5.52%	--	--	--	--	7.01% *	--	5.33%
Nebraska	5.76%	0.00%	--	--	--	3.13%	--	6.08%
North Dakota	7.27%	--	--	--	5.91%	6.44%	7.31%	6.62%
South Dakota	4.04%	--	0.00%	--	--	1.05%	--	4.12%
South Atlantic:								
Delaware	4.43%	--	--	--	--	4.94%	0.00%	4.76%
District of Columbia	7.24%	--	--	--	--	6.82%	--	7.17%
Florida	5.92%	--	--	--	--	7.87%	--	6.72%
Georgia	9.19%	--	--	--	--	13.08% *	--	9.61% *
Maryland	5.14%	--	--	--	--	6.72%	--	5.81%
North Carolina	9.67%	--	--	--	--	10.40%	--	10.22%
South Carolina	8.12%	--	--	--	12.02%	8.96%	--	8.04%
Virginia	9.22%	--	--	--	13.18%	12.16%	--	10.18%
West Virginia	9.08%	0.00%	--	--	10.37%	11.65%	--	9.63%
East South Central:								
Alabama	9.32% *	--	--	--	6.66%	--	12.61%	7.78% *
Kentucky	8.01%	--	--	--	--	9.79%	2.71%	8.29%
Mississippi	9.34%	--	--	--	--	--	--	10.68%
Tennessee	6.47%	--	--	--	--	7.00% *	--	6.71%
West South Central:								
Arkansas	4.74%	--	--	0.00%	--	3.82%	--	4.02%
Louisiana	6.09%	--	--	--	--	--	--	7.77%
Oklahoma	11.77%	--	--	11.85%	4.05%	7.45% *	10.56%	14.06% *
Texas	4.80%	--	--	--	10.24% *	5.52%	--	4.96%
Mountain:								
Arizona	14.54%	--	--	--	--	17.51%	--	15.19%
Colorado	8.65%	--	--	--	--	9.29%	--	9.45%
Idaho	7.79%	--	--	--	7.17%	8.32% *	--	8.99% *
Montana	6.00%	--	--	--	8.05%	10.19%	12.51%	6.62%
Nevada	5.50%	--	--	--	--	5.97%	--	5.37%
New Mexico	5.77%	--	--	--	--	4.06%	--	6.65%
Utah	8.35%	--	0.00%	--	9.45%	7.16% *	--	9.09% *
Wyoming	3.55%	--	--	--	--	5.66%	--	3.98%
Pacific:								
Alaska	8.53%	--	0.00%	--	3.26%	11.70%	--	9.19%
California	5.13%	--	--	10.40%	12.67%	6.29%	9.38%	5.45%
Hawaii	6.33%	--	--	8.59%	12.93%	11.77%	9.29%	8.50%
Oregon	10.74%	--	--	--	--	7.53%	--	11.99%
Washington	7.32%	--	--	--	3.80%	10.90%	--	8.06%

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.

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

Table II.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	9.0%	16.5%	5.9%	4.4%	7.2%	10.9%	7.9%	9.1%
New England:								
Connecticut	6.1%	--	--	0.0%	2.8% *	11.1% *	--	6.5% *
Maine	15.7%	--	1.8% *	6.0% *	4.6% *	33.2%	3.7% *	21.2%
Massachusetts	5.5%	0.0%	0.9% *	4.4% *	7.4% *	5.8% *	3.7% *	5.8% *
New Hampshire	4.6% *	--	--	1.2% *	4.2% *	4.7% *	5.6% *	4.3% *
Rhode Island	9.2% *	--	2.1% *	1.1% *	4.2% *	15.4% *	2.1% *	11.0% *
Vermont	6.8%	--	2.1% *	3.4% *	6.8%	12.2% *	5.4% *	7.4% *
Middle Atlantic:								
New Jersey	11.5%	--	0.0%	1.5% *	3.5% *	24.1%	1.8% *	13.4% *
New York	10.2%	--	10.7% *	10.1% *	9.4% *	8.9%	19.2%	8.8% *
Pennsylvania	10.0%	--	10.1% *	3.1% *	15.2% *	10.7%	4.9% *	11.2%
East North Central:								
Illinois	6.1%	--	--	4.0% *	4.9% *	6.1%	11.1% *	5.3%
Indiana	7.7%	--	0.0%	4.0% *	10.0% *	8.0%	1.9% *	8.3%
Michigan	3.8%	0.0%	--	2.1% *	1.8% *	5.1% *	2.8% *	4.0%
Ohio	8.7%	--	0.8% *	2.0% *	0.5% *	14.2%	10.1% *	8.4%
Wisconsin	7.5% *	--	--	1.2% *	1.9% *	15.7% *	5.3% *	7.9% *
West North Central:								
Iowa	9.1%	--	--	0.7% *	6.0% *	10.6%	12.8% *	8.1%
Kansas	7.5% *	0.0%	--	1.6% *	9.9% *	7.9% *	2.0% *	8.3% *
Minnesota	8.0% *	--	--	3.1% *	2.5% *	14.2% *	6.1% *	8.2% *
Missouri	3.5%	--	2.5% *	4.7% *	2.7% *	3.0% *	5.5% *	3.0%
Nebraska	11.0%	--	0.0%	5.6% *	10.7% *	9.9%	17.8% *	9.8%
North Dakota	6.9%	--	--	5.6% *	4.5%	4.9% *	15.2% *	4.2%
South Dakota	9.4%	--	0.0%	3.8% *	7.5% *	13.7%	5.9% *	10.1%
South Atlantic:								
Delaware	5.6%	0.0%	0.0%	0.4% *	--	12.6%	0.0%	7.2% *
District of Columbia	21.8% *	--	--	--	4.6% *	27.4% *	--	22.9% *
Florida	9.3%	--	0.0%	--	--	10.7% *	17.2% *	8.3% *
Georgia	6.9% *	--	--	3.2% *	--	7.9% *	8.4% *	6.6% *
Maryland	5.5%	--	2.5% *	1.0% *	3.9% *	7.1% *	5.0% *	5.6% *
North Carolina	9.0%	0.0%	--	0.0%	4.2% *	14.9%	1.0% *	10.2%
South Carolina	10.1%	0.0%	0.0%	1.0% *	6.7% *	14.6% *	0.9% *	11.6%
Virginia	14.2%	--	--	3.1% *	15.4% *	21.2% *	5.0% *	16.8% *
West Virginia	13.4%	--	0.0%	2.4% *	9.2% *	17.0% *	14.5% *	13.3% *
East South Central:								
Alabama	5.8% *	--	--	5.7% *	5.0% *	2.4% *	12.9% *	4.0% *
Kentucky	16.1%	0.0%	0.0%	22.1% *	--	18.1% *	5.2% *	18.0%
Mississippi	8.3%	--	--	1.5% *	6.4% *	10.6% *	6.1% *	8.8% *
Tennessee	2.7%	0.0%	--	0.7% *	3.1% *	3.0% *	2.5% *	2.8%
West South Central:								
Arkansas	7.3%	0.0%	--	0.0%	1.9% *	10.7%	--	7.7%
Louisiana	3.7%	0.0%	1.9% *	0.9% *	1.0% *	6.3% *	1.3% *	4.2% *
Oklahoma	14.4% *	--	--	6.6% *	29.4% *	6.3% *	17.6% *	13.8% *
Texas	4.4%	0.0%	--	2.5% *	4.1% *	5.1%	2.3% *	4.7%
Mountain:								
Arizona	16.3% *	0.0%	--	5.7% *	7.5% *	24.7% *	7.3% *	17.5% *
Colorado	7.9% *	--	--	0.8% *	7.2% *	10.0%	7.9% *	7.9% *
Idaho	5.9% *	--	--	0.9% *	5.9% *	6.5% *	6.3% *	5.8% *
Montana	15.3%	--	--	10.4% *	10.1% *	17.7% *	13.8% *	16.0%
Nevada	8.1%	--	11.9% *	--	6.6% *	7.4%	11.5% *	7.4%
New Mexico	6.8%	--	--	1.2% *	2.2% *	9.8%	5.9% *	7.0%
Utah	4.8% *	--	0.0%	2.6% *	10.4% *	2.5% *	--	4.9% *
Wyoming	3.5% *	0.0%	0.0%	1.0% *	--	6.1% *	1.4% *	4.2% *
Pacific:								
Alaska	16.0%	--	0.0%	3.7% *	7.6% *	30.1%	2.6% *	18.4%
California	13.2%	24.7% *	3.7% *	9.4% *	13.6% *	14.1%	8.2%	14.1%
Hawaii	17.5%	--	21.9% *	25.3%	29.9%	9.6% *	20.3%	16.1%
Oregon	23.5% *	--	--	5.6%	2.9% *	41.9% *	16.6% *	25.8% *
Washington	9.7%	--	0.0%	7.2% *	6.4% *	12.3% *	12.2% *	9.2%

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.

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

Table II.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2023

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	0.54%	2.36%	0.90%	0.56%	1.31%	0.81%	0.72%	0.62%
New England:								
Connecticut	1.73%	--	--	0.00%	1.05% *	3.37% *	--	1.97% *
Maine	3.25%	--	1.41% *	2.65% *	1.94% *	8.65%	1.71% *	4.66%
Massachusetts	1.53%	0.00%	0.94% *	1.58% *	3.14% *	2.32% *	1.57% *	1.73% *
New Hampshire	1.46% *	--	--	0.67% *	1.57% *	2.47% *	2.74% *	1.71% *
Rhode Island	5.04% *	--	1.75% *	0.67% *	2.18% *	9.65% *	1.15% *	6.22% *
Vermont	1.75%	--	1.49% *	1.63% *	1.94%	6.10% *	1.98% *	2.31% *
Middle Atlantic:								
New Jersey	3.30%	--	0.00%	0.82% *	1.64% *	6.54%	1.80% *	4.12% *
New York	2.72%	--	5.39% *	4.24% *	5.98% *	2.22%	4.45%	3.04% *
Pennsylvania	2.18%	--	5.66% *	1.46% *	8.04% *	2.48%	2.26% *	2.65%
East North Central:								
Illinois	1.15%	--	--	1.81% *	2.42% *	1.60%	3.51% *	1.19%
Indiana	1.97%	--	0.00%	2.10% *	5.84% *	2.29%	1.26% *	2.19%
Michigan	0.98%	0.00%	--	1.31% *	0.91% *	1.84% *	1.46% *	1.13%
Ohio	1.92%	--	0.77% *	0.95% *	0.24% *	3.13%	7.49% *	1.84%
Wisconsin	2.80% *	--	--	1.18% *	0.94% *	6.19% *	2.89% *	3.25% *
West North Central:								
Iowa	1.53%	--	--	0.73% *	2.63% *	1.97%	4.71% *	1.50%
Kansas	3.19% *	0.00%	--	0.92% *	6.24% *	4.75% *	1.30% *	3.60% *
Minnesota	3.79% *	--	--	1.99% *	1.43% *	7.84% *	2.64% *	4.31% *
Missouri	0.90%	--	1.98% *	2.35% *	0.97% *	1.14% *	2.82% *	0.87%
Nebraska	2.56%	--	0.00%	4.27% *	6.58% *	2.64%	6.16% *	2.72%
North Dakota	1.97%	--	--	2.82% *	1.25%	1.53% *	6.91% *	0.86%
South Dakota	1.45%	--	0.00%	1.53% *	2.68% *	2.70%	2.81% *	1.66%
South Atlantic:								
Delaware	1.54%	0.00%	0.00%	0.41% *	--	3.06%	0.00%	2.18% *
District of Columbia	8.97% *	--	--	--	1.53% *	11.43% *	--	9.76% *
Florida	2.45%	--	0.00%	--	--	3.80% *	5.43% *	2.60% *
Georgia	2.17% *	--	--	2.21% *	--	3.42% *	5.55% *	2.39% *
Maryland	1.58%	--	1.87% *	0.70% *	2.00% *	2.73% *	2.46% *	1.86% *
North Carolina	2.23%	0.00%	--	0.00%	1.59% *	4.38%	1.00% *	2.59%
South Carolina	2.87%	0.00%	0.00%	0.86% *	3.35% *	4.54% *	0.75% *	3.28%
Virginia	4.19%	--	--	1.64% *	8.47% *	7.42% *	2.39% *	5.24% *
West Virginia	3.89%	--	0.00%	1.85% *	3.23% *	6.04% *	8.13% *	4.20% *
East South Central:								
Alabama	1.76% *	--	--	3.54% *	3.53% *	1.04% *	6.48% *	1.43% *
Kentucky	4.72%	0.00%	0.00%	11.74% *	--	6.10% *	4.65% *	5.36%
Mississippi	2.43%	--	--	1.61% *	3.55% *	4.12% *	3.36% *	2.84% *
Tennessee	0.72%	0.00%	--	0.76% *	1.84% *	0.92% *	1.92% *	0.77%
West South Central:								
Arkansas	1.71%	0.00%	--	0.00%	1.20% *	2.39%	--	1.85%
Louisiana	1.11%	0.00%	0.91% *	0.67% *	1.00% *	2.46% *	0.73% *	1.36% *
Oklahoma	5.95% *	--	--	3.56% *	15.63% *	2.11% *	5.45% *	6.98% *
Texas	0.93%	0.00%	--	1.21% *	1.77% *	1.38%	1.15% *	1.05%
Mountain:								
Arizona	7.92% *	0.00%	--	3.37% *	4.08% *	13.55% *	4.06% *	8.79% *
Colorado	2.51% *	--	--	0.85% *	6.16% *	2.75%	4.84% *	2.83% *
Idaho	1.90% *	--	--	0.72% *	3.31% *	3.09% *	3.06% *	2.11% *
Montana	3.39%	--	--	5.72% *	3.88% *	7.10% *	5.90% *	4.14%
Nevada	1.65%	--	6.44% *	--	2.23% *	2.08%	5.41% *	1.63%
New Mexico	1.38%	--	--	1.24% *	1.17% *	2.43%	3.00% *	1.56%
Utah	1.50% *	--	0.00%	2.13% *	4.56% *	0.99% *	--	1.65% *
Wyoming	1.07% *	0.00%	0.00%	0.98% *	--	2.60% *	1.28% *	1.43% *
Pacific:								
Alaska	3.65%	--	0.00%	2.35% *	2.65% *	8.46%	1.68% *	4.32%
California	2.35%	9.02% *	1.86% *	3.47% *	5.66% *	3.17%	2.45%	2.72%
Hawaii	2.89%	--	7.89% *	6.53%	8.21%	3.04% *	4.55%	3.59%
Oregon	9.06% *	--	--	1.65%	1.48% *	14.45% *	7.44% *	11.40% *
Washington	2.14%	--	0.00%	3.92% *	3.02% *	3.99% *	4.93% *	2.35%

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.

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

Table II.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	8,182	8,488	7,778	7,726	8,223	8,300	7,974	8,223
New England:								
Connecticut	8,750	9,329	8,129	8,844	8,801	8,703	9,065	8,700
Maine	8,892	6,635	7,726	8,345	8,857	9,748	7,274	9,424
Massachusetts	9,513	9,449	9,340	9,346	11,199	8,630	9,170	9,574
New Hampshire	8,679	9,620	8,019	7,458	8,377	9,276	7,954	8,887
Rhode Island	8,347	6,672	8,469	8,042	8,391	8,573	8,014	8,429
Vermont	8,284	8,733	8,953	8,008	8,281	8,294	8,515	8,216
Middle Atlantic:								
New Jersey	9,662	9,791	9,373	8,691	10,134	9,777	9,127	9,751
New York	9,173	10,710	10,528	8,494	8,037	9,556	9,662	9,050
Pennsylvania	8,145	8,752	8,520	7,839	7,848	8,314	8,136	8,147
East North Central:								
Illinois	8,070	7,833	7,299	8,075	8,350	8,075	7,562	8,171
Indiana	8,236	--	8,974	7,348	7,859	8,514	8,294	8,228
Michigan	7,775	6,421	7,231	7,943	7,386	7,969	8,080	7,729
Ohio	8,274	7,804	7,594	8,194	8,287	8,385	7,872	8,337
Wisconsin	7,978	6,384	7,628	7,717	8,389	8,019	7,472	8,069
West North Central:								
Iowa	8,017	8,589	7,473	7,638	7,875	8,172	7,874	8,054
Kansas	7,575	8,903	6,111	6,245	7,256	8,031	7,245	7,644
Minnesota	8,355	7,289	7,796	8,161	8,174	8,657	8,219	8,384
Missouri	8,230	9,791	7,524	7,049	8,882	8,148	8,257	8,223
Nebraska	8,248	--	7,733	8,718	8,999	7,936	7,953	8,294
North Dakota	8,504	8,219	8,682	8,413	8,815	8,272	8,595	8,468
South Dakota	8,394	9,052	6,900	8,373	7,961	8,820	8,407	8,390
South Atlantic:								
Delaware	7,629	9,466	8,524	7,216	8,298	7,291	8,517	7,433
District of Columbia	8,738	8,558	6,912	8,656	9,248	8,754	7,986	8,889
Florida	8,251	8,664	6,251	7,761	8,420	8,409	7,605	8,346
Georgia	7,955	8,686	8,064	8,159	8,782	7,458	8,348	7,880
Maryland	7,870	7,062	6,634	6,547	7,766	8,470	6,604	8,163
North Carolina	7,742	6,084	7,816	6,930	8,014	7,865	7,446	7,793
South Carolina	7,428	--	7,038	6,857	7,415	7,580	7,450	7,425
Virginia	8,144	7,960	9,381	7,312	8,463	8,036	8,065	8,159
West Virginia	8,669	9,311	10,798	8,575	8,408	8,488	10,051	8,419
East South Central:								
Alabama	7,645	8,485	7,992	7,490	7,782	7,531	7,959	7,578
Kentucky	8,002	6,730	6,186	7,203	7,958	8,453	6,933	8,156
Mississippi	7,243	7,122	6,665	6,876	6,530	7,963	6,613	7,429
Tennessee	7,659	7,972	7,145	7,043	6,831	8,313	7,170	7,757
West South Central:								
Arkansas	7,362	8,146	5,343	6,789	7,479	7,615	6,633	7,476
Louisiana	7,966	8,770	7,226	8,200	8,120	7,725	7,864	7,985
Oklahoma	7,420	6,690	6,547	7,707	7,554	7,557	6,840	7,584
Texas	8,180	8,642	8,684	7,817	8,659	7,989	8,006	8,212
Mountain:								
Arizona	7,981	8,277	7,875	5,998	6,780	8,432	6,926	8,106
Colorado	8,145	9,936	7,396	7,404	8,436	8,170	7,773	8,216
Idaho	7,400	9,230	5,918	6,723	7,160	7,897	6,861	7,594
Montana	7,821	7,155	6,173	7,348	8,411	8,252	7,019	8,089
Nevada	7,949	9,381	7,373	7,495	6,673	8,510	8,062	7,919
New Mexico	8,333	7,204	9,339	7,367	8,332	8,549	8,194	8,364
Utah	7,993	6,770	6,741	7,670	8,170	8,158	7,972	7,997
Wyoming	8,845	9,837	9,585	8,933	9,340	8,006	9,399	8,597
Pacific:								
Alaska	9,096	--	10,807	11,341	8,991	8,199	10,986	8,750
California	8,070	8,259	7,681	7,456	8,052	8,266	8,087	8,066
Hawaii	7,730	7,786	7,930	6,901	7,700	8,081	7,628	7,768
Oregon	7,962	8,228	6,508	7,691	8,432	8,261	7,289	8,174
Washington	7,895	8,852	6,402	7,410	8,079	8,436	7,239	8,134

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.

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

Table II.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	47.69	202.67	142.01	96.01	127.71	59.56	88.93	54.25
New England:								
Connecticut	230.21	1,283.31	1,370.12	551.20	282.12	386.79	563.92	251.77
Maine	291.67	615.13	590.47	496.00	820.68	366.71	320.23	355.54
Massachusetts	474.19	618.49	327.76	440.17	1,268.65	149.97	258.07	553.30
New Hampshire	266.23	1,194.40	671.27	706.43	289.11	406.38	604.99	283.27
Rhode Island	209.15	542.52	689.46	422.56	371.13	334.22	373.66	246.37
Vermont	228.07	593.36	403.34	373.58	350.81	556.36	299.20	278.87
Middle Atlantic:								
New Jersey	385.76	1,126.56	905.97	647.13	638.85	613.71	530.68	438.52
New York	301.67	840.10	719.85	462.04	781.51	340.23	477.50	355.53
Pennsylvania	190.99	715.89	620.72	331.49	482.66	207.72	337.71	218.88
East North Central:								
Illinois	180.22	645.53	1,005.49	404.67	343.99	253.02	456.65	198.71
Indiana	193.93	--	821.66	458.02	486.17	227.10	429.89	213.09
Michigan	265.21	566.66	606.12	591.66	405.25	359.31	603.43	297.63
Ohio	161.57	924.20	839.68	399.39	480.69	153.94	480.32	169.67
Wisconsin	154.83	477.60	781.80	301.27	250.72	236.58	397.73	167.12
West North Central:								
Iowa	178.56	602.87	981.39	366.13	261.13	275.76	455.35	191.52
Kansas	182.45	1,056.69	234.99	336.43	371.01	231.27	519.82	192.55
Minnesota	280.67	895.63	596.75	765.88	485.48	431.53	556.14	318.51
Missouri	241.72	1,449.55	1,003.56	603.16	411.03	290.00	663.33	250.72
Nebraska	227.34	--	709.70	689.12	770.23	162.77	665.04	241.93
North Dakota	222.11	976.05	899.71	376.52	385.46	374.36	472.99	245.77
South Dakota	177.46	930.03	493.29	488.32	297.47	206.80	477.40	182.07
South Atlantic:								
Delaware	424.07	792.64	948.84	637.07	316.31	622.12	442.28	474.22
District of Columbia	260.71	995.43	688.40	729.96	593.96	313.23	520.92	294.58
Florida	211.83	700.14	927.29	450.64	405.68	270.49	536.84	220.75
Georgia	379.45	1,528.92	427.02	506.53	460.97	602.22	609.25	432.31
Maryland	161.40	680.98	584.59	319.52	341.01	204.33	316.61	173.45
North Carolina	227.56	1,161.40	1,004.91	713.24	386.45	302.72	673.92	241.74
South Carolina	208.05	--	627.44	588.64	575.56	239.27	558.04	223.93
Virginia	201.32	643.95	978.13	530.93	412.31	240.05	525.79	218.39
West Virginia	186.32	1,078.71	1,099.29	773.20	461.54	160.70	683.70	168.61
East South Central:								
Alabama	195.47	811.15	620.07	351.11	417.09	262.37	388.96	213.35
Kentucky	225.93	785.14	561.11	516.69	617.42	211.49	443.41	238.84
Mississippi	221.85	1,412.38	630.60	574.70	486.87	205.16	521.95	241.74
Tennessee	204.86	815.00	524.73	600.18	507.72	220.55	370.10	231.50
West South Central:								
Arkansas	230.14	1,063.21	707.07	270.84	416.26	334.75	494.27	250.60
Louisiana	190.28	1,598.65	1,095.39	749.82	191.70	216.30	595.65	195.22
Oklahoma	147.21	463.75	334.44	459.12	261.76	233.59	321.04	169.75
Texas	223.37	899.71	587.81	401.22	725.71	205.06	365.11	256.08
Mountain:								
Arizona	208.55	1,134.63	720.34	552.23	498.26	153.47	419.56	204.53
Colorado	181.48	1,470.88	582.86	517.46	395.76	183.39	534.61	189.31
Idaho	235.00	1,544.64	613.86	489.51	452.17	299.17	550.42	248.94
Montana	267.88	657.86	471.32	428.32	498.72	462.20	367.30	314.72
Nevada	285.12	955.85	709.03	663.37	240.39	458.17	502.57	334.00
New Mexico	165.54	749.96	1,244.91	420.91	265.82	203.39	590.88	154.82
Utah	330.60	618.84	781.44	1,169.01	464.31	523.83	1,095.89	342.27
Wyoming	290.69	1,241.27	854.28	607.94	637.96	370.06	573.58	324.03
Pacific:								
Alaska	292.73	--	923.72	937.55	612.72	363.64	809.98	307.36
California	159.25	686.03	398.17	385.97	401.08	189.17	303.33	182.59
Hawaii	249.77	784.47	753.60	299.91	521.17	484.83	440.37	302.75
Oregon	246.72	617.62	560.58	398.59	625.02	360.76	408.65	282.07
Washington	257.23	688.08	445.17	320.24	738.56	193.59	321.23	333.81

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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Table II.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	8,025	8,890	7,268	7,548	7,693	8,577	7,841	8,079
New England:								
Connecticut	9,130	--	--	8,363	8,038	10,194	--	9,423
Maine	9,203	7,332	--	8,289	8,361	10,771	6,631	10,412
Massachusetts	9,741	--	10,023	9,300	10,777	9,390	9,205	9,933
New Hampshire	8,201	--	6,636	7,347	8,611	10,707	7,483	8,567
Rhode Island	8,971	6,837	8,548	9,779	8,354	10,494	8,195	9,512
Vermont	8,139	--	8,484	8,045	7,665	--	8,631	7,937
Middle Atlantic:								
New Jersey	10,550	--	--	8,007	9,227	11,606	9,484	10,707
New York	8,788	11,588	9,965	8,908	6,587	9,423	10,129	7,952
Pennsylvania	7,400	--	6,879	7,122	6,828	8,885	6,887	7,551
East North Central:								
Illinois	7,013	--	--	5,893	7,973	7,150	7,092	6,971
Indiana	8,181	--	--	6,595	8,083	8,496	8,579	8,050
Michigan	7,938	--	--	8,314	6,625	8,588	8,594	7,796
Ohio	8,281	--	--	8,605	--	8,529	9,043	8,187
Wisconsin	7,748	--	--	7,472	8,379	7,579	7,567	7,782
West North Central:								
Iowa	7,639	--	--	7,182	8,038	7,722	7,303	7,793
Kansas	7,098	--	--	7,724	7,140	7,273	6,158	7,237
Minnesota	8,450	--	--	6,704	9,513	8,831	7,029	8,692
Missouri	7,505	--	--	--	10,121	7,255	6,556	7,742
Nebraska	8,978	--	--	--	11,753	7,287	8,699	9,079
North Dakota	7,825	--	7,114	8,751	7,196	8,947	7,510	8,141
South Dakota	7,818	--	--	6,923	8,226	8,168	7,788	7,827
South Atlantic:								
Delaware	8,259	--	--	--	8,249	8,492	9,224	7,879
District of Columbia	7,437	--	--	6,997	7,255	7,884	7,303	7,456
Florida	8,274	8,453	--	8,198	8,261	8,777	7,424	8,478
Georgia	7,812	--	--	9,117	7,836	7,379	8,466	7,554
Maryland	7,097	--	4,842	6,945	7,516	7,639	5,870	7,553
North Carolina	7,144	--	--	--	7,429	7,412	7,641	7,126
South Carolina	6,895	--	--	6,782	6,325	7,492	6,924	6,889
Virginia	7,837	5,402	--	7,876	7,963	8,072	7,157	7,996
West Virginia	8,218	--	--	7,349	--	9,829	5,551	8,690
East South Central:								
Alabama	8,451	9,824	8,612	8,477	--	6,297	9,427	7,602
Kentucky	7,991	--	--	--	8,103	8,660	7,126	8,190
Mississippi	8,653	--	--	--	--	7,890	--	8,426
Tennessee	7,339	--	6,199	--	6,387	9,135	6,622	7,516
West South Central:								
Arkansas	7,155	--	--	6,867	--	7,574	--	7,243
Louisiana	7,447	--	3,092	6,735	8,095	7,834	6,397	7,867
Oklahoma	6,502	--	6,182	5,217	--	7,337	5,919	6,910
Texas	7,401	5,711	7,195	7,469	6,961	8,298	6,772	7,562
Mountain:								
Arizona	8,130	--	--	--	6,226	9,164	7,176	8,311
Colorado	8,040	--	5,987	6,819	8,501	8,505	7,545	8,229
Idaho	7,102	--	5,384	--	--	6,719	--	6,344
Montana	6,731	--	--	--	5,515	8,069	7,674	5,901
Nevada	7,893	9,092	--	7,010	6,722	9,197	7,978	7,855
New Mexico	9,323	7,322	--	--	9,175	10,158	8,721	9,502
Utah	7,185	--	--	5,691	8,205	6,581	6,221	7,403
Wyoming	8,111	--	--	--	9,843	6,809	--	8,497
Pacific:								
Alaska	8,884	--	--	9,950	7,603	9,186	9,413	8,792
California	8,094	10,166	7,111	7,467	8,039	8,426	8,061	8,103
Hawaii	7,834	--	7,103	7,153	7,591	8,429	7,716	7,881
Oregon	7,897	--	5,176	6,903	7,525	9,127	5,730	8,573
Washington	7,768	--	--	7,486	9,111	8,042	6,913	8,675

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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Table II.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	112.85	390.12	276.43	191.27	225.16	181.71	176.51	136.44
New England:								
Connecticut	537.38	--	--	696.09	717.80	338.31	--	530.27
Maine	490.44	635.85	--	1,171.74	487.38	442.72	557.10	461.68
Massachusetts	471.51	--	817.79	1,023.86	1,550.52	269.92	625.42	594.40
New Hampshire	339.06	--	1,253.48	732.52	388.43	534.56	668.10	383.35
Rhode Island	313.23	456.22	464.57	626.42	625.01	304.63	355.41	408.13
Vermont	357.77	--	409.10	344.84	578.65	--	301.91	467.36
Middle Atlantic:								
New Jersey	899.88	--	--	588.13	815.95	1,310.21	1,001.06	1,006.48
New York	842.59	1,230.30	1,076.00	1,141.13	1,562.09	246.10	849.90	1,134.31
Pennsylvania	564.59	--	846.89	493.77	983.78	404.66	488.54	737.12
East North Central:								
Illinois	519.71	--	--	981.60	360.74	685.97	1,212.17	453.26
Indiana	370.59	--	--	753.18	601.30	650.92	828.70	399.70
Michigan	486.10	--	--	852.47	299.78	646.97	1,190.98	557.33
Ohio	298.40	--	--	470.43	--	136.53	1,314.52	290.58
Wisconsin	367.11	--	--	429.03	544.00	787.91	734.86	412.38
West North Central:								
Iowa	318.34	--	--	468.51	388.85	668.46	622.10	371.47
Kansas	464.37	--	--	698.10	938.19	345.86	515.15	522.91
Minnesota	624.29	--	--	1,041.56	301.49	927.78	1,008.30	680.70
Missouri	779.89	--	--	--	1,459.66	1,104.83	972.18	956.80
Nebraska	1,066.02	--	--	--	2,329.92	249.52	1,167.40	1,380.37
North Dakota	411.79	--	768.89	698.93	419.09	294.57	757.56	294.32
South Dakota	467.83	--	--	365.10	820.75	975.65	1,240.09	484.19
South Atlantic:								
Delaware	476.26	--	--	--	771.13	307.24	1,022.09	493.13
District of Columbia	237.60	--	--	380.01	413.28	463.18	571.15	262.44
Florida	373.63	1,033.94	--	720.29	447.99	433.64	1,107.39	338.87
Georgia	481.97	--	--	794.81	788.56	682.84	1,033.03	501.36
Maryland	304.68	--	403.49	417.81	374.14	715.38	501.52	346.58
North Carolina	474.86	--	--	--	654.65	422.22	645.70	496.19
South Carolina	486.88	--	--	1,004.95	747.14	619.39	1,034.60	547.44
Virginia	299.68	152.69	--	583.18	399.85	758.41	477.52	355.05
West Virginia	719.73	--	--	125.96	--	576.15	317.73	719.81
East South Central:								
Alabama	623.17	936.87	998.71	1,270.25	--	742.28	621.65	1,026.99
Kentucky	601.45	--	--	--	351.67	827.15	823.67	678.70
Mississippi	1,014.62	--	--	--	--	773.87	--	1,073.13
Tennessee	536.88	--	520.56	--	883.71	867.61	516.97	646.26
West South Central:								
Arkansas	538.39	--	--	556.39	--	540.87	--	531.22
Louisiana	352.38	--	304.01	345.98	617.47	445.21	517.62	403.19
Oklahoma	402.56	--	669.40	433.45	--	342.62	588.89	522.89
Texas	327.31	381.12	849.03	502.98	599.88	353.42	283.07	409.63
Mountain:								
Arizona	659.75	--	--	--	767.33	505.83	1,099.43	705.07
Colorado	336.10	--	629.34	542.04	752.54	248.10	850.02	333.30
Idaho	779.69	--	203.79	--	--	512.31	--	399.61
Montana	648.99	--	--	--	808.80	362.47	913.91	641.31
Nevada	502.56	878.41	--	1,383.22	417.30	996.01	811.98	625.13
New Mexico	537.36	437.64	--	--	675.23	598.64	1,736.13	504.63
Utah	560.15	--	--	257.90	998.10	442.05	544.03	663.99
Wyoming	840.03	--	--	--	1,755.26	528.02	--	938.88
Pacific:								
Alaska	499.59	--	--	238.21	978.64	511.42	399.86	597.46
California	284.40	1,039.46	443.50	640.14	516.19	519.99	375.80	347.41
Hawaii	438.60	--	982.14	805.43	959.16	651.04	869.53	507.52
Oregon	500.40	--	899.99	783.83	447.81	67.51	842.65	290.97
Washington	472.18	--	--	618.09	905.95	455.71	558.43	646.04

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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Table II.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	8,190	8,114	7,932	7,774	8,330	8,253	7,896	8,236
New England:								
Connecticut	8,662	--	9,758	8,761	8,881	8,358	9,620	8,525
Maine	8,880	6,556	8,030	8,326	9,009	9,473	7,348	9,267
Massachusetts	8,857	9,929	9,301	9,322	9,404	8,499	9,289	8,781
New Hampshire	8,919	--	9,169	7,576	8,161	9,261	8,333	9,047
Rhode Island	8,084	6,308	10,084	7,811	8,178	8,058	8,355	8,040
Vermont	8,255	8,318	9,285	7,383	8,786	8,214	8,013	8,303
Middle Atlantic:								
New Jersey	9,027	8,229	--	9,192	10,483	8,756	8,547	9,114
New York	9,244	8,829	10,446	8,180	8,847	9,496	8,814	9,303
Pennsylvania	8,300	8,896	8,777	8,173	8,374	8,200	8,455	8,275
East North Central:								
Illinois	8,299	8,387	6,582	8,924	8,425	8,234	7,770	8,388
Indiana	8,279	--	8,819	7,842	7,540	8,562	8,666	8,246
Michigan	7,863	--	7,276	7,744	7,930	7,918	8,297	7,818
Ohio	8,166	6,872	7,433	7,980	8,261	8,318	7,573	8,263
Wisconsin	8,103	6,511	7,638	8,009	8,318	8,223	7,561	8,204
West North Central:								
Iowa	7,943	9,077	6,997	7,762	7,933	8,007	7,819	7,969
Kansas	7,793	9,085	6,250	6,222	7,316	8,235	7,558	7,833
Minnesota	8,432	7,865	7,288	7,991	8,382	8,747	7,840	8,532
Missouri	8,387	10,803	7,781	7,298	8,765	8,325	8,562	8,339
Nebraska	8,114	--	7,262	8,499	8,472	8,029	7,155	8,237
North Dakota	8,401	--	7,640	8,082	9,870	7,891	7,787	8,601
South Dakota	8,756	--	7,513	9,256	7,945	8,967	9,351	8,642
South Atlantic:								
Delaware	7,434	10,690	--	7,112	8,426	7,131	8,287	7,325
District of Columbia	8,898	8,904	7,676	8,957	9,718	8,607	8,549	8,963
Florida	8,171	--	6,359	7,366	8,142	8,324	7,596	8,230
Georgia	8,008	--	7,838	7,779	9,083	7,475	8,336	7,963
Maryland	8,270	7,040	8,471	6,625	7,981	8,636	7,296	8,400
North Carolina	7,807	--	7,870	7,538	8,162	7,880	7,414	7,892
South Carolina	7,507	--	7,216	6,340	7,991	7,548	7,229	7,538
Virginia	8,024	9,157	9,235	6,858	8,460	7,929	8,090	8,012
West Virginia	8,632	9,547	10,925	8,106	8,546	8,426	9,941	8,416
East South Central:								
Alabama	7,518	--	7,031	7,097	7,562	7,603	7,059	7,582
Kentucky	7,937	--	5,773	7,093	7,814	8,366	6,540	8,100
Mississippi	7,037	5,369	--	6,311	6,157	8,062	6,048	7,337
Tennessee	7,756	--	--	6,720	7,363	8,172	7,240	7,848
West South Central:								
Arkansas	7,465	--	6,545	6,716	7,459	7,704	6,641	7,546
Louisiana	7,906	--	7,446	8,852	7,949	7,712	7,785	7,924
Oklahoma	7,546	7,242	6,779	8,203	7,568	7,532	7,308	7,597
Texas	8,317	7,596	8,796	8,163	9,354	8,040	7,892	8,373
Mountain:								
Arizona	7,981	--	7,814	5,431	6,820	8,406	6,772	8,105
Colorado	8,206	--	8,406	7,732	8,606	8,069	7,605	8,273
Idaho	7,477	7,491	5,837	6,282	7,626	8,085	6,338	7,849
Montana	8,023	7,130	6,537	7,015	9,129	8,325	6,767	8,333
Nevada	8,099	--	7,774	7,779	6,650	8,406	8,238	8,069
New Mexico	8,136	--	9,460	7,225	8,297	8,258	7,780	8,201
Utah	8,268	--	--	8,347	8,179	8,372	8,887	8,188
Wyoming	8,951	--	--	9,659	9,326	8,074	9,712	8,662
Pacific:								
Alaska	9,198	--	10,843	10,914	9,250	8,089	11,193	8,798
California	8,050	7,290	8,202	7,375	8,031	8,228	7,847	8,081
Hawaii	7,619	--	8,097	6,631	7,701	7,909	7,346	7,677
Oregon	7,989	8,723	7,000	8,042	8,679	7,819	7,788	8,046
Washington	8,035	9,304	6,835	7,351	7,884	8,525	7,774	8,098

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Table II.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	51.61	247.27	163.68	115.32	141.12	64.93	104.34	57.33
New England:								
Connecticut	287.37	--	1,766.68	719.23	341.81	493.82	726.85	309.37
Maine	355.54	678.98	835.40	559.66	1,036.89	359.29	407.53	424.30
Massachusetts	173.09	741.72	499.37	499.60	546.28	186.21	316.26	191.48
New Hampshire	374.49	--	783.06	1,138.18	520.56	475.87	1,033.89	384.60
Rhode Island	251.60	1,084.49	835.32	481.87	591.85	340.37	612.27	274.27
Vermont	323.04	448.84	680.48	429.81	472.47	639.66	491.92	375.80
Middle Atlantic:								
New Jersey	294.34	941.62	--	993.65	967.77	291.76	566.68	331.39
New York	295.40	527.63	723.88	479.35	621.33	417.96	463.74	329.85
Pennsylvania	177.17	833.40	620.42	457.93	376.74	252.86	384.87	196.14
East North Central:								
Illinois	183.21	646.99	492.39	476.85	379.09	252.94	375.32	204.54
Indiana	257.32	--	621.19	645.37	669.81	288.52	450.62	276.01
Michigan	255.85	--	605.85	902.92	553.52	309.28	875.25	271.42
Ohio	160.31	1,220.80	967.30	517.84	396.81	146.35	574.79	158.15
Wisconsin	161.29	497.22	941.61	404.05	289.42	210.61	498.16	163.16
West North Central:								
Iowa	195.08	855.58	974.80	583.44	391.54	228.40	676.33	189.07
Kansas	204.78	1,300.03	336.12	421.75	295.37	256.91	762.54	202.65
Minnesota	340.88	1,153.15	692.18	903.09	543.88	528.55	500.89	386.53
Missouri	269.62	1,834.84	1,101.84	632.32	541.81	287.79	792.43	263.85
Nebraska	223.51	--	668.54	776.44	703.81	188.98	716.66	232.83
North Dakota	305.89	--	993.65	369.25	685.41	356.72	497.36	370.70
South Dakota	206.39	--	809.51	554.15	305.08	219.04	713.59	195.83
South Atlantic:								
Delaware	504.15	926.75	--	806.33	287.50	650.09	645.15	539.29
District of Columbia	312.15	1,446.90	458.11	1,039.39	720.18	335.58	603.44	352.46
Florida	244.40	--	730.84	453.65	467.82	307.69	525.66	261.41
Georgia	485.33	--	413.58	569.96	502.95	756.53	853.12	536.79
Maryland	194.46	1,038.38	930.05	408.88	546.10	212.41	558.84	206.49
North Carolina	284.87	--	1,168.38	600.92	623.36	378.46	751.85	309.82
South Carolina	243.12	--	628.92	669.63	772.72	244.63	630.41	261.71
Virginia	218.13	801.53	902.62	742.44	475.58	246.11	683.93	228.09
West Virginia	193.52	1,145.48	956.04	725.53	493.56	180.98	631.95	190.30
East South Central:								
Alabama	192.49	--	249.20	317.03	402.67	289.22	218.74	224.67
Kentucky	251.41	--	699.29	543.03	842.58	206.42	443.11	270.31
Mississippi	198.27	460.20	--	454.62	400.73	191.52	350.89	228.47
Tennessee	179.68	--	--	373.57	325.48	219.51	551.51	186.94
West South Central:								
Arkansas	276.81	--	442.21	342.65	425.13	417.48	288.31	301.94
Louisiana	219.27	--	1,259.32	1,149.45	252.65	232.27	619.15	233.11
Oklahoma	165.91	658.27	326.11	498.65	238.90	263.15	400.52	184.36
Texas	272.31	651.14	711.75	557.62	992.23	228.33	396.36	302.52
Mountain:								
Arizona	199.63	--	949.00	392.15	656.59	185.26	504.56	203.52
Colorado	221.24	--	589.83	735.22	474.44	227.33	690.36	229.30
Idaho	237.31	528.48	853.44	509.69	484.09	314.37	475.29	263.67
Montana	306.90	701.35	545.54	542.99	476.96	502.74	370.80	341.15
Nevada	371.88	--	785.54	814.57	366.47	525.90	750.03	420.59
New Mexico	174.29	--	1,536.26	375.39	304.16	212.04	636.18	168.46
Utah	413.12	--	--	1,437.85	725.58	565.42	1,486.90	426.65
Wyoming	335.17	--	--	695.13	733.44	391.79	713.82	361.33
Pacific:								
Alaska	354.29	--	945.50	1,124.86	722.32	370.46	990.14	354.21
California	186.04	1,079.14	660.98	410.56	559.48	196.28	478.11	201.55
Hawaii	326.88	--	654.41	192.74	491.07	640.48	445.42	389.02
Oregon	305.40	602.35	409.02	458.38	812.98	490.48	358.67	378.71
Washington	298.09	835.22	431.63	376.90	852.73	216.12	375.79	360.10

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.

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Table II.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	8,480	8,956	8,505	7,908	9,044	8,177	8,541	8,460
New England:								
Connecticut	8,721	7,734	7,097	--	9,415	8,382	--	8,706
Maine	8,291	--	--	8,545	8,247	--	8,031	8,505
Massachusetts	10,946	--	8,412	--	--	8,791	8,693	11,192
New Hampshire	8,303	--	--	--	8,047	8,987	--	8,486
Rhode Island	8,898	--	--	7,780	8,838	11,593	6,516	9,568
Vermont	8,729	--	8,838	10,161	7,887	--	9,378	8,291
Middle Atlantic:								
New Jersey	10,077	--	--	7,545	10,804	9,413	--	9,921
New York	9,769	10,196	--	8,772	8,322	10,411	10,501	9,523
Pennsylvania	8,747	--	10,907	7,865	8,406	8,632	9,640	8,495
East North Central:								
Illinois	8,053	--	--	7,872	--	8,002	7,957	8,060
Indiana	7,999	--	--	--	8,830	7,829	--	8,421
Michigan	7,057	6,192	--	7,612	6,910	7,187	6,983	7,080
Ohio	8,943	9,219	--	--	9,613	8,596	8,457	9,026
Wisconsin	7,642	--	--	--	9,045	7,455	--	7,792
West North Central:								
Iowa	8,821	--	--	9,012	7,581	10,136	8,945	8,782
Kansas	7,112	--	6,043	6,052	7,215	7,491	7,075	7,131
Minnesota	7,842	--	9,521	9,224	5,798	7,565	9,484	6,873
Missouri	8,077	--	--	--	--	7,936	--	8,036
Nebraska	8,509	--	--	--	8,662	7,701	--	7,950
North Dakota	8,887	--	11,576	8,806	7,798	9,541	10,301	8,277
South Dakota	7,655	--	7,326	7,484	7,707	7,979	7,530	7,771
South Atlantic:								
Delaware	8,317	--	--	8,751	--	8,791	8,428	8,172
District of Columbia	9,434	--	--	12,613	8,682	11,923	--	10,910
Florida	8,976	11,897	--	7,883	9,444	8,164	8,289	9,167
Georgia	7,726	--	--	--	7,003	7,441	8,054	7,606
Maryland	6,922	--	6,725	4,794	7,676	7,896	6,595	7,391
North Carolina	8,877	--	--	--	8,961	9,391	--	9,045
South Carolina	8,176	--	--	8,634	6,856	8,165	--	7,765
Virginia	9,306	--	--	8,689	9,918	8,739	9,662	9,227
West Virginia	9,294	--	13,288	--	8,616	7,872	--	8,211
East South Central:								
Alabama	8,057	--	--	8,024	6,963	--	8,781	7,477
Kentucky	8,420	--	--	--	8,863	8,729	--	8,471
Mississippi	6,273	--	--	7,311	--	--	--	5,888
Tennessee	8,080	--	--	--	--	8,043	8,744	7,951
West South Central:								
Arkansas	7,112	--	--	7,134	--	7,176	6,589	7,333
Louisiana	9,173	--	--	7,885	9,163	--	--	8,696
Oklahoma	7,640	6,736	--	--	8,027	8,198	6,359	8,282
Texas	8,339	--	--	7,083	9,104	7,123	9,130	7,916
Mountain:								
Arizona	7,698	--	--	--	7,418	7,264	--	7,727
Colorado	7,934	--	--	6,341	7,019	7,649	9,928	7,144
Idaho	7,178	--	--	--	--	9,057	--	7,130
Montana	7,558	--	4,317	8,217	8,670	7,387	7,079	7,870
Nevada	7,157	--	--	--	6,625	8,400	7,246	7,140
New Mexico	8,387	--	--	--	7,417	8,609	9,372	7,758
Utah	7,344	--	--	--	7,294	--	--	7,181
Wyoming	8,717	--	--	--	7,017	--	9,168	6,325
Pacific:								
Alaska	8,658	--	--	16,995	--	7,018	--	8,301
California	8,072	7,447	--	--	8,756	7,981	8,808	7,725
Hawaii	7,809	7,196	--	7,130	8,178	8,026	7,787	7,828
Oregon	7,999	--	--	5,769	9,288	7,429	--	7,414
Washington	7,196	--	--	8,363	--	7,791	6,100	7,834

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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Table II.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	172.42	514.45	454.17	261.22	465.97	156.74	271.20	210.95
New England:								
Connecticut	614.52	635.06	110.58	--	849.38	984.70	--	750.01
Maine	545.18	--	--	982.61	621.09	--	904.66	639.44
Massachusetts	1,449.31	--	663.62	--	--	377.04	575.46	1,555.10
New Hampshire	446.35	--	--	--	594.03	121.63	--	324.53
Rhode Island	704.47	--	--	727.18	606.16	743.44	971.50	750.87
Vermont	386.87	--	517.83	374.17	533.31	--	515.32	564.10
Middle Atlantic:								
New Jersey	788.94	--	--	428.54	1,078.56	1,826.01	--	871.87
New York	470.60	865.56	--	879.96	658.42	578.74	1,185.56	496.86
Pennsylvania	382.35	--	2,157.72	415.47	462.78	457.53	1,378.16	308.22
East North Central:								
Illinois	307.03	--	--	562.43	--	283.74	1,312.99	315.14
Indiana	489.26	--	--	--	637.39	512.93	--	481.76
Michigan	344.95	356.06	--	752.31	481.12	679.09	520.58	424.50
Ohio	834.95	809.88	--	--	1,720.53	1,219.57	869.26	957.53
Wisconsin	616.85	--	--	--	700.34	731.68	--	705.33
West North Central:								
Iowa	546.28	--	--	448.81	201.51	1,185.41	547.74	698.59
Kansas	487.73	--	365.29	619.94	1,431.38	764.52	667.41	653.99
Minnesota	706.34	--	1,010.07	1,717.49	732.80	366.24	1,431.24	446.65
Missouri	453.35	--	--	--	--	509.22	--	444.11
Nebraska	710.72	--	--	--	1,251.54	704.21	--	612.55
North Dakota	433.02	--	794.99	862.16	438.46	1,009.64	842.49	410.45
South Dakota	397.92	--	630.86	1,224.08	745.81	233.08	578.09	550.28
South Atlantic:								
Delaware	510.34	--	--	1,001.42	--	876.41	578.43	884.36
District of Columbia	910.85	--	--	781.47	804.46	1,491.60	--	923.61
Florida	782.82	1,137.85	--	1,239.92	1,275.20	760.30	1,400.02	919.87
Georgia	441.99	--	--	--	1,072.07	395.12	804.02	513.45
Maryland	396.30	--	606.34	397.70	727.96	456.10	525.47	451.51
North Carolina	618.36	--	--	--	610.47	1,162.53	--	669.33
South Carolina	573.02	--	--	1,200.16	243.80	738.82	--	552.90
Virginia	613.94	--	--	306.46	889.68	785.26	1,929.38	606.19
West Virginia	813.77	--	1,121.65	--	1,016.29	461.99	--	426.21
East South Central:								
Alabama	745.60	--	--	703.70	132.37	--	1,392.11	510.13
Kentucky	444.32	--	--	--	677.81	380.94	--	378.15
Mississippi	704.20	--	--	646.64	--	--	--	847.82
Tennessee	230.91	--	--	--	--	206.12	726.49	230.39
West South Central:								
Arkansas	539.57	--	--	228.59	--	758.13	1,047.03	630.02
Louisiana	708.29	--	--	480.23	764.34	--	--	521.73
Oklahoma	474.99	649.80	--	--	803.34	633.83	587.95	515.38
Texas	604.97	--	--	474.33	1,409.38	684.32	1,048.13	754.67
Mountain:								
Arizona	481.34	--	--	--	596.10	528.90	--	547.09
Colorado	653.16	--	--	482.54	377.16	203.25	1,756.01	256.58
Idaho	977.71	--	--	--	--	1,092.51	--	1,348.54
Montana	445.84	--	247.83	610.28	797.50	356.82	953.22	371.70
Nevada	421.28	--	--	--	537.91	460.24	428.23	493.48
New Mexico	503.52	--	--	--	654.33	293.20	992.74	431.40
Utah	745.61	--	--	--	699.17	--	--	560.13
Wyoming	742.92	--	--	--	224.22	--	840.96	431.25
Pacific:								
Alaska	1,163.10	--	--	1,392.65	--	139.41	--	1,122.34
California	462.65	1,179.74	--	--	797.71	477.60	1,053.11	424.26
Hawaii	381.08	560.94	--	275.45	389.99	214.45	791.54	164.50
Oregon	638.14	--	--	339.23	384.94	635.81	--	532.36
Washington	726.22	--	--	514.58	--	370.31	944.32	959.93

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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Table II.C.1.d Average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	7,964	8,511	7,759	7,808	8,072	7,875	8,013	7,941
New England:								
Connecticut	8,886	--	9,207	9,165	8,400	9,469	9,484	8,638
Maine	7,862	6,965	7,723	8,085	7,874	9,179	7,334	8,317
Massachusetts	9,309	9,575	9,540	9,290	9,787	8,734	9,158	9,377
New Hampshire	8,883	9,625	8,454	8,573	8,332	9,708	8,815	8,923
Rhode Island	8,343	7,004	8,381	8,387	8,722	8,242	8,096	8,504
Vermont	8,268	8,630	9,269	8,213	7,758	7,994	8,870	7,847
Middle Atlantic:								
New Jersey	9,099	9,471	--	8,728	10,126	8,252	8,723	9,242
New York	9,347	10,799	10,362	8,679	8,404	9,792	9,858	9,019
Pennsylvania	7,663	8,893	8,505	7,526	7,000	7,705	8,330	7,301
East North Central:								
Illinois	8,016	8,240	7,333	8,391	8,396	7,697	7,731	8,144
Indiana	7,786	--	9,146	6,819	7,303	8,519	8,208	7,646
Michigan	7,448	6,343	7,195	7,559	7,043	7,798	7,694	7,365
Ohio	7,807	7,035	7,178	8,058	7,819	8,025	7,410	7,945
Wisconsin	7,510	6,942	7,566	8,021	8,437	6,474	7,831	7,368
West North Central:								
Iowa	8,174	8,915	6,833	7,785	8,091	8,789	7,852	8,394
Kansas	7,237	8,866	5,972	6,147	7,267	7,508	7,192	7,254
Minnesota	7,747	6,314	7,875	7,746	7,565	8,262	8,033	7,559
Missouri	8,169	10,217	7,471	7,681	8,408	6,951	8,872	7,755
Nebraska	8,539	--	7,987	8,547	9,108	8,518	7,716	8,865
North Dakota	8,686	8,229	8,519	8,516	9,360	8,446	8,557	8,844
South Dakota	8,186	9,315	5,718	8,435	8,125	7,609	8,591	8,002
South Atlantic:								
Delaware	7,816	9,499	9,222	6,184	8,389	7,437	8,696	7,365
District of Columbia	8,654	9,107	7,396	8,731	9,298	8,120	8,384	8,761
Florida	8,006	8,793	6,251	8,002	8,669	7,531	7,655	8,167
Georgia	7,487	8,686	8,052	7,997	8,661	5,884	8,358	7,079
Maryland	7,399	6,877	6,630	6,493	8,035	8,193	6,554	7,935
North Carolina	7,896	--	7,823	7,780	7,068	9,128	7,324	8,230
South Carolina	7,740	--	7,143	7,216	7,955	8,034	7,890	7,687
Virginia	7,801	7,855	9,545	7,208	7,768	7,255	8,180	7,608
West Virginia	8,620	9,030	10,798	8,430	8,167	6,872	9,994	7,624
East South Central:								
Alabama	7,912	9,080	8,065	7,324	7,720	8,298	8,105	7,805
Kentucky	7,464	--	6,225	7,105	8,564	7,639	7,050	7,651
Mississippi	6,621	5,659	6,665	6,816	6,560	7,052	6,204	6,944
Tennessee	7,195	7,972	7,337	7,246	6,279	8,193	7,417	7,115
West South Central:								
Arkansas	7,033	--	5,995	6,685	7,725	6,688	6,959	7,064
Louisiana	8,015	7,336	7,161	8,311	8,122	7,856	7,483	8,189
Oklahoma	6,921	6,882	6,463	7,539	6,677	6,931	6,893	6,940
Texas	8,354	8,356	8,799	8,107	8,899	7,808	8,026	8,471
Mountain:								
Arizona	7,511	8,277	8,283	6,776	6,620	8,635	7,363	7,570
Colorado	7,820	11,099	7,625	7,344	7,635	7,492	8,099	7,634
Idaho	6,896	9,230	5,978	6,720	6,826	6,779	6,910	6,883
Montana	7,177	6,900	6,354	7,168	8,030	--	7,064	7,299
Nevada	7,553	10,216	7,542	7,559	6,738	7,541	8,406	7,145
New Mexico	7,625	7,055	6,882	7,451	8,215	7,452	7,452	7,692
Utah	7,219	6,747	6,741	7,928	6,552	7,532	8,023	6,888
Wyoming	8,721	--	9,768	7,862	8,308	7,832	9,371	8,073
Pacific:								
Alaska	10,453	--	12,011	11,953	9,354	9,404	11,989	9,641
California	7,833	8,341	7,732	7,542	8,022	7,573	8,144	7,712
Hawaii	7,579	7,722	7,267	6,924	7,729	7,895	7,403	7,644
Oregon	7,398	8,210	6,363	7,586	7,521	8,226	7,202	7,548
Washington	7,929	8,776	5,977	7,308	9,254	8,401	7,057	8,504

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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Table II.C.1.d Standard errors for average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	72.76	224.37	154.92	109.75	160.91	145.73	98.95	96.07
New England:								
Connecticut	359.55	--	1,450.83	688.69	352.58	1,120.00	684.78	410.51
Maine	232.55	544.28	612.00	527.50	278.40	776.76	322.12	325.76
Massachusetts	233.62	655.16	336.29	523.45	607.84	282.29	269.00	319.71
New Hampshire	309.58	1,211.56	685.26	584.58	395.82	429.71	527.31	375.75
Rhode Island	224.01	454.01	761.09	393.92	329.11	601.87	380.09	277.45
Vermont	243.37	646.11	434.99	422.70	332.72	522.95	318.36	313.60
Middle Atlantic:								
New Jersey	417.71	1,216.80	--	743.47	816.07	842.94	526.62	538.75
New York	265.25	878.61	726.95	558.00	393.46	391.02	508.12	290.02
Pennsylvania	298.64	741.41	693.05	378.43	600.05	265.03	386.45	374.80
East North Central:								
Illinois	240.65	624.65	1,035.78	423.40	456.39	379.76	489.49	277.63
Indiana	322.50	--	939.31	553.71	616.60	373.42	514.40	390.67
Michigan	275.85	580.06	640.76	505.27	459.24	552.61	538.24	318.57
Ohio	254.56	940.10	952.18	411.21	530.94	300.17	494.32	292.17
Wisconsin	264.60	559.64	790.33	377.54	288.00	547.02	438.19	319.91
West North Central:								
Iowa	315.10	577.36	991.07	402.41	528.03	619.48	488.87	390.07
Kansas	285.73	1,036.52	268.12	404.82	553.32	444.03	548.48	335.11
Minnesota	351.83	884.02	658.62	848.71	722.85	344.95	623.34	402.32
Missouri	459.67	1,492.82	1,085.94	859.01	607.73	978.12	819.60	528.82
Nebraska	341.34	--	818.43	885.16	520.35	402.62	701.30	374.12
North Dakota	349.22	1,102.96	952.62	511.86	648.82	638.38	536.42	424.50
South Dakota	276.36	1,027.38	510.90	519.66	432.98	415.68	576.26	297.37
South Atlantic:								
Delaware	373.22	823.74	957.72	509.89	424.45	713.99	499.24	477.18
District of Columbia	341.07	1,003.60	907.86	759.89	534.65	565.98	573.27	421.00
Florida	314.11	818.88	927.29	516.71	478.72	595.60	592.23	358.76
Georgia	699.96	1,528.92	475.04	616.65	724.68	1,274.82	656.87	912.26
Maryland	263.29	721.04	609.56	327.23	488.21	628.34	332.94	350.74
North Carolina	364.86	--	1,126.52	566.24	707.40	317.88	757.27	345.69
South Carolina	387.56	--	749.43	846.26	776.49	465.72	610.48	478.26
Virginia	306.81	724.11	986.32	598.30	359.57	970.69	588.20	347.75
West Virginia	418.81	891.53	1,099.29	964.97	552.12	676.25	710.88	395.54
East South Central:								
Alabama	284.30	599.90	649.22	401.13	581.32	569.40	427.66	381.36
Kentucky	302.87	--	597.85	566.52	644.46	423.83	496.41	376.28
Mississippi	246.67	556.41	630.60	644.06	288.65	463.46	325.85	353.49
Tennessee	299.79	815.00	530.86	705.71	574.67	403.82	422.13	381.79
West South Central:								
Arkansas	303.43	--	576.13	376.88	485.83	754.40	459.67	385.75
Louisiana	279.18	844.41	1,132.48	799.19	246.25	589.78	485.88	315.14
Oklahoma	193.69	443.31	382.75	518.97	349.81	309.11	345.09	226.68
Texas	387.56	996.46	669.75	450.42	1,023.97	384.24	420.45	499.51
Mountain:								
Arizona	372.63	1,134.63	742.50	746.88	502.94	615.97	472.87	485.22
Colorado	367.82	1,622.28	640.10	685.34	679.72	450.92	631.76	442.61
Idaho	324.53	1,544.64	640.21	490.42	472.90	598.89	561.86	346.58
Montana	306.81	606.83	497.15	514.26	584.40	--	370.50	489.47
Nevada	316.96	956.94	770.66	736.68	279.51	673.29	541.51	332.49
New Mexico	204.37	763.32	788.29	481.90	312.00	356.22	434.17	226.38
Utah	475.69	697.29	781.44	1,331.40	347.60	901.73	1,188.14	444.21
Wyoming	389.45	--	830.81	663.94	261.60	1,119.99	687.17	328.43
Pacific:								
Alaska	442.32	--	409.61	964.09	812.59	789.83	786.52	534.78
California	233.47	763.03	408.37	411.57	443.65	474.79	327.78	295.02
Hawaii	282.61	846.80	633.51	357.19	562.65	630.37	452.55	353.65
Oregon	229.33	716.88	590.19	391.03	254.51	388.13	446.81	204.16
Washington	299.80	732.15	449.60	337.64	722.23	381.33	343.08	404.12

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.

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

Table II.C.1.e Average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	8,363	8,344	7,944	7,390	8,447	8,411	7,729	8,391
New England:								
Connecticut	8,681	--	--	7,850	9,151	8,626	7,998	8,724
Maine	9,844	--	--	9,475	11,172	9,775	--	10,002
Massachusetts	9,644	--	--	9,593	11,998	8,599	9,218	9,666
New Hampshire	8,498	--	--	--	8,426	9,132	--	8,865
Rhode Island	8,351	--	--	--	7,775	8,630	--	8,390
Vermont	8,297	9,787	7,633	6,678	8,510	8,326	7,042	8,406
Middle Atlantic:								
New Jersey	10,055	--	12,365	8,444	10,146	10,049	10,696	10,021
New York	9,025	--	--	7,953	7,577	9,494	8,022	9,067
Pennsylvania	8,430	--	--	8,160	8,506	8,446	7,418	8,491
East North Central:								
Illinois	8,119	--	--	6,625	8,290	8,220	6,273	8,188
Indiana	8,508	--	7,807	8,495	8,500	8,512	8,568	8,505
Michigan	8,073	--	--	13,247	7,736	8,041	--	7,982
Ohio	8,626	11,394	--	9,085	9,104	8,469	9,910	8,567
Wisconsin	8,296	--	--	7,067	8,348	8,501	--	8,414
West North Central:								
Iowa	7,896	--	--	7,093	7,738	7,955	8,016	7,890
Kansas	7,980	--	--	6,557	7,236	8,370	--	8,015
Minnesota	8,735	12,299	--	10,696	8,403	8,750	9,479	8,706
Missouri	8,273	--	--	6,352	9,641	8,357	6,513	8,456
Nebraska	8,093	--	--	9,151	8,947	7,755	8,641	8,063
North Dakota	8,350	--	12,124	8,184	8,472	8,252	8,880	8,314
South Dakota	8,656	--	8,102	7,825	7,716	9,206	7,819	8,773
South Atlantic:								
Delaware	7,514	--	--	8,938	8,158	7,264	8,071	7,463
District of Columbia	8,831	--	--	6,542	9,182	8,961	4,841	8,994
Florida	8,392	7,996	--	6,810	7,821	8,511	7,173	8,418
Georgia	8,357	--	--	8,682	8,868	8,146	--	8,360
Maryland	8,271	--	--	--	7,485	8,546	7,556	8,283
North Carolina	7,662	--	--	--	8,538	7,590	8,267	7,644
South Carolina	7,240	--	--	6,315	6,541	7,493	5,844	7,303
Virginia	8,390	--	--	7,925	9,342	8,134	7,232	8,430
West Virginia	8,695	--	--	9,094	8,591	8,678	--	8,659
East South Central:								
Alabama	7,441	--	--	8,145	7,875	7,353	6,898	7,462
Kentucky	8,284	5,491	--	8,147	7,541	8,557	--	8,343
Mississippi	7,756	--	--	--	6,503	8,159	--	7,667
Tennessee	8,221	--	--	--	8,383	8,360	5,587	8,360
West South Central:								
Arkansas	7,564	--	--	6,991	7,099	7,806	--	7,660
Louisiana	7,901	--	--	--	8,115	7,698	--	7,771
Oklahoma	7,898	--	--	8,874	8,408	7,767	6,368	7,968
Texas	7,998	--	--	6,188	8,146	8,049	7,899	8,003
Mountain:								
Arizona	8,183	--	--	4,677	7,275	8,405	5,088	8,276
Colorado	8,299	--	--	7,581	8,691	8,277	6,436	8,389
Idaho	7,990	--	--	--	7,845	8,079	--	8,033
Montana	8,249	--	--	7,868	8,633	8,296	6,807	8,361
Nevada	8,414	--	--	6,992	6,411	8,836	6,293	8,583
New Mexico	9,052	--	13,761	--	8,585	8,978	--	8,901
Utah	8,548	--	--	6,242	8,935	8,402	7,398	8,570
Wyoming	8,933	--	--	10,559	10,125	8,032	9,457	8,824
Pacific:								
Alaska	8,329	--	--	--	8,695	8,027	--	8,405
California	8,401	7,751	--	6,639	8,234	8,502	7,584	8,439
Hawaii	8,251	--	--	6,800	7,345	8,432	8,460	8,181
Oregon	8,517	8,327	--	--	10,568	8,265	8,068	8,539
Washington	7,848	--	8,256	8,281	6,745	8,453	8,501	7,791

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.

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

Table II.C.1.e Standard errors for average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	60.65	411.35	292.81	187.34	205.92	61.61	187.90	62.60
New England:								
Connecticut	297.00	--	--	290.28	470.56	410.82	752.30	310.71
Maine	480.11	--	--	1,251.67	2,273.16	381.56	--	488.08
Massachusetts	751.23	--	--	713.04	1,738.86	175.54	698.83	787.44
New Hampshire	448.71	--	--	--	406.95	531.10	--	421.02
Rhode Island	334.42	--	--	--	719.13	378.41	--	341.15
Vermont	360.82	877.86	312.76	864.16	491.71	613.91	681.92	391.35
Middle Atlantic:								
New Jersey	556.97	--	971.56	375.11	1,014.38	675.61	1,157.40	584.04
New York	507.47	--	--	816.14	1,601.54	414.77	1,242.03	526.90
Pennsylvania	235.85	--	--	537.69	669.17	241.20	641.90	247.54
East North Central:								
Illinois	226.40	--	--	965.83	536.94	258.67	1,036.82	230.99
Indiana	236.08	--	519.84	693.02	653.57	270.05	694.55	245.36
Michigan	349.26	--	--	1,247.19	581.90	423.76	--	371.19
Ohio	199.58	979.71	--	1,292.08	856.63	174.61	1,275.24	201.44
Wisconsin	151.20	--	--	439.27	400.80	144.20	--	144.85
West North Central:								
Iowa	188.44	--	--	885.52	273.61	252.49	1,145.78	188.57
Kansas	210.89	--	--	591.01	304.24	218.05	--	197.91
Minnesota	386.13	157.40	--	1,021.25	582.13	523.26	891.67	399.68
Missouri	245.83	--	--	801.75	403.98	264.93	646.42	260.03
Nebraska	296.06	--	--	959.35	1,106.30	154.12	1,663.65	298.13
North Dakota	282.20	--	781.78	363.61	503.28	411.15	536.20	299.71
South Dakota	197.63	--	331.06	1,257.13	337.72	223.60	600.37	202.44
South Atlantic:								
Delaware	620.17	--	--	885.17	493.40	717.94	878.70	659.58
District of Columbia	401.35	--	--	515.88	1,192.44	373.82	791.26	406.64
Florida	264.54	368.64	--	717.60	509.42	282.75	856.63	266.47
Georgia	249.49	--	--	828.62	623.18	270.62	--	254.58
Maryland	197.28	--	--	--	467.27	213.95	708.95	200.05
North Carolina	279.42	--	--	--	369.90	331.09	300.88	286.68
South Carolina	244.08	--	--	685.80	806.50	263.24	956.67	252.69
Virginia	258.92	--	--	894.29	620.05	238.36	710.02	265.57
West Virginia	175.53	--	--	710.52	656.89	151.52	--	174.01
East South Central:								
Alabama	200.91	--	--	541.07	575.90	195.35	884.91	210.81
Kentucky	278.81	537.90	--	168.77	921.21	216.03	--	278.66
Mississippi	329.55	--	--	--	898.83	215.58	--	308.06
Tennessee	245.22	--	--	--	654.79	263.98	439.93	245.08
West South Central:								
Arkansas	311.25	--	--	285.69	637.91	357.38	--	309.33
Louisiana	229.00	--	--	--	228.43	228.27	--	185.35
Oklahoma	225.64	--	--	898.03	280.72	291.48	700.48	233.98
Texas	205.59	--	--	319.02	503.20	240.51	600.30	214.31
Mountain:								
Arizona	195.73	--	--	285.44	1,200.76	155.92	442.06	178.92
Colorado	201.45	--	--	259.43	453.76	196.87	857.97	203.70
Idaho	300.65	--	--	--	901.44	302.69	--	300.52
Montana	357.42	--	--	564.03	711.45	480.98	1,175.04	365.11
Nevada	474.18	--	--	257.37	521.36	534.86	803.39	502.39
New Mexico	238.56	--	757.56	--	435.27	217.86	--	189.90
Utah	394.28	--	--	676.52	402.11	628.33	419.48	399.45
Wyoming	410.43	--	--	802.40	972.39	395.13	1,011.69	443.90
Pacific:								
Alaska	345.58	--	--	--	791.87	391.08	--	352.11
California	161.36	1,335.33	--	1,046.12	716.58	160.31	693.66	163.33
Hawaii	472.32	--	--	409.70	463.55	639.81	1,076.74	510.49
Oregon	375.31	789.68	--	--	1,243.29	402.03	622.83	391.66
Washington	384.57	--	370.27	823.99	693.87	218.22	488.28	410.35

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.

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Table II.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1,640	1,481	1,767	1,810	1,667	1,582	1,734	1,621
New England:								
Connecticut	2,053	--	--	3,037	1,760	1,816	3,078	1,889
Maine	1,565	--	1,020	1,710	1,679	1,615	1,423	1,611
Massachusetts	2,018	1,688 *	2,952	2,729	2,075	1,734	2,394	1,951
New Hampshire	1,828	--	3,047	2,013	1,981	1,453	2,400	1,664
Rhode Island	1,699	915 *	2,039	1,990	1,900	1,540	2,020	1,620
Vermont	2,145	--	2,026	1,779	2,185	2,412	2,149	2,144
Middle Atlantic:								
New Jersey	2,057	--	--	3,023	2,412	1,732	1,896	2,084
New York	1,854	2,342 *	2,168	2,177	1,745	1,726	2,256	1,753
Pennsylvania	1,575	1,158 *	1,748	1,609	1,546	1,590	1,661	1,558
East North Central:								
Illinois	1,691	1,609	2,341	2,565	1,858	1,376	2,197	1,591
Indiana	1,567	--	--	1,515	1,890	1,456	1,158	1,625
Michigan	1,666	--	1,284	1,736	1,796	1,653	1,508	1,690
Ohio	1,791	--	2,783	1,360	2,015	1,691	2,006	1,757
Wisconsin	1,600	--	1,960	2,064	1,852	1,356	1,968	1,534
West North Central:								
Iowa	2,012	989	2,382 *	1,590	1,904	2,247	1,709	2,091
Kansas	1,813	--	--	1,392	1,522	2,142	1,433	1,893
Minnesota	1,672	--	2,675	2,432	1,814	1,263	2,445	1,508
Missouri	1,768	2,008 *	1,705	1,454	1,869	1,793	1,776	1,766
Nebraska	1,784	--	--	2,408	2,227	1,527	1,496	1,828
North Dakota	1,145	--	377 *	1,209	1,351	1,288	750	1,304
South Dakota	1,663	1,657 *	1,607	1,695	1,630	1,676	2,052	1,548
South Atlantic:								
Delaware	1,718	--	1,724	1,645	1,897	1,672	1,761	1,709
District of Columbia	1,561	--	--	1,155	1,261	1,823	1,562	1,560
Florida	1,457	1,350 *	1,137	1,995	1,588	1,367	1,627	1,432
Georgia	1,834	--	1,496 *	2,012	1,684	1,927	1,719	1,855
Maryland	2,119	1,107 *	1,958 *	2,335	2,185	2,164	1,940	2,161
North Carolina	1,806	2,204	--	1,612	2,241	1,704	1,521	1,854
South Carolina	1,527	--	1,774 *	1,819	1,527	1,455	1,714	1,500
Virginia	1,891	--	3,748	1,986	1,931	1,665	2,490	1,777
West Virginia	1,753	--	2,699	1,777	1,997	1,437	2,532	1,612
East South Central:								
Alabama	1,733	--	1,820	2,392	1,721	1,631	1,924	1,692
Kentucky	1,606	--	1,258 *	1,673	1,574	1,667	1,524	1,617
Mississippi	1,633	--	--	1,584	1,871	1,720	1,128	1,782
Tennessee	1,825	--	--	1,808	1,195	2,000	2,372	1,715
West South Central:								
Arkansas	1,537	--	--	1,816	1,289	1,511	1,822	1,493
Louisiana	1,734	--	--	2,813	1,238 *	1,648	2,638	1,564
Oklahoma	1,641	1,055 *	1,468	2,014	1,791	1,583	1,499	1,681
Texas	1,645	2,024 *	2,357	1,611	1,729	1,519	2,042	1,569
Mountain:								
Arizona	1,442	--	2,176 *	1,820	1,887	1,261	1,821	1,397
Colorado	1,823	--	2,459	2,145	1,702	1,650	2,254	1,741
Idaho	1,186	--	591 *	1,099	1,155	1,252	1,111 *	1,214
Montana	1,333	943 *	1,034 *	1,054	1,442	1,557	1,099	1,412
Nevada	1,648	--	1,081 *	1,540	1,614	1,926	759	1,882
New Mexico	1,672	--	2,815	1,415	2,272	1,368	1,620	1,684
Utah	1,728	--	--	1,373	2,334 *	1,528	801	1,870
Wyoming	1,363	--	--	1,341	1,622	1,404	1,197	1,437
Pacific:								
Alaska	1,571	--	--	1,847	1,429	1,579	1,823	1,525
California	1,356	1,163	954	1,369	1,248	1,498	1,211	1,388
Hawaii	1,060	412 *	812 *	257 *	1,159 *	1,642	532	1,252
Oregon	1,082	924 *	1,358	1,161	1,033	1,012	1,239	1,032
Washington	1,201	989 *	1,057	1,093	1,020	1,523	1,066	1,250

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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* Figure does not meet standard of reliability or precision.

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

Table II.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	26.19	137.76	84.29	55.27	50.34	38.12	56.65	29.06
New England:								
Connecticut	193.89	--	--	457.73	398.40	230.72	484.89	203.42
Maine	91.91	--	229.99	278.33	220.43	86.37	224.66	98.90
Massachusetts	91.36	583.79 *	296.85	325.44	113.02	115.09	283.63	93.78
New Hampshire	116.48	--	537.63	277.04	167.25	128.26	348.98	105.37
Rhode Island	119.05	334.10 *	601.62	477.98	188.89	134.62	322.74	119.80
Vermont	121.39	--	469.68	206.62	173.86	254.88	237.42	140.71
Middle Atlantic:								
New Jersey	141.81	--	--	474.56	367.13	162.52	294.74	159.33
New York	135.02	772.55 *	399.30	245.64	179.79	212.01	299.46	145.02
Pennsylvania	90.46	443.52 *	368.76	239.08	196.44	111.88	220.73	98.62
East North Central:								
Illinois	95.54	330.99	317.86	285.19	169.62	115.77	209.44	103.22
Indiana	85.58	--	--	220.03	162.08	117.31	204.53	91.45
Michigan	196.10	--	272.70	213.64	286.06	311.57	231.60	226.76
Ohio	104.43	--	442.22	249.02	200.91	137.63	321.37	109.90
Wisconsin	88.92	--	263.00	178.53	126.77	135.17	213.74	96.09
West North Central:								
Iowa	157.57	274.58	865.43 *	257.78	284.33	231.25	342.32	174.21
Kansas	169.69	--	--	198.36	214.21	277.84	351.81	191.10
Minnesota	122.34	--	388.05	548.00	154.77	108.79	440.00	104.43
Missouri	151.98	1,001.26 *	388.16	227.01	281.73	231.45	372.30	164.89
Nebraska	115.52	--	--	455.43	255.01	110.66	203.82	129.16
North Dakota	106.05	--	170.34 *	206.36	225.97	180.49	161.67	131.45
South Dakota	146.49	725.38 *	375.01	451.09	189.00	168.62	457.29	124.44
South Atlantic:								
Delaware	114.15	--	495.95	301.08	364.43	106.41	317.09	119.77
District of Columbia	109.68	--	--	171.15	192.59	139.34	402.72	104.40
Florida	119.22	609.84 *	300.03	262.92	142.63	155.47	282.52	126.10
Georgia	178.89	--	537.28 *	316.43	252.26	301.17	323.52	204.34
Maryland	197.10	473.87 *	683.41 *	241.70	207.15	343.79	364.51	226.43
North Carolina	132.76	436.91	--	334.60	457.16	117.15	346.36	143.73
South Carolina	122.74	--	563.01 *	242.41	188.81	180.00	324.02	131.47
Virginia	112.60	--	651.82	289.83	189.76	142.61	335.71	111.37
West Virginia	200.54	--	513.66	311.70	253.22	236.25	373.93	204.72
East South Central:								
Alabama	113.16	--	413.39	299.42	368.40	93.44	273.10	120.99
Kentucky	77.62	--	385.30 *	178.32	166.37	99.04	225.40	81.75
Mississippi	147.13	--	--	204.19	420.52	129.60	171.10	178.80
Tennessee	134.53	--	--	335.98	177.63	158.15	502.42	124.53
West South Central:								
Arkansas	132.03	--	--	412.30	217.99	164.72	416.90	137.58
Louisiana	275.70	--	--	456.29	475.51 *	291.18	399.71	291.91
Oklahoma	130.71	526.64 *	362.38	486.28	205.08	192.25	293.33	145.30
Texas	105.80	945.67 *	445.76	242.99	271.10	101.73	361.14	104.62
Mountain:								
Arizona	253.81	--	759.35 *	393.24	195.79	277.62	343.47	267.29
Colorado	116.99	--	573.58	378.37	255.90	102.33	352.22	122.13
Idaho	115.34	--	263.41 *	279.50	161.70	124.62	345.32 *	94.83
Montana	113.33	408.32 *	340.00 *	200.08	285.84	144.99	222.39	125.84
Nevada	148.10	--	336.16 *	408.29	258.77	223.50	137.43	178.85
New Mexico	165.54	--	821.05	279.75	503.12	106.75	366.56	185.22
Utah	380.04	--	--	232.30	839.09 *	115.73	208.68	419.78
Wyoming	116.46	--	--	238.52	140.45	104.53	326.35	80.36
Pacific:								
Alaska	127.40	--	--	332.22	262.10	157.56	364.00	133.34
California	75.50	277.84	205.87	169.07	155.90	122.83	143.85	88.03
Hawaii	159.42	218.74 *	323.82 *	90.49 *	482.57 *	303.86	156.38	216.03
Oregon	89.78	407.93 *	279.17	190.86	133.23	136.36	197.42	96.59
Washington	90.05	383.48 *	295.59	196.70	159.52	143.73	188.53	101.54

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.

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Table II.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1,623	1,775	1,436	1,903	1,575	1,570	1,712	1,597
New England:								
Connecticut	2,311	--	--	--	2,179	1,808	--	2,235
Maine	1,989	--	--	--	--	2,177	--	1,894
Massachusetts	2,747	--	--	2,564	--	2,945	2,823	2,719
New Hampshire	2,340	--	--	2,163	2,328	2,666	2,260	2,381
Rhode Island	2,091	--	--	--	1,650	2,641	1,947 *	2,192
Vermont	2,523	--	--	1,850	1,916	--	2,273	2,626
Middle Atlantic:								
New Jersey	2,262	--	--	2,840	2,368	2,171	--	2,360
New York	2,181	--	2,202	2,517	1,948	1,773	2,711	1,850
Pennsylvania	1,502	--	--	1,753	--	1,771	1,473	1,511
East North Central:								
Illinois	1,718	--	2,264	1,969	2,002	1,314	2,021	1,557
Indiana	1,772	--	--	1,553	2,671	1,528	--	2,044
Michigan	1,480	--	--	2,066	989	1,505	--	1,442
Ohio	1,587	--	--	--	--	1,473	--	1,486
Wisconsin	1,585	--	--	1,918	1,696	1,236	--	1,488
West North Central:								
Iowa	1,669	--	--	1,143 *	1,905	2,130	1,257 *	1,858
Kansas	1,341	--	--	--	1,418	--	--	1,278
Minnesota	1,507	--	--	--	--	--	--	1,198
Missouri	1,873	--	--	--	--	2,008	--	1,933
Nebraska	1,502	--	--	--	--	--	--	1,825
North Dakota	1,279	--	--	--	1,488	1,868	--	1,308
South Dakota	1,695	--	1,853	--	--	--	--	1,431 *
South Atlantic:								
Delaware	2,156	--	--	--	--	2,370	--	1,994
District of Columbia	1,539	--	--	1,215	1,752	1,586	--	1,463
Florida	1,372	--	--	1,934	1,469	1,383	1,111	1,435
Georgia	2,036	--	--	2,840	--	1,612	2,754	1,753
Maryland	1,866	--	--	2,490	2,109	1,501	1,766	1,903
North Carolina	1,823	--	--	2,550	1,919	1,433	--	1,696
South Carolina	1,368	--	--	2,882	1,203	1,137	--	1,242
Virginia	1,505	--	--	--	1,603	1,234	1,406 *	1,528
West Virginia	1,635	--	--	--	--	1,438	--	1,510
East South Central:								
Alabama	2,479	--	--	--	--	--	1,818 *	3,053
Kentucky	1,789	--	--	--	--	2,220	--	1,932
Mississippi	2,335 *	--	--	--	--	1,641	--	2,705 *
Tennessee	1,744	--	--	--	954	2,645	--	1,632
West South Central:								
Arkansas	1,583	--	--	--	--	1,450	--	1,672
Louisiana	2,104	--	--	--	--	2,213	--	1,743
Oklahoma	1,260	--	--	--	--	2,056	520 *	1,779
Texas	1,639	0	--	1,259	1,586 *	1,825	2,089	1,524
Mountain:								
Arizona	1,652	--	--	--	--	1,414	--	1,448
Colorado	1,764	--	--	2,427	1,914	1,543	1,578 *	1,835
Idaho	1,814	--	--	--	--	1,434	--	1,483
Montana	961	--	--	--	--	--	--	988
Nevada	1,550	--	--	--	1,820	2,328	471 *	2,033
New Mexico	1,832	0	--	--	--	1,764	--	1,877
Utah	869	0	--	--	662	1,440	--	975
Wyoming	1,147	--	--	--	--	--	--	1,321
Pacific:								
Alaska	1,644	--	--	3,358	--	1,261	--	1,407
California	1,387	2,095	889	1,583	1,355	1,420	1,344	1,398
Hawaii	1,196	--	--	442 *	1,424 *	1,606 *	895 *	1,315 *
Oregon	833	--	--	--	1,017	717	957 *	795
Washington	1,090	--	--	--	1,342	1,528	841 *	1,354

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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Table II.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	41.62	258.64	143.39	96.39	78.34	55.98	100.07	44.84
New England:								
Connecticut	317.41	--	--	--	388.35	171.87	--	331.90
Maine	218.12	--	--	--	--	124.66	--	213.50
Massachusetts	246.78	--	--	399.01	--	350.38	427.61	300.30
New Hampshire	225.25	--	--	394.09	220.21	302.02	566.00	180.53
Rhode Island	301.59	--	--	--	190.41	464.85	595.54 *	290.55
Vermont	311.41	--	--	316.38	282.53	--	374.02	417.52
Middle Atlantic:								
New Jersey	229.29	--	--	448.04	276.09	350.35	--	249.49
New York	240.55	--	584.94	424.06	323.11	336.39	512.34	231.99
Pennsylvania	224.72	--	--	452.77	--	346.47	300.98	278.02
East North Central:								
Illinois	242.76	--	408.80	224.39	207.80	354.44	267.05	297.80
Indiana	212.74	--	--	236.68	408.73	190.58	--	244.04
Michigan	152.23	--	--	318.58	229.18	212.11	--	154.35
Ohio	164.75	--	--	--	--	107.49	--	147.25
Wisconsin	157.74	--	--	238.35	103.24	277.60	--	154.77
West North Central:								
Iowa	206.28	--	--	376.17 *	299.52	235.57	432.04 *	197.51
Kansas	180.57	--	--	--	240.97	--	--	186.55
Minnesota	351.51	--	--	--	--	--	--	301.39
Missouri	281.96	--	--	--	--	224.08	--	324.63
Nebraska	376.16	--	--	--	--	--	--	479.60
North Dakota	301.24	--	--	--	211.20	315.77	--	295.22
South Dakota	422.39	--	124.71	--	--	--	--	438.72 *
South Atlantic:								
Delaware	234.54	--	--	--	--	247.02	--	236.76
District of Columbia	206.54	--	--	274.59	453.37	225.76	--	203.76
Florida	95.48	--	--	371.31	145.15	107.26	312.35	91.92
Georgia	262.35	--	--	234.11	--	342.62	416.94	273.48
Maryland	202.52	--	--	183.23	377.47	176.41	323.72	251.09
North Carolina	165.38	--	--	129.97	116.71	84.94	--	123.23
South Carolina	183.87	--	--	303.35	146.17	236.53	--	160.23
Virginia	161.07	--	--	--	218.96	194.51	480.95 *	164.96
West Virginia	169.67	--	--	--	--	156.25	--	145.77
East South Central:								
Alabama	572.87	--	--	--	--	--	762.44 *	789.89
Kentucky	299.04	--	--	--	--	333.26	--	324.90
Mississippi	721.24 *	--	--	--	--	309.60	--	858.43 *
Tennessee	248.47	--	--	--	212.28	468.04	--	261.02
West South Central:								
Arkansas	256.88	--	--	--	--	106.65	--	278.54
Louisiana	357.22	--	--	--	--	213.47	--	321.20
Oklahoma	247.04	--	--	--	--	383.21	216.85 *	279.45
Texas	258.42	0.00	--	367.42	505.18 *	126.26	357.03	299.46
Mountain:								
Arizona	268.48	--	--	--	--	169.76	--	210.64
Colorado	174.88	--	--	382.66	338.56	156.20	476.38 *	157.03
Idaho	499.38	--	--	--	--	315.88	--	230.22
Montana	228.94	--	--	--	--	--	--	264.82
Nevada	278.31	--	--	--	431.03	622.44	194.37 *	369.41
New Mexico	158.68	0.00	--	--	--	133.02	--	168.23
Utah	152.13	0.00	--	--	158.50	153.36	--	174.97
Wyoming	239.38	--	--	--	--	--	--	259.45
Pacific:								
Alaska	281.38	--	--	144.87	--	125.78	--	215.42
California	91.13	618.02	266.31	260.17	157.14	128.94	226.59	98.14
Hawaii	316.24	--	--	227.42 *	951.33 *	515.97 *	370.53 *	417.71 *
Oregon	124.24	--	--	--	195.85	107.75	329.18 *	114.62
Washington	220.10	--	--	--	266.69	298.18	336.25 *	214.46

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Table II.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1,619	1,343	1,893	1,739	1,670	1,569	1,698	1,606
New England:								
Connecticut	1,984	--	--	2,586	1,728	1,815	3,085	1,827
Maine	1,448	--	--	1,897	1,573	1,441	1,190	1,514
Massachusetts	1,784	--	2,721	2,801	2,077	1,481	2,112	1,727
New Hampshire	1,534	--	2,702	1,886	1,636	1,312	2,124	1,406
Rhode Island	1,544	--	--	1,940	1,701	1,395	1,910	1,483
Vermont	1,971	--	--	1,813	2,178	1,991	2,075	1,950
Middle Atlantic:								
New Jersey	1,941	--	--	3,171	2,851	1,471	1,882	1,952
New York	1,739	--	2,336	1,707	1,674	1,724	1,734	1,740
Pennsylvania	1,607	--	1,671 *	1,620	1,742	1,583	1,648	1,601
East North Central:								
Illinois	1,766	--	--	2,927	1,851	1,460	2,282	1,679
Indiana	1,508	--	--	1,533	1,533	1,450	1,452	1,512
Michigan	1,805	--	1,466	1,449	2,338	1,752	1,426	1,843
Ohio	1,797	--	2,614	1,338	1,890	1,750	1,963	1,769
Wisconsin	1,712	--	2,244	2,183	1,960	1,510	2,019	1,655
West North Central:								
Iowa	2,169	--	--	2,325	2,077	2,266	1,975	2,209
Kansas	1,944	--	--	1,460	1,425	2,350	1,407 *	2,035
Minnesota	1,583	--	2,284	2,001	1,779	1,340	1,790	1,548
Missouri	1,792	--	--	1,572	1,854	1,796	1,853	1,775
Nebraska	1,886	--	--	2,803	2,265	1,590	1,843	1,891
North Dakota	1,174	--	--	1,242	1,784	1,037	561 *	1,374
South Dakota	1,762	--	--	2,254	1,615	1,570	2,729	1,577
South Atlantic:								
Delaware	1,602	--	--	1,568	1,880	1,589	1,433 *	1,624
District of Columbia	1,521	--	--	1,055	1,069	1,811	1,534 *	1,519
Florida	1,437	--	--	1,918	1,607	1,349	1,763	1,403
Georgia	1,775	--	--	1,734	1,678	1,958	1,186	1,856
Maryland	2,210	--	--	2,158	2,164	2,289	2,019 *	2,236
North Carolina	1,718	--	--	1,408	2,382 *	1,693	1,254	1,819
South Carolina	1,555	--	--	1,558	1,714	1,470	1,814	1,525
Virginia	1,995	--	4,557	1,768	2,253	1,743	2,910	1,840
West Virginia	1,705	--	--	1,918	2,014	1,370	2,575	1,561
East South Central:								
Alabama	1,707	--	--	2,607	1,371	1,617	2,324	1,623
Kentucky	1,593	--	--	1,593	1,720	1,580	1,682	1,582
Mississippi	1,518	--	--	1,520	1,376	1,757	1,145	1,631
Tennessee	1,752	--	--	1,563	1,586	1,753	2,126	1,685
West South Central:								
Arkansas	1,464	--	--	1,627 *	1,111	1,518	1,733	1,437
Louisiana	1,610	--	--	2,839	1,036 *	1,582	2,643	1,457
Oklahoma	1,676	--	2,257	1,615 *	1,838	1,499	1,924	1,623
Texas	1,527	--	--	1,623	1,471	1,495	1,776	1,494
Mountain:								
Arizona	1,367	--	--	1,234	2,103	1,215	1,708	1,332
Colorado	1,797	--	3,630	2,015	1,544	1,678	2,832	1,682
Idaho	1,064	--	--	888 *	1,135	1,174	802	1,150
Montana	1,413	--	--	963	1,643	1,569	1,121	1,486
Nevada	1,682	--	--	1,330 *	1,645	1,868	883	1,856
New Mexico	1,653	--	--	1,266	2,324	1,302	1,615 *	1,660
Utah	2,013	--	--	1,285	3,170 *	1,541	1,004	2,144
Wyoming	1,284	--	--	1,242	1,758	1,371	787	1,473
Pacific:								
Alaska	1,593	--	--	1,448	1,366	1,852	1,347	1,642
California	1,289	710 *	1,017 *	1,322	1,118	1,409	1,173	1,307
Hawaii	1,137	--	--	122 *	913 *	1,824	331 *	1,308
Oregon	1,163	--	1,462	1,275	1,036	1,138	1,310	1,121
Washington	1,197	--	--	972	966	1,531	968	1,252

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Table II.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	32.58	147.92	111.57	66.95	69.58	45.03	65.36	36.07
New England:								
Connecticut	252.87	--	--	450.39	503.72	319.57	669.31	266.21
Maine	100.86	--	--	389.83	234.28	89.47	272.01	107.33
Massachusetts	123.75	--	345.20	425.73	169.85	133.54	355.79	128.86
New Hampshire	117.65	--	491.05	376.19	247.83	124.15	404.17	108.91
Rhode Island	137.85	--	--	541.92	248.16	141.14	448.09	137.24
Vermont	106.32	--	--	311.95	130.06	97.97	359.58	103.25
Middle Atlantic:								
New Jersey	200.30	--	--	739.78	829.93	119.54	359.19	230.00
New York	160.23	--	641.19	264.00	226.62	239.66	313.03	177.11
Pennsylvania	104.53	--	503.06 *	315.75	235.95	128.21	315.95	109.98
East North Central:								
Illinois	109.26	--	--	410.77	199.82	131.03	303.71	115.74
Indiana	105.57	--	--	312.49	125.01	145.15	286.44	111.28
Michigan	291.52	--	281.53	271.74	367.15	409.79	283.89	326.05
Ohio	131.86	--	473.74	266.25	221.35	189.43	393.18	139.39
Wisconsin	93.14	--	253.06	280.06	192.93	125.49	263.11	98.54
West North Central:								
Iowa	206.17	--	--	299.16	427.37	272.03	527.64	221.51
Kansas	230.91	--	--	251.27	300.27	341.48	531.57 *	253.52
Minnesota	106.70	--	429.60	485.87	149.65	114.26	286.02	113.65
Missouri	186.25	--	--	264.51	286.21	293.02	455.28	201.29
Nebraska	132.91	--	--	520.57	229.14	133.06	256.73	146.49
North Dakota	143.86	--	--	270.45	320.22	172.42	171.97 *	180.26
South Dakota	178.58	--	--	627.92	157.52	168.30	765.51	119.56
South Atlantic:								
Delaware	122.31	--	--	368.80	536.88	95.76	445.13 *	127.56
District of Columbia	134.05	--	--	211.63	198.54	165.50	539.51 *	123.19
Florida	158.89	--	--	289.18	225.02	187.85	415.45	163.86
Georgia	225.72	--	--	379.93	300.95	378.73	334.93	252.53
Maryland	280.94	--	--	394.91	370.72	399.92	750.35 *	301.37
North Carolina	159.73	--	--	349.99	838.04 *	118.36	277.69	182.68
South Carolina	158.49	--	--	270.81	278.09	219.07	375.07	169.45
Virginia	153.77	--	764.41	330.67	271.76	175.77	504.69	146.13
West Virginia	226.52	--	--	465.89	272.30	261.67	429.64	232.50
East South Central:								
Alabama	109.00	--	--	260.96	303.87	93.48	325.59	106.64
Kentucky	75.25	--	--	196.01	184.29	87.76	282.31	76.54
Mississippi	102.32	--	--	273.27	218.04	140.57	206.57	112.45
Tennessee	133.61	--	--	337.86	338.83	122.23	540.84	120.86
West South Central:								
Arkansas	158.25	--	--	510.19 *	179.30	219.17	319.15	170.43
Louisiana	320.18	--	--	677.12	519.47 *	307.44	552.97	329.03
Oklahoma	144.26	--	433.01	499.40 *	218.05	203.36	399.25	153.13
Texas	98.75	--	--	282.22	240.27	115.91	315.85	102.99
Mountain:								
Arizona	287.28	--	--	234.51	203.27	315.98	372.07	303.50
Colorado	154.95	--	433.16	543.66	376.63	131.61	347.43	166.32
Idaho	101.20	--	--	298.66 *	185.71	139.98	221.66	108.08
Montana	134.57	--	--	248.20	371.96	160.09	306.98	142.89
Nevada	181.09	--	--	474.22 *	266.07	242.36	208.76	206.44
New Mexico	210.98	--	--	343.01	625.38	123.79	534.12 *	229.42
Utah	548.65	--	--	262.40	1,351.26 *	127.79	291.42	605.85
Wyoming	94.99	--	--	248.00	119.70	108.33	230.76	83.79
Pacific:								
Alaska	147.92	--	--	211.19	279.52	199.24	275.62	168.27
California	107.95	291.94 *	351.03 *	243.74	257.39	150.36	219.17	121.19
Hawaii	193.47	--	--	38.78 *	288.90 *	364.61	155.84 *	240.47
Oregon	101.41	--	376.16	237.03	174.27	148.80	235.90	110.76
Washington	104.20	--	--	206.98	204.56	163.70	182.70	122.15

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.

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Table II.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1,819	1,427 *	2,139	1,976	1,882	1,733	1,912	1,789
New England:								
Connecticut	2,096	--	--	--	1,300	1,836	--	1,706
Maine	1,539	--	--	--	2,223	--	--	1,954
Massachusetts	2,181	--	--	--	2,037	2,202	--	2,115
New Hampshire	2,431	--	--	--	1,573	2,151	--	1,948
Rhode Island	1,998	--	--	--	2,498	1,585	--	1,845
Vermont	2,233	--	--	--	--	--	2,119	2,311
Middle Atlantic:								
New Jersey	2,027	--	--	2,619	1,962	--	--	1,926
New York	1,733	--	--	3,432	1,487	1,668	2,042 *	1,629
Pennsylvania	1,512	--	--	--	--	1,418	2,156	1,330
East North Central:								
Illinois	1,254	--	--	--	--	1,050	2,247	1,186
Indiana	1,610	--	--	--	2,160	1,367	--	1,836
Michigan	1,316	--	--	--	1,388	1,174	--	1,266
Ohio	2,041	--	--	--	2,847	1,706	--	2,075
Wisconsin	915 *	--	--	--	1,526	712 *	--	902 *
West North Central:								
Iowa	1,663	--	--	--	1,434	--	--	1,714
Kansas	1,711	--	--	--	2,183	--	--	1,887
Minnesota	2,322	--	--	--	--	1,466	3,500 *	1,626
Missouri	1,335	--	--	--	--	1,443	--	1,379
Nebraska	1,237	--	--	--	--	1,184	--	1,256
North Dakota	1,053	--	--	1,205	824	2,087	786 *	1,168
South Dakota	1,248	--	--	--	1,483	1,599	905 *	1,565
South Atlantic:								
Delaware	2,048	--	--	--	--	2,322	1,758 *	2,427
District of Columbia	1,901	--	--	--	--	2,338	--	2,141
Florida	2,004	--	--	--	1,743	2,021	--	1,763
Georgia	1,959	--	--	--	--	2,354	--	2,135
Maryland	2,248	--	--	--	--	1,926	--	2,430
North Carolina	2,708	--	--	--	--	--	--	2,762
South Carolina	1,705	--	--	--	--	2,024	--	1,975
Virginia	2,057	--	3,109	3,659	--	1,595	2,814	1,888
West Virginia	2,198	--	4,128	--	--	2,054	--	2,121
East South Central:								
Alabama	999	0	--	--	--	--	--	--
Kentucky	1,403	--	--	--	--	1,423	--	1,379
Mississippi	1,300	--	--	1,956	--	--	--	--
Tennessee	2,420	--	--	--	--	2,330	--	2,092
West South Central:								
Arkansas	1,801	--	--	--	--	1,545	--	1,610
Louisiana	2,235	--	--	--	--	--	--	2,311
Oklahoma	1,882	0	--	--	1,314	1,881	--	2,168
Texas	2,341	--	--	--	--	1,482	2,536 *	2,236
Mountain:								
Arizona	1,894	--	--	--	1,799	1,727	--	2,090
Colorado	2,534	--	--	--	2,287	1,982	--	2,192
Idaho	1,134	--	--	--	--	--	--	1,440
Montana	1,160	--	--	--	--	--	--	1,108
Nevada	1,661	--	--	--	--	--	--	1,764
New Mexico	1,542	--	--	--	1,660	--	--	1,528
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	1,226 *	--	--	--	--	--	--	--
California	1,629	744 *	--	--	--	2,424	850 *	1,996
Hawaii	608	--	--	--	--	987	298 *	879
Oregon	1,439	--	2,534	--	--	--	--	--
Washington	1,387	--	--	--	--	--	--	1,126

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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Table II.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	75.10	461.36 *	217.50	216.12	131.05	93.41	207.96	73.51
New England:								
Connecticut	436.83	--	--	--	256.24	292.79	--	215.64
Maine	309.86	--	--	--	555.13	--	--	478.52
Massachusetts	122.13	--	--	--	126.64	100.40	--	90.36
New Hampshire	352.56	--	--	--	219.83	135.22	--	189.39
Rhode Island	320.39	--	--	--	410.86	220.31	--	343.73
Vermont	410.66	--	--	--	--	--	516.63	575.91
Middle Atlantic:								
New Jersey	266.58	--	--	371.52	89.15	--	--	252.36
New York	270.39	--	--	649.91	319.73	392.61	717.83 *	246.14
Pennsylvania	177.31	--	--	--	--	182.82	492.82	157.66
East North Central:								
Illinois	152.82	--	--	--	--	138.37	415.58	151.67
Indiana	226.16	--	--	--	234.04	129.09	--	235.79
Michigan	159.10	--	--	--	220.98	236.83	--	170.54
Ohio	255.70	--	--	--	384.00	296.56	--	286.07
Wisconsin	308.85 *	--	--	--	167.07	334.61 *	--	334.47 *
West North Central:								
Iowa	298.91	--	--	--	188.74	--	--	335.04
Kansas	257.59	--	--	--	254.13	--	--	265.39
Minnesota	551.57	--	--	--	--	192.30	1,238.58 *	282.95
Missouri	196.79	--	--	--	--	265.40	--	213.43
Nebraska	147.45	--	--	--	--	81.04	--	162.20
North Dakota	157.68	--	--	346.12	152.50	240.78	334.76 *	168.78
South Dakota	188.22	--	--	--	346.17	200.46	298.35 *	211.89
South Atlantic:								
Delaware	326.05	--	--	--	--	310.91	541.66 *	228.15
District of Columbia	255.72	--	--	--	--	379.38	--	224.25
Florida	301.72	--	--	--	342.66	358.12	--	267.74
Georgia	269.79	--	--	--	--	387.42	--	315.14
Maryland	415.87	--	--	--	--	373.02	--	440.82
North Carolina	574.21	--	--	--	--	--	--	651.31
South Carolina	311.26	--	--	--	--	324.78	--	283.20
Virginia	253.40	--	247.60	253.43	--	244.81	363.72	275.59
West Virginia	354.00	--	181.28	--	--	183.18	--	270.54
East South Central:								
Alabama	226.75	0.00	--	--	--	--	--	--
Kentucky	146.02	--	--	--	--	161.35	--	137.19
Mississippi	282.41	--	--	136.29	--	--	--	--
Tennessee	576.50	--	--	--	--	464.01	--	471.27
West South Central:								
Arkansas	360.40	--	--	--	--	283.09	--	296.40
Louisiana	436.33	--	--	--	--	--	--	540.96
Oklahoma	508.05	0.00	--	--	237.84	463.70	--	573.82
Texas	500.37	--	--	--	--	158.26	1,169.29 *	459.28
Mountain:								
Arizona	364.91	--	--	--	180.45	426.01	--	408.30
Colorado	509.94	--	--	--	190.16	284.79	--	189.64
Idaho	306.09	--	--	--	--	--	--	376.69
Montana	188.87	--	--	--	--	--	--	186.35
Nevada	383.29	--	--	--	--	--	--	458.40
New Mexico	225.55	--	--	--	79.66	--	--	246.26
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	459.21 *	--	--	--	--	--	--	--
California	275.40	346.27 *	--	--	--	389.99	281.39 *	348.06
Hawaii	117.07	--	--	--	--	152.28	149.00 *	156.74
Oregon	327.16	--	65.59	--	--	--	--	--
Washington	258.85	--	--	--	--	--	--	218.03

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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Table II.C.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1,745	1,547	1,745	1,827	1,623	1,903	1,756	1,739
New England:								
Connecticut	2,578	--	--	3,180	2,207	2,589	2,547	2,591
Maine	1,772	--	1,084	1,945	2,002	2,543	1,526	1,983
Massachusetts	2,279	--	3,209	2,693	2,006	1,967	2,393	2,227
New Hampshire	2,053	--	2,921	2,335	2,212	1,175	2,505	1,784
Rhode Island	1,916	--	--	2,344	2,285	1,325	1,900	1,927
Vermont	2,118	--	2,398	1,813	2,487	2,185	2,319	1,977
Middle Atlantic:								
New Jersey	2,415	--	--	3,151	2,068	2,515	1,863	2,625
New York	2,033	2,480 *	2,145	2,086	1,821	1,965	2,280	1,874
Pennsylvania	1,680	1,165 *	1,767	1,835	1,481	2,023	1,750	1,642
East North Central:								
Illinois	1,961	1,703	2,243	2,698	2,030	1,378	2,226	1,843
Indiana	1,383	--	--	1,423	1,756	933	1,175	1,452
Michigan	1,970	--	1,362	1,810	1,711	2,500	1,649	2,079
Ohio	1,859	--	2,592	1,245	1,994	2,242	1,654	1,930
Wisconsin	1,645	--	1,946	2,155	2,017	914	2,028	1,474
West North Central:								
Iowa	2,331	895 *	--	1,485	2,752	3,559	1,377	2,982
Kansas	1,899	--	--	1,301	1,625	2,700	1,241 *	2,132
Minnesota	2,019	--	2,698	2,328	1,748	1,695	2,379	1,783
Missouri	1,933	2,126 *	1,679	1,708	1,857	2,371	1,933	1,932
Nebraska	2,041	--	--	2,508	2,088	1,833	1,663	2,190
North Dakota	965	--	376 *	1,339	1,106	--	686	1,308
South Dakota	1,719	1,301 *	--	1,770	1,599	1,989	2,215	1,494
South Atlantic:								
Delaware	1,853	--	--	1,529	2,136	1,941	1,589	1,988
District of Columbia	1,524	--	--	1,068	1,487	1,866	1,639	1,479
Florida	1,659	--	1,137	2,156	1,599	1,682	1,710	1,635
Georgia	2,082	--	--	2,105	1,814	2,645 *	1,757	2,234
Maryland	1,913	815 *	2,014 *	2,373	2,255	1,459	1,921	1,908
North Carolina	2,042	--	--	1,457	3,203 *	1,902	1,583	2,310
South Carolina	1,687	--	--	1,861	1,681	1,597	1,754	1,663
Virginia	2,108	--	3,861	1,938	1,721	2,221	2,652	1,832
West Virginia	2,009	--	2,699	1,689	1,868	1,438	2,433	1,701
East South Central:								
Alabama	2,028	--	1,815	2,540	2,063	1,952	2,012	2,036
Kentucky	1,570	--	1,048 *	1,735	1,748	1,545	1,538	1,584
Mississippi	1,363	--	--	1,534	1,243	1,937	1,197	1,492
Tennessee	1,890	--	--	1,970	979	2,544	2,547	1,654
West South Central:								
Arkansas	1,671	--	--	1,500	1,341	1,908 *	2,069	1,503
Louisiana	1,785	--	--	2,888	1,118 *	1,662	2,697	1,485 *
Oklahoma	1,621	1,091 *	1,425	1,973	1,814	1,515	1,467	1,725
Texas	1,782	2,316 *	2,373	1,463	1,770	1,819	2,103	1,667
Mountain:								
Arizona	1,928	--	--	2,245	2,017	1,556	1,934	1,926
Colorado	2,340	--	2,680	2,507	2,085	1,762	2,429	2,280
Idaho	1,232	--	--	1,098	1,319	1,472	1,121 *	1,334
Montana	1,189	--	--	1,041	1,247	2,432	1,153	1,228
Nevada	1,609	--	1,036 *	1,630	1,703	2,243	741	2,023
New Mexico	1,842	--	--	1,479	2,619	1,386	1,328	2,041
Utah	1,255	--	--	1,412	1,062	1,786	758	1,459
Wyoming	1,091	0	--	888	1,888	1,533	624	1,557
Pacific:								
Alaska	1,740	--	--	2,132	1,677 *	1,033 *	2,105	1,546
California	1,337	1,267	961	1,365	1,198	1,822	1,219	1,382
Hawaii	988	455 *	591 *	229 *	1,240 *	1,569	437 *	1,194
Oregon	1,237	1,094 *	1,351	1,198	1,097	1,581	1,275	1,208
Washington	1,141	--	1,164	1,069	842	1,733	1,125	1,152

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Table II.C.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	37.22	154.09	90.51	64.30	70.97	74.51	63.07	46.01
New England:								
Connecticut	219.69	--	--	445.59	380.08	309.90	369.64	272.64
Maine	152.45	--	242.10	320.89	205.28	455.22	243.11	188.76
Massachusetts	178.09	--	330.97	378.15	225.74	312.43	328.72	208.66
New Hampshire	212.10	--	581.36	312.80	244.52	196.54	370.08	214.42
Rhode Island	196.16	--	--	479.30	212.10	389.19	310.84	252.56
Vermont	168.63	--	505.62	231.51	205.65	273.02	265.45	203.29
Middle Atlantic:								
New Jersey	253.52	--	--	543.98	187.27	623.56	331.06	325.54
New York	158.86	811.42 *	408.14	227.71	237.38	248.34	318.34	155.13
Pennsylvania	166.71	472.76 *	372.18	367.67	279.97	356.90	251.16	215.27
East North Central:								
Illinois	143.67	348.70	314.92	336.14	179.23	204.33	226.07	173.85
Indiana	125.57	--	--	208.92	166.10	158.20	248.81	146.18
Michigan	217.46	--	286.12	206.22	487.87	455.00	232.35	278.30
Ohio	195.53	--	455.21	268.01	285.31	510.58	268.87	242.97
Wisconsin	167.43	--	267.49	211.30	191.95	257.47	230.86	197.99
West North Central:								
Iowa	299.72	286.82 *	--	299.18	495.95	625.63	280.02	395.71
Kansas	253.69	--	--	214.88	312.34	587.12	394.73 *	315.23
Minnesota	230.47	--	428.53	623.94	199.69	107.87	497.96	174.83
Missouri	243.21	1,085.41 *	419.93	306.31	427.24	286.27	480.01	263.28
Nebraska	244.73	--	--	587.82	401.54	323.20	235.94	327.69
North Dakota	126.53	--	177.47 *	268.05	154.88	--	165.16	172.99
South Dakota	241.34	731.61 *	--	499.26	298.81	432.25	556.51	212.04
South Atlantic:								
Delaware	217.76	--	--	334.93	513.69	299.19	374.48	269.45
District of Columbia	168.66	--	--	156.41	230.71	310.40	467.70	146.90
Florida	135.15	--	300.03	321.46	168.94	304.57	304.34	138.30
Georgia	347.84	--	--	312.16	407.12	984.82 *	345.07	491.70
Maryland	201.20	372.26 *	711.60 *	258.72	359.70	281.58	376.38	229.77
North Carolina	315.67	--	--	415.17	1,009.62 *	317.00	392.67	431.15
South Carolina	163.17	--	--	327.44	288.16	88.36	404.62	168.15
Virginia	184.26	--	660.05	315.19	223.26	484.01	361.98	188.18
West Virginia	205.00	--	513.66	360.85	286.27	280.94	384.93	190.99
East South Central:								
Alabama	203.46	--	433.61	332.96	547.37	246.81	307.19	270.17
Kentucky	111.83	--	349.09 *	199.06	187.49	225.71	243.68	116.81
Mississippi	115.35	--	--	203.22	139.61	298.40	193.81	131.42
Tennessee	216.76	--	--	367.23	167.82	297.14	561.02	214.07
West South Central:								
Arkansas	250.35	--	--	293.04	344.84	640.40 *	478.65	288.52
Louisiana	433.52	--	--	488.78	539.21 *	172.49	435.16	470.24 *
Oklahoma	179.55	546.37 *	391.85	544.40	277.42	227.53	314.50	211.09
Texas	182.73	1,067.20 *	486.08	271.69	375.45	215.47	419.55	195.27
Mountain:								
Arizona	175.66	--	--	575.63	197.18	184.51	418.50	179.73
Colorado	237.46	--	668.72	398.56	505.09	264.79	398.94	293.64
Idaho	190.12	--	--	280.01	212.82	373.73	353.76 *	162.13
Montana	155.52	--	--	235.46	174.09	477.53	257.72	163.01
Nevada	177.92	--	365.61 *	452.74	304.11	284.40	159.52	244.09
New Mexico	300.70	--	--	336.21	679.44	322.18	321.27	394.38
Utah	125.72	--	--	265.95	136.91	174.26	220.77	124.03
Wyoming	148.90	0.00	--	177.75	125.96	165.87	178.92	126.07
Pacific:								
Alaska	271.51	--	--	394.70	565.25 *	352.59 *	397.25	339.10
California	94.16	317.54	211.69	178.63	165.89	146.09	155.42	117.34
Hawaii	184.06	244.59 *	237.01 *	96.14 *	522.01 *	383.46	138.60 *	253.76
Oregon	120.77	461.68 *	303.70	204.66	173.43	337.15	211.93	138.51
Washington	131.73	--	337.33	214.75	222.54	277.79	206.88	170.97

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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Table II.C.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1,553	1,057	1,963	1,741	1,731	1,498	1,600	1,550
New England:								
Connecticut	1,784	--	--	--	1,371 *	1,738	--	1,618
Maine	1,373	--	--	--	917 *	1,571	--	1,417
Massachusetts	1,851	--	--	--	2,115	1,665	--	1,822
New Hampshire	1,627	--	--	--	1,729	1,547	--	1,590
Rhode Island	1,519	--	--	--	1,185	1,578	--	1,461
Vermont	2,167	--	--	--	2,053	2,436	--	2,229
Middle Atlantic:								
New Jersey	1,808	--	--	2,152	2,936	1,592	--	1,797
New York	1,701	--	--	2,447	1,650	1,663	--	1,687
Pennsylvania	1,513	--	--	1,377	1,597	1,497	1,334	1,523
East North Central:								
Illinois	1,449	--	--	1,954	1,632	1,375	--	1,429
Indiana	1,679	--	--	--	2,045	1,592	--	1,707
Michigan	1,389	--	--	--	1,883	1,293	0	1,419
Ohio	1,740	--	--	2,110	2,053	1,562	--	1,656
Wisconsin	1,570	--	--	1,868	1,708	1,494	--	1,564
West North Central:								
Iowa	1,766	--	--	--	1,365	1,786	--	1,659
Kansas	1,709	1,175	--	--	1,341	1,780	--	1,664
Minnesota	1,455	--	--	--	1,838	1,160	2,890	1,401
Missouri	1,651	--	--	1,174	1,889	1,692	1,328	1,684
Nebraska	1,647	--	--	2,157	2,293	1,432	--	1,682
North Dakota	1,297	--	--	--	1,506	1,247	--	1,302
South Dakota	1,593	--	--	--	1,676	1,576	--	1,602
South Atlantic:								
Delaware	1,635	--	--	--	1,529	1,622	--	1,585
District of Columbia	1,601	--	--	--	968	1,808	--	1,627
Florida	1,342	--	--	1,360	1,559	1,330	--	1,351
Georgia	1,620	--	--	--	1,593	1,613	--	1,628
Maryland	2,295	--	--	--	2,112	2,358	--	2,295
North Carolina	1,683	--	--	--	1,709	1,661	--	1,700
South Carolina	1,430	--	--	--	1,278	1,427	--	1,424
Virginia	1,736	--	--	--	2,197	1,596	--	1,750
West Virginia	1,622	--	--	--	2,095	1,437	--	1,585
East South Central:								
Alabama	1,507	0	--	--	1,209	1,557	--	1,516
Kentucky	1,624	--	--	--	1,454	1,683	--	1,630
Mississippi	1,855	--	--	--	2,451	1,673	--	1,924
Tennessee	1,746	--	--	--	1,801	1,787	--	1,773
West South Central:								
Arkansas	1,455	--	--	--	1,209	1,430	--	1,488
Louisiana	1,668	--	--	--	1,608	1,645	--	1,646
Oklahoma	1,661	--	--	--	1,767	1,605	--	1,655
Texas	1,501	--	--	2,445	1,642	1,421	1,710	1,490
Mountain:								
Arizona	1,233	--	--	--	1,485 *	1,223	1,347	1,229
Colorado	1,578	--	--	--	1,581	1,632	--	1,580
Idaho	1,133	--	--	--	819	1,216	--	1,139
Montana	1,429	--	2,110	--	1,555	1,483	--	1,475
Nevada	1,694	--	--	--	1,261	1,820	--	1,762
New Mexico	1,501	--	--	--	1,523	1,361	--	1,399
Utah	2,067	--	--	--	2,935 *	1,428	--	2,082
Wyoming	1,558	--	--	--	1,420	1,385	--	1,385
Pacific:								
Alaska	1,476	--	--	--	1,227	1,657	--	1,517
California	1,383	--	--	--	1,555	1,388	1,138 *	1,395
Hawaii	1,306	--	--	--	--	1,779	885 *	1,448
Oregon	929	0	--	--	885	941	--	929
Washington	1,287	--	--	--	1,222	1,420	--	1,342

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.

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

Table II.C.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	34.62	233.38	229.72	99.07	63.71	40.81	117.78	35.74
New England:								
Connecticut	251.92	--	--	--	499.63 *	254.18	--	240.30
Maine	92.27	--	--	--	317.38 *	82.96	--	92.48
Massachusetts	102.42	--	--	--	123.32	122.24	--	104.22
New Hampshire	144.98	--	--	--	220.84	164.99	--	135.27
Rhode Island	141.75	--	--	--	227.66	139.22	--	127.86
Vermont	172.87	--	--	--	227.69	281.82	--	183.94
Middle Atlantic:								
New Jersey	149.56	--	--	204.80	786.55	122.15	--	152.30
New York	197.88	--	--	691.39	309.06	249.59	--	201.68
Pennsylvania	105.67	--	--	287.95	282.99	107.74	357.45	110.04
East North Central:								
Illinois	114.70	--	--	286.01	307.57	126.87	--	116.86
Indiana	109.19	--	--	--	280.32	123.23	--	112.06
Michigan	230.57	--	--	--	275.33	241.19	0.00	243.15
Ohio	101.42	--	--	403.98	222.19	94.43	--	91.13
Wisconsin	100.95	--	--	295.16	155.14	130.61	--	102.94
West North Central:								
Iowa	134.27	--	--	--	126.90	146.57	--	122.46
Kansas	205.63	21.60	--	--	176.61	283.38	--	216.29
Minnesota	122.51	--	--	--	200.15	116.57	571.12	120.65
Missouri	195.00	--	--	322.80	248.21	266.13	383.53	210.98
Nebraska	117.73	--	--	468.49	302.51	102.26	--	121.77
North Dakota	163.09	--	--	--	346.51	188.42	--	170.90
South Dakota	132.26	--	--	--	153.82	173.16	--	129.33
South Atlantic:								
Delaware	107.75	--	--	--	355.17	100.20	--	94.21
District of Columbia	141.79	--	--	--	275.96	153.93	--	147.05
Florida	145.04	--	--	208.22	233.81	161.18	--	149.62
Georgia	124.09	--	--	--	262.89	141.52	--	126.67
Maryland	315.29	--	--	--	210.68	416.35	--	319.74
North Carolina	107.31	--	--	--	236.01	124.64	--	109.31
South Carolina	164.04	--	--	--	150.96	211.76	--	170.39
Virginia	133.12	--	--	--	366.17	145.08	--	136.48
West Virginia	262.88	--	--	--	368.06	263.28	--	256.61
East South Central:								
Alabama	77.36	0.00	--	--	308.82	68.97	--	78.62
Kentucky	100.69	--	--	--	240.74	105.79	--	101.60
Mississippi	243.37	--	--	--	729.37	141.19	--	253.48
Tennessee	133.34	--	--	--	450.59	135.43	--	135.59
West South Central:								
Arkansas	143.36	--	--	--	167.10	140.63	--	147.16
Louisiana	275.81	--	--	--	388.64	348.60	--	282.52
Oklahoma	191.09	--	--	--	303.26	246.36	--	197.08
Texas	100.67	--	--	239.32	272.76	109.28	466.26	102.88
Mountain:								
Arizona	272.88	--	--	--	489.54 *	296.97	262.27	279.57
Colorado	122.86	--	--	--	282.86	111.37	--	123.96
Idaho	116.26	--	--	--	188.34	134.67	--	117.62
Montana	149.93	--	66.92	--	434.41	158.01	--	155.31
Nevada	236.35	--	--	--	378.16	273.86	--	251.95
New Mexico	120.76	--	--	--	165.97	80.44	--	75.17
Utah	587.84	--	--	--	996.96 *	132.33	--	596.27
Wyoming	168.96	--	--	--	199.77	116.52	--	96.90
Pacific:								
Alaska	122.90	--	--	--	147.99	169.47	--	127.30
California	124.73	--	--	--	273.60	140.88	357.73 *	130.59
Hawaii	313.05	--	--	--	--	470.58	513.53 *	381.86
Oregon	111.01	0.00	--	--	148.88	132.88	--	113.43
Washington	110.47	--	--	--	157.47	159.94	--	111.54

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.

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

Table II.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	20.0%	17.4%	22.7%	23.4%	20.3%	19.1%	21.7%	19.7%
New England:								
Connecticut	23.5%	--	32.6%	34.3%	20.0%	20.9%	34.0%	21.7%
Maine	17.6%	--	13.2%	20.5%	19.0%	16.6%	19.6%	17.1%
Massachusetts	21.2%	17.9% *	31.6%	29.2%	18.5%	20.1%	26.1%	20.4%
New Hampshire	21.1%	--	38.0%	27.0%	23.6%	15.7%	30.2%	18.7%
Rhode Island	20.4%	13.7% *	24.1% *	24.8%	22.6%	18.0%	25.2%	19.2%
Vermont	25.9%	--	22.6%	22.2%	26.4%	29.1%	25.2%	26.1%
Middle Atlantic:								
New Jersey	21.3%	--	--	34.8%	23.8%	17.7%	20.8%	21.4%
New York	20.2%	21.9%	20.6%	25.6%	21.7%	18.1%	23.3%	19.4%
Pennsylvania	19.3%	13.2% *	20.5%	20.5%	19.7%	19.1%	20.4%	19.1%
East North Central:								
Illinois	20.9%	20.5%	32.1%	31.8%	22.2%	17.0%	29.0%	19.5%
Indiana	19.0%	--	--	20.6%	24.1%	17.1%	14.0%	19.7%
Michigan	21.4%	--	17.8%	21.9%	24.3%	20.7%	18.7%	21.9%
Ohio	21.6%	--	36.7%	16.6%	24.3%	20.2%	25.5%	21.1%
Wisconsin	20.1%	--	25.7%	26.7%	22.1%	16.9%	26.3%	19.0%
West North Central:								
Iowa	25.1%	11.5% *	31.9%	20.8%	24.2%	27.5%	21.7%	26.0%
Kansas	23.9%	--	--	22.3%	21.0%	26.7%	19.8%	24.8%
Minnesota	20.0%	--	34.3%	29.8%	22.2%	14.6%	29.7%	18.0%
Missouri	21.5%	20.5% *	22.7% *	20.6%	21.0%	22.0%	21.5%	21.5%
Nebraska	21.6%	--	--	27.6%	24.7%	19.2%	18.8%	22.0%
North Dakota	13.5%	--	4.3% *	14.4%	15.3%	15.6%	8.7%	15.4%
South Dakota	19.8%	18.3% *	23.3%	20.2%	20.5%	19.0%	24.4%	18.5%
South Atlantic:								
Delaware	22.5%	--	20.2%	22.8%	22.9%	22.9%	20.7%	23.0%
District of Columbia	17.9%	--	--	13.3%	13.6%	20.8%	19.6%	17.6%
Florida	17.7%	15.6% *	18.2%	25.7%	18.9%	16.3%	21.4%	17.2%
Georgia	23.0%	--	18.5% *	24.7%	19.2%	25.8%	20.6%	23.5%
Maryland	26.9%	15.7% *	29.5% *	35.7%	28.1%	25.6%	29.4%	26.5%
North Carolina	23.3%	36.2%	--	23.3%	28.0%	21.7%	20.4%	23.8%
South Carolina	20.6%	--	25.2%	26.5%	20.6%	19.2%	23.0%	20.2%
Virginia	23.2%	--	40.0%	27.2%	22.8%	20.7%	30.9%	21.8%
West Virginia	20.2%	--	25.0%	20.7%	23.8%	16.9%	25.2%	19.1%
East South Central:								
Alabama	22.7%	--	22.8%	31.9%	22.1%	21.7%	24.2%	22.3%
Kentucky	20.1%	--	20.3% *	23.2%	19.8%	19.7%	22.0%	19.8%
Mississippi	22.5%	--	--	23.0%	28.6%	21.6%	17.1%	24.0%
Tennessee	23.8%	--	--	25.7%	17.5%	24.1%	33.1%	22.1%
West South Central:								
Arkansas	20.9%	--	--	26.8%	17.2%	19.8%	27.5%	20.0%
Louisiana	21.8%	--	--	34.3%	15.2% *	21.3%	33.5%	19.6%
Oklahoma	22.1%	15.8% *	22.4%	26.1%	23.7%	20.9%	21.9%	22.2%
Texas	20.1%	23.4% *	27.1%	20.6%	20.0%	19.0%	25.5%	19.1%
Mountain:								
Arizona	18.1%	--	27.6%	30.3%	27.8%	15.0%	26.3%	17.2%
Colorado	22.4%	--	33.2%	29.0%	20.2%	20.2%	29.0%	21.2%
Idaho	16.0%	--	10.0% *	16.3%	16.1%	15.9%	16.2%	16.0%
Montana	17.0%	13.2% *	16.8% *	14.3%	17.1%	18.9%	15.7%	17.5%
Nevada	20.7%	3.8% *	14.7% *	20.6%	24.2%	22.6%	9.4%	23.8%
New Mexico	20.1%	--	30.1%	19.2%	27.3%	16.0%	19.8%	20.1%
Utah	21.6%	1.2% *	--	17.9%	28.6% *	18.7%	10.0% *	23.4%
Wyoming	15.4%	--	--	15.0%	17.4%	17.5%	12.7%	16.7%
Pacific:								
Alaska	17.3%	--	--	16.3%	15.9%	19.3%	16.6%	17.4%
California	16.8%	14.1%	12.4%	18.4%	15.5%	18.1%	15.0%	17.2%
Hawaii	13.7%	5.3% *	10.2% *	3.7% *	15.0% *	20.3%	7.0% *	16.1%
Oregon	13.6%	11.2% *	20.9%	15.1%	12.3%	12.3%	17.0%	12.6%
Washington	15.2%	11.2% *	16.5% *	14.8%	12.6%	18.1%	14.7%	15.4%

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.

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

Table II.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.34%	1.55%	1.05%	0.73%	0.66%	0.49%	0.69%	0.38%
New England:								
Connecticut	2.27%	--	5.06%	4.62%	4.42%	2.89%	5.73%	2.39%
Maine	1.30%	--	3.34%	4.02%	3.87%	0.79%	3.22%	1.40%
Massachusetts	1.22%	6.75% *	2.84%	3.05%	1.76%	1.38%	3.16%	1.23%
New Hampshire	1.57%	--	6.56%	3.87%	2.07%	1.61%	4.62%	1.43%
Rhode Island	1.27%	4.94% *	7.91% *	5.16%	2.09%	1.15%	4.33%	1.13%
Vermont	1.53%	--	5.17%	2.64%	2.27%	3.26%	3.12%	1.76%
Middle Atlantic:								
New Jersey	1.61%	--	--	4.03%	3.84%	1.87%	3.57%	1.80%
New York	1.50%	5.92%	3.53%	3.16%	3.73%	1.87%	2.75%	1.69%
Pennsylvania	1.02%	4.70% *	5.06%	2.86%	1.95%	1.36%	2.86%	1.08%
East North Central:								
Illinois	1.14%	4.01%	3.99%	3.51%	1.85%	1.43%	2.66%	1.22%
Indiana	1.20%	--	--	3.31%	2.18%	1.63%	2.55%	1.31%
Michigan	2.91%	--	3.63%	2.95%	3.10%	4.49%	2.90%	3.42%
Ohio	1.23%	--	4.49%	3.06%	2.23%	1.66%	3.78%	1.30%
Wisconsin	1.09%	--	3.64%	2.10%	1.41%	1.64%	2.59%	1.16%
West North Central:								
Iowa	1.87%	3.56% *	8.48%	3.62%	3.10%	2.84%	3.91%	2.09%
Kansas	2.11%	--	--	2.78%	2.85%	3.32%	4.32%	2.38%
Minnesota	1.44%	--	3.91%	4.49%	2.09%	1.36%	4.03%	1.33%
Missouri	2.04%	11.45% *	7.01% *	3.39%	3.20%	3.18%	5.23%	2.18%
Nebraska	1.25%	--	--	4.29%	2.78%	1.30%	2.82%	1.37%
North Dakota	1.20%	--	2.15% *	2.34%	2.38%	2.00%	1.93%	1.43%
South Dakota	1.63%	7.44% *	5.72%	4.78%	2.54%	1.83%	4.63%	1.48%
South Atlantic:								
Delaware	1.38%	--	5.20%	4.33%	4.36%	1.29%	3.39%	1.49%
District of Columbia	1.35%	--	--	2.28%	2.63%	1.49%	5.00%	1.31%
Florida	1.67%	6.42% *	4.19%	3.89%	1.99%	2.11%	3.28%	1.74%
Georgia	2.18%	--	6.30% *	3.15%	3.08%	3.74%	3.86%	2.51%
Maryland	2.58%	6.56% *	9.77% *	4.02%	2.80%	4.29%	5.31%	2.91%
North Carolina	1.70%	6.57%	--	6.54%	5.33%	1.50%	4.50%	1.83%
South Carolina	1.49%	--	7.51%	4.04%	1.91%	2.12%	4.67%	1.57%
Virginia	1.43%	--	6.57%	3.75%	2.75%	1.80%	3.56%	1.47%
West Virginia	2.25%	--	5.03%	4.09%	3.42%	2.74%	3.88%	2.44%
East South Central:								
Alabama	1.29%	--	5.45%	3.65%	4.13%	1.03%	3.51%	1.36%
Kentucky	0.95%	--	6.53% *	2.72%	2.29%	1.14%	3.43%	0.98%
Mississippi	1.87%	--	--	3.45%	4.96%	1.70%	2.95%	2.15%
Tennessee	1.71%	--	--	4.11%	2.56%	1.87%	6.91%	1.51%
West South Central:								
Arkansas	1.70%	--	--	5.77%	2.67%	2.05%	5.26%	1.75%
Louisiana	3.52%	--	--	5.29%	6.03% *	3.57%	4.81%	3.72%
Oklahoma	1.73%	7.48% *	5.59%	6.58%	2.54%	2.51%	4.56%	1.84%
Texas	1.45%	10.15% *	4.95%	3.53%	3.78%	1.44%	4.18%	1.50%
Mountain:								
Arizona	3.46%	--	8.25%	5.05%	3.09%	3.28%	4.68%	3.52%
Colorado	1.52%	--	5.98%	4.56%	3.63%	1.14%	4.36%	1.60%
Idaho	1.42%	--	3.98% *	3.96%	2.67%	1.47%	4.20%	1.29%
Montana	1.23%	5.99% *	5.61% *	2.60%	3.10%	1.19%	3.14%	1.27%
Nevada	1.90%	2.29% *	5.12% *	5.94%	3.50%	2.77%	1.85%	2.26%
New Mexico	1.99%	--	7.97%	3.81%	6.39%	1.18%	3.92%	2.26%
Utah	4.51%	0.86% *	--	5.15%	9.39% *	1.74%	3.32% *	4.91%
Wyoming	1.37%	--	--	2.72%	2.03%	1.02%	3.55%	0.97%
Pacific:								
Alaska	1.39%	--	--	3.27%	2.64%	2.10%	3.46%	1.51%
California	0.99%	3.47%	2.78%	2.16%	1.83%	1.66%	1.82%	1.16%
Hawaii	1.90%	2.85% *	4.32% *	1.25% *	5.57% *	3.26%	2.11% *	2.48%
Oregon	1.29%	4.65% *	3.83%	2.80%	2.05%	1.88%	2.52%	1.39%
Washington	1.30%	4.47% *	5.14% *	2.49%	2.66%	1.77%	2.76%	1.47%

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.

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

Table II.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	20.2%	20.0%	19.8%	25.2%	20.5%	18.3%	21.8%	19.8%
New England:								
Connecticut	25.3%	--	--	--	27.1%	17.7%	--	23.7%
Maine	21.6%	89.1%	--	--	--	20.2%	--	18.2%
Massachusetts	28.2%	--	--	27.6%	20.9%	31.4%	30.7%	27.4%
New Hampshire	28.5%	--	--	29.4%	27.0%	24.9%	30.2%	27.8%
Rhode Island	23.3%	--	--	--	19.8%	25.2%	23.8% *	23.0%
Vermont	31.0%	--	--	23.0%	25.0%	--	26.3%	33.1%
Middle Atlantic:								
New Jersey	21.4%	--	--	35.5%	25.7%	18.7%	--	22.0%
New York	24.8%	--	22.1%	28.3%	29.6% *	18.8%	26.8%	23.3%
Pennsylvania	20.3%	--	--	24.6%	18.8%	19.9%	21.4%	20.0%
East North Central:								
Illinois	24.5%	--	28.8%	33.4%	25.1%	18.4%	28.5%	22.3%
Indiana	21.7%	--	--	--	33.0%	18.0%	--	25.4%
Michigan	18.6%	--	--	24.8%	14.9%	17.5%	--	18.5%
Ohio	19.2%	--	50.0%	--	25.9%	17.3%	--	18.2%
Wisconsin	20.5%	--	--	25.7%	20.2%	16.3%	27.7%	19.1%
West North Central:								
Iowa	21.8%	--	--	15.9% *	23.7%	27.6%	17.2% *	23.8%
Kansas	18.9%	--	--	--	19.9%	--	--	17.7%
Minnesota	17.8%	--	--	--	--	--	--	13.8%
Missouri	25.0%	--	--	--	--	27.7%	--	25.0%
Nebraska	16.7%	--	--	--	--	--	--	20.1%
North Dakota	16.3%	--	--	--	20.7%	20.9%	--	16.1%
South Dakota	21.7%	--	--	--	--	--	33.1%	18.3%
South Atlantic:								
Delaware	26.1%	--	35.1%	--	21.6%	27.9%	27.8%	25.3%
District of Columbia	20.7%	--	--	17.4%	24.1%	20.1%	--	19.6%
Florida	16.6%	--	--	23.6%	17.8%	15.8%	15.0%	16.9%
Georgia	26.1%	41.4%	--	31.1%	--	21.8%	32.5%	23.2%
Maryland	26.3%	--	--	35.9%	28.1%	19.6%	30.1%	25.2%
North Carolina	25.5%	--	--	--	25.8%	19.3%	--	23.8%
South Carolina	19.8%	--	--	42.5%	--	15.2%	--	18.0%
Virginia	19.2%	--	--	--	20.1%	15.3%	19.6% *	19.1%
West Virginia	19.9%	--	--	--	--	14.6%	--	17.4%
East South Central:								
Alabama	29.3%	--	--	38.0%	52.0%	--	19.3% *	40.2%
Kentucky	22.4%	--	--	--	--	25.6%	--	23.6%
Mississippi	27.0%	3.3% *	--	--	--	20.8%	--	32.1%
Tennessee	23.8%	--	--	36.4%	14.9%	29.0%	--	21.7%
West South Central:								
Arkansas	22.1%	--	--	--	--	19.1%	--	23.1%
Louisiana	28.2%	--	--	--	--	28.3%	47.0%	22.2%
Oklahoma	19.4%	--	--	--	--	--	8.8% *	25.7%
Texas	22.1%	0.0%	54.6%	16.9% *	22.8%	22.0%	30.9%	20.2%
Mountain:								
Arizona	20.3%	--	--	43.6%	--	15.4%	--	17.4%
Colorado	21.9%	--	--	35.6%	22.5%	18.1%	20.9% *	22.3%
Idaho	25.5%	--	--	--	--	21.3%	--	23.4%
Montana	14.3%	1.8% *	--	--	--	--	--	16.7%
Nevada	19.6%	0.4% *	--	--	27.1%	25.3%	5.9% *	25.9%
New Mexico	19.6%	0.0%	--	--	--	17.4%	--	19.8%
Utah	12.1%	0.0%	--	--	8.1% *	21.9%	--	13.2%
Wyoming	14.1%	--	--	--	--	--	--	15.5%
Pacific:								
Alaska	18.5%	--	--	33.8%	--	13.7%	32.0%	16.0%
California	17.1%	20.6% *	12.5% *	21.2%	16.9%	16.9%	16.7%	17.3%
Hawaii	15.3%	--	--	6.2% *	18.8% *	19.1%	11.6% *	16.7%
Oregon	10.6%	--	--	--	13.5%	7.9%	16.7% *	9.3%
Washington	14.0%	--	--	--	14.7%	--	12.2% *	15.6%

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.

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

Table II.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.58%	2.75%	1.87%	1.34%	1.17%	0.78%	1.20%	0.66%
New England:								
Connecticut	4.09%	--	--	--	3.61%	2.04%	--	4.06%
Maine	2.72%	7.35%	--	--	--	1.27%	--	2.32%
Massachusetts	2.27%	--	--	2.61%	3.28%	4.21%	4.08%	2.75%
New Hampshire	2.70%	--	--	5.25%	2.85%	3.30%	6.76%	2.49%
Rhode Island	3.15%	--	--	--	1.64%	4.21%	7.14% *	2.66%
Vermont	3.29%	--	--	4.30%	3.22%	--	4.52%	4.29%
Middle Atlantic:								
New Jersey	3.20%	--	--	4.54%	3.58%	4.24%	--	3.59%
New York	3.68%	--	4.75%	6.32%	11.09% *	3.66%	4.16%	5.67%
Pennsylvania	2.19%	--	--	5.46%	3.06%	3.42%	5.19%	2.39%
East North Central:								
Illinois	2.73%	--	3.44%	8.27%	1.87%	3.33%	4.05%	3.27%
Indiana	2.40%	--	--	--	3.48%	1.62%	--	2.41%
Michigan	2.08%	--	--	3.61%	3.31%	2.85%	--	2.38%
Ohio	2.02%	--	0.00%	--	2.43%	1.45%	--	1.94%
Wisconsin	2.22%	--	--	2.54%	1.18%	4.10%	5.18%	2.21%
West North Central:								
Iowa	2.77%	--	--	5.71% *	4.04%	2.48%	6.30% *	2.50%
Kansas	2.79%	--	--	--	4.19%	--	--	2.77%
Minnesota	4.87%	--	--	--	--	--	--	4.08%
Missouri	3.89%	--	--	--	--	4.83%	--	4.53%
Nebraska	3.19%	--	--	--	--	--	--	3.73%
North Dakota	3.72%	--	--	--	2.65%	4.13%	--	3.65%
South Dakota	4.76%	--	--	--	--	--	6.12%	5.11%
South Atlantic:								
Delaware	2.25%	--	2.99%	--	4.22%	2.99%	3.99%	2.69%
District of Columbia	2.56%	--	--	3.46%	6.70%	2.21%	--	2.50%
Florida	1.30%	--	--	5.54%	1.77%	1.42%	3.96%	1.37%
Georgia	3.33%	4.04%	--	2.52%	--	5.27%	4.18%	4.03%
Maryland	2.67%	--	--	2.44%	4.66%	1.67%	5.63%	3.04%
North Carolina	3.23%	--	--	--	2.16%	0.91%	--	2.57%
South Carolina	3.11%	--	--	7.47%	--	3.60%	--	3.15%
Virginia	2.16%	--	--	--	3.06%	2.28%	6.34% *	2.25%
West Virginia	3.20%	--	--	--	--	2.01%	--	2.35%
East South Central:								
Alabama	5.60%	--	--	6.45%	3.22%	--	7.54% *	5.84%
Kentucky	2.86%	--	--	--	--	2.12%	--	2.97%
Mississippi	7.11%	1.43% *	--	--	--	4.01%	--	7.81%
Tennessee	3.16%	--	--	3.63%	2.88%	4.89%	--	2.99%
West South Central:								
Arkansas	3.83%	--	--	--	--	1.61%	--	4.54%
Louisiana	5.13%	--	--	--	--	2.89%	7.89%	4.31%
Oklahoma	3.84%	--	--	--	--	--	4.06% *	4.34%
Texas	3.32%	0.00%	10.21%	5.75% *	6.49%	1.93%	5.07%	3.72%
Mountain:								
Arizona	3.80%	--	--	4.18%	--	2.18%	--	2.83%
Colorado	2.20%	--	--	6.31%	3.62%	1.50%	6.46% *	1.91%
Idaho	4.73%	--	--	--	--	3.24%	--	3.09%
Montana	3.03%	1.60% *	--	--	--	--	--	3.56%
Nevada	3.09%	0.36% *	--	--	5.33%	4.35%	2.73% *	3.25%
New Mexico	2.00%	0.00%	--	--	--	1.52%	--	1.80%
Utah	2.68%	0.00%	--	--	2.62% *	2.77%	--	3.16%
Wyoming	3.77%	--	--	--	--	--	--	4.20%
Pacific:								
Alaska	3.43%	--	--	1.55%	--	1.71%	2.64%	2.78%
California	1.33%	6.85% *	3.81% *	3.20%	2.23%	2.21%	2.82%	1.51%
Hawaii	3.66%	--	--	2.91% *	10.93% *	5.31%	4.96% *	4.65%
Oregon	1.98%	--	--	--	2.43%	1.19%	5.80% *	1.57%
Washington	2.77%	--	--	--	3.65%	--	4.67% *	3.02%

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.

* Figure does not meet standard of reliability or precision.

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

Table II.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	19.8%	16.5%	23.9%	22.4%	20.0%	19.0%	21.5%	19.5%
New England:								
Connecticut	22.9%	--	32.8%	29.5%	19.5%	21.7%	32.1%	21.4%
Maine	16.3%	--	--	22.8%	17.5%	15.2%	16.2%	16.3%
Massachusetts	20.1%	--	29.3%	30.0%	22.1%	17.4%	22.7%	19.7%
New Hampshire	17.2%	--	--	24.9%	20.1%	14.2%	25.5%	15.5%
Rhode Island	19.1%	--	--	24.8%	20.8%	17.3%	22.9%	18.5%
Vermont	23.9%	--	--	24.6%	24.8%	24.2%	25.9%	23.5%
Middle Atlantic:								
New Jersey	21.5%	--	--	34.5%	27.2% *	16.8%	22.0%	21.4%
New York	18.8%	--	22.4%	20.9%	18.9%	18.2%	19.7%	18.7%
Pennsylvania	19.4%	--	19.0% *	19.8%	20.8%	19.3%	19.5%	19.3%
East North Central:								
Illinois	21.3%	--	38.2%	32.8%	22.0%	17.7%	29.4%	20.0%
Indiana	18.2%	--	--	19.5%	20.3%	16.9%	16.8%	18.3%
Michigan	23.0%	--	20.2%	18.7%	29.5%	22.1%	17.2%	23.6%
Ohio	22.0%	--	35.2%	16.8%	22.9%	21.0%	25.9%	21.4%
Wisconsin	21.1%	--	29.4%	27.3%	23.6%	18.4%	26.7%	20.2%
West North Central:								
Iowa	27.3%	--	--	30.0%	26.2%	28.3%	25.3%	27.7%
Kansas	24.9%	--	--	23.5%	19.5%	28.5%	18.6% *	26.0%
Minnesota	18.8%	--	31.3%	25.0%	21.2%	15.3%	22.8%	18.1%
Missouri	21.4%	--	--	21.5%	21.1%	21.6%	21.6%	21.3%
Nebraska	23.2%	--	--	33.0%	26.7%	19.8%	25.8%	23.0%
North Dakota	14.0%	--	2.6% *	15.4%	18.1%	13.1%	7.2% *	16.0%
South Dakota	20.1%	--	--	24.4%	20.3%	17.5%	29.2%	18.2%
South Atlantic:								
Delaware	21.6%	--	--	22.0%	22.3%	22.3%	17.3% *	22.2%
District of Columbia	17.1%	--	--	11.8%	11.0%	21.0%	17.9% *	16.9%
Florida	17.6%	--	--	26.0%	19.7%	16.2%	23.2%	17.1%
Georgia	22.2%	--	--	22.3%	18.5%	26.2%	14.2%	23.3%
Maryland	26.7%	--	--	32.6%	27.1%	26.5%	27.7% *	26.6%
North Carolina	22.0%	--	--	18.7%	29.2% *	21.5%	16.9%	23.0%
South Carolina	20.7%	--	--	24.6%	21.5%	19.5%	25.1%	20.2%
Virginia	24.9%	--	49.3%	25.8%	26.6%	22.0%	36.0%	23.0%
West Virginia	19.8%	--	--	23.7%	23.6%	16.3%	25.9%	18.6%
East South Central:								
Alabama	22.7%	--	--	36.7%	18.1%	21.3%	32.9%	21.4%
Kentucky	20.1%	--	--	22.5%	22.0%	18.9%	25.7%	19.5%
Mississippi	21.6%	--	--	24.1%	22.3%	21.8%	18.9%	22.2%
Tennessee	22.6%	--	--	23.3%	21.5%	21.5%	29.4%	21.5%
West South Central:								
Arkansas	19.6%	--	--	24.2% *	14.9%	19.7%	26.1%	19.0%
Louisiana	20.4%	--	--	32.1%	13.0% *	20.5%	33.9%	18.4%
Oklahoma	22.2%	--	33.3%	19.7% *	24.3%	19.9%	26.3%	21.4%
Texas	18.4%	--	--	19.9%	15.7%	18.6%	22.5%	17.8%
Mountain:								
Arizona	17.1%	--	--	22.7%	30.8%	14.4%	25.2%	16.4%
Colorado	21.9%	--	43.2%	26.1%	17.9%	20.8%	37.2%	20.3%
Idaho	14.2%	--	--	14.1% *	14.9%	14.5%	12.7%	14.6%
Montana	17.6%	--	--	13.7%	18.0%	18.8%	16.6%	17.8%
Nevada	20.8%	--	--	17.1% *	24.7%	22.2%	10.7%	23.0%
New Mexico	20.3%	--	--	17.5%	28.0%	15.8%	20.8%	20.2%
Utah	24.3%	2.9% *	--	15.4% *	38.8% *	18.4%	11.3% *	26.2%
Wyoming	14.3%	--	--	12.9%	18.9%	17.0%	8.1% *	17.0%
Pacific:								
Alaska	17.3%	--	--	13.3%	14.8%	22.9%	12.0%	18.7%
California	16.0%	9.7% *	12.4% *	17.9%	13.9%	17.1%	14.9%	16.2%
Hawaii	14.9%	0.4% *	--	1.8% *	11.9%	23.1%	4.5% *	17.0%
Oregon	14.6%	--	20.9%	15.8%	11.9%	14.6%	16.8%	13.9%
Washington	14.9%	--	--	13.2%	12.2%	18.0%	12.4%	15.5%

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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Table II.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.41%	1.76%	1.35%	0.87%	0.88%	0.56%	0.81%	0.45%
New England:								
Connecticut	2.96%	--	6.39%	4.03%	5.56%	4.02%	7.32%	3.17%
Maine	1.48%	--	--	5.56%	4.25%	0.91%	3.86%	1.62%
Massachusetts	1.37%	--	3.10%	4.21%	1.97%	1.69%	3.89%	1.44%
New Hampshire	1.55%	--	--	5.10%	3.03%	1.57%	5.07%	1.44%
Rhode Island	1.52%	--	--	6.03%	2.84%	1.41%	6.02%	1.42%
Vermont	1.58%	--	--	4.21%	2.38%	2.46%	5.29%	1.57%
Middle Atlantic:								
New Jersey	2.06%	--	--	5.87%	8.36% *	1.37%	4.38%	2.31%
New York	1.50%	--	6.15%	3.05%	2.76%	2.05%	3.39%	1.63%
Pennsylvania	1.26%	--	6.38% *	3.69%	2.66%	1.62%	3.74%	1.33%
East North Central:								
Illinois	1.37%	--	6.94%	3.77%	2.18%	1.81%	3.44%	1.46%
Indiana	1.51%	--	--	4.34%	2.80%	1.95%	3.06%	1.62%
Michigan	4.00%	--	3.76%	4.54%	3.92%	5.59%	4.59%	4.51%
Ohio	1.54%	--	5.51%	3.38%	2.20%	2.26%	4.95%	1.61%
Wisconsin	1.23%	--	3.43%	3.11%	2.10%	1.71%	2.99%	1.31%
West North Central:								
Iowa	2.49%	--	--	4.44%	4.44%	3.51%	5.69%	2.74%
Kansas	2.73%	--	--	3.70%	3.80%	3.95%	5.89% *	3.03%
Minnesota	1.35%	--	5.10%	3.84%	2.24%	1.42%	3.41%	1.42%
Missouri	2.44%	--	--	4.16%	3.19%	3.87%	6.22%	2.59%
Nebraska	1.43%	--	--	4.28%	2.75%	1.50%	3.53%	1.54%
North Dakota	1.57%	--	1.65% *	3.37%	2.80%	2.27%	2.32% *	1.85%
South Dakota	1.94%	--	--	6.24%	2.12%	1.78%	7.03%	1.46%
South Atlantic:								
Delaware	1.70%	--	--	5.64%	6.34%	1.43%	5.37% *	1.74%
District of Columbia	1.63%	--	--	2.93%	2.52%	1.81%	6.27% *	1.55%
Florida	2.10%	--	--	4.38%	3.25%	2.39%	4.63%	2.15%
Georgia	2.73%	--	--	4.32%	3.45%	4.59%	4.25%	3.03%
Maryland	3.52%	--	--	6.41%	4.91%	4.91%	9.70% *	3.77%
North Carolina	2.05%	--	--	5.44%	9.61% *	1.66%	3.69%	2.31%
South Carolina	1.82%	--	--	3.94%	2.00%	2.57%	5.63%	1.90%
Virginia	1.87%	--	6.22%	5.11%	3.59%	2.28%	4.61%	1.87%
West Virginia	2.52%	--	--	4.83%	3.78%	2.98%	4.52%	2.71%
East South Central:								
Alabama	1.30%	--	--	3.81%	3.75%	1.04%	4.74%	1.27%
Kentucky	1.06%	--	--	2.96%	2.67%	1.12%	4.31%	1.05%
Mississippi	1.53%	--	--	4.56%	3.75%	1.86%	3.51%	1.69%
Tennessee	1.73%	--	--	5.25%	4.84%	1.44%	7.45%	1.52%
West South Central:								
Arkansas	2.05%	--	--	7.29% *	2.30%	2.73%	4.72%	2.18%
Louisiana	4.14%	--	--	6.90%	6.88% *	3.76%	6.47%	4.24%
Oklahoma	1.89%	--	5.86%	6.22% *	2.74%	2.67%	5.94%	1.95%
Texas	1.51%	--	--	4.10%	3.97%	1.63%	3.96%	1.60%
Mountain:								
Arizona	3.76%	--	--	4.86%	3.83%	3.62%	5.21%	3.84%
Colorado	2.00%	--	2.87%	5.98%	5.03%	1.49%	3.49%	2.12%
Idaho	1.34%	--	--	4.49% *	2.89%	1.63%	3.31%	1.43%
Montana	1.41%	--	--	3.41%	3.85%	1.30%	4.39%	1.43%
Nevada	2.42%	--	--	6.24% *	3.93%	3.17%	2.83%	2.74%
New Mexico	2.59%	--	--	4.82%	7.98%	1.47%	5.79%	2.87%
Utah	6.12%	1.74% *	--	5.36% *	13.32% *	1.82%	4.60% *	6.69%
Wyoming	1.16%	--	--	2.55%	1.99%	1.02%	2.53% *	0.94%
Pacific:								
Alaska	1.55%	--	--	2.04%	2.69%	2.51%	2.45%	1.79%
California	1.29%	3.84% *	4.47% *	3.03%	2.58%	1.90%	2.70%	1.44%
Hawaii	2.41%	0.36% *	--	0.59% *	3.39%	4.23%	2.10% *	2.92%
Oregon	1.41%	--	4.90%	3.41%	2.58%	1.98%	2.91%	1.59%
Washington	1.51%	--	--	2.55%	3.59%	1.99%	2.38%	1.79%

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.

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

Table II.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	21.4%	15.9% *	25.2%	25.0%	20.8%	21.2%	22.4%	21.1%
New England:								
Connecticut	24.0%	--	--	--	--	--	--	19.6%
Maine	18.6%	--	--	--	27.0%	--	--	23.0%
Massachusetts	19.9%	--	--	--	16.4%	25.1%	--	18.9%
New Hampshire	29.3%	--	--	--	19.5%	23.9%	--	23.0%
Rhode Island	22.5%	--	--	--	28.3%	13.7%	--	19.3%
Vermont	25.6%	--	--	--	--	--	22.6%	27.9%
Middle Atlantic:								
New Jersey	20.1%	--	--	34.7%	18.2%	--	--	19.4%
New York	17.7%	1.2% *	--	39.1%	17.9%	16.0%	19.4% *	17.1%
Pennsylvania	17.3%	--	--	--	--	16.4%	22.4%	15.7%
East North Central:								
Illinois	15.6%	--	--	--	21.8%	13.1%	--	14.7%
Indiana	20.1%	--	--	--	24.5%	17.5%	--	21.8%
Michigan	18.6%	--	--	--	20.1%	16.3%	--	17.9%
Ohio	22.8%	--	--	--	29.6%	19.8%	--	23.0%
Wisconsin	12.0%	--	--	--	16.9%	9.6% *	--	11.6%
West North Central:								
Iowa	18.9%	--	--	--	18.9%	21.7%	--	19.5%
Kansas	24.1%	--	--	--	30.3%	--	--	26.5%
Minnesota	29.6%	--	41.2%	--	--	19.4%	36.9%	23.7%
Missouri	16.5%	--	--	--	--	18.2%	--	17.2%
Nebraska	14.5%	--	--	--	--	15.4%	--	15.8%
North Dakota	11.8%	--	0.5% *	13.7%	10.6%	21.9%	7.6% *	14.1%
South Dakota	16.3%	--	--	--	19.2%	20.0%	12.0% *	20.1%
South Atlantic:								
Delaware	24.6%	--	--	--	--	26.4%	20.9%	29.7%
District of Columbia	20.1%	--	--	--	--	19.6%	--	19.6%
Florida	22.3%	--	--	--	18.5%	24.8%	--	19.2%
Georgia	25.4%	--	48.6%	--	--	31.6%	--	28.1%
Maryland	32.5%	--	--	--	45.0%	24.4%	--	32.9%
North Carolina	30.5%	--	--	--	28.2%	--	--	30.5%
South Carolina	20.9%	--	--	--	--	24.8%	--	25.4%
Virginia	22.1%	--	--	42.1%	--	18.3%	--	20.5%
West Virginia	23.6%	--	31.1%	--	--	26.1%	--	25.8%
East South Central:								
Alabama	12.4%	0.0%	--	--	--	--	--	--
Kentucky	16.7%	--	--	--	--	16.3%	--	16.3%
Mississippi	20.7%	--	--	--	--	--	--	20.2%
Tennessee	29.9%	--	--	--	--	29.0%	--	26.3%
West South Central:								
Arkansas	25.3%	--	--	--	--	21.5%	--	21.9%
Louisiana	24.4%	--	--	--	--	--	--	26.6%
Oklahoma	24.6%	0.0%	--	--	16.4%	22.9%	--	26.2%
Texas	28.1%	--	--	--	34.2%	20.8%	27.8% *	28.2%
Mountain:								
Arizona	24.6%	--	--	--	24.2%	23.8%	--	27.0%
Colorado	31.9%	18.5%	--	--	32.6%	25.9%	--	30.7%
Idaho	15.8%	--	--	--	--	--	--	20.2%
Montana	15.3%	--	--	--	--	--	--	14.1%
Nevada	23.2%	--	--	--	--	--	--	24.7%
New Mexico	18.4%	--	31.8%	--	--	--	--	19.7%
Utah	--	--	--	--	--	--	--	21.0%
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	14.2% *	--	--	--	--	--	--	--
California	20.2%	10.0% *	--	--	--	30.4%	9.6% *	25.8%
Hawaii	7.8%	2.6% *	--	3.5% *	--	12.3%	3.8% *	11.2%
Oregon	18.0%	--	--	--	--	21.7%	--	17.7%
Washington	19.3%	--	--	--	11.5%	--	--	14.4%

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.

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

Table II.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.85%	4.98% *	2.84%	2.50%	1.40%	1.09%	2.36%	0.83%
New England:								
Connecticut	5.48%	--	--	--	--	--	--	3.42%
Maine	4.23%	--	--	--	6.03%	--	--	5.97%
Massachusetts	2.58%	--	--	--	1.57%	1.37%	--	2.24%
New Hampshire	5.08%	--	--	--	3.80%	1.27%	--	2.09%
Rhode Island	4.16%	--	--	--	4.39%	2.73%	--	3.70%
Vermont	5.02%	--	--	--	--	--	5.67%	7.29%
Middle Atlantic:								
New Jersey	2.30%	--	--	4.52%	1.74%	--	--	2.12%
New York	2.88%	1.15% *	--	7.77%	2.98%	3.66%	7.83% *	2.57%
Pennsylvania	2.16%	--	--	--	--	2.28%	5.87%	2.00%
East North Central:								
Illinois	1.94%	--	--	--	4.31%	1.82%	--	1.89%
Indiana	2.46%	--	--	--	2.07%	2.03%	--	2.20%
Michigan	2.25%	--	--	--	3.15%	3.42%	--	2.48%
Ohio	3.35%	--	--	--	7.84%	3.56%	--	3.83%
Wisconsin	3.33%	--	--	--	1.80%	3.76% *	--	3.43%
West North Central:								
Iowa	2.65%	--	--	--	2.64%	3.82%	--	2.54%
Kansas	4.03%	--	--	--	4.79%	--	--	4.54%
Minnesota	5.00%	--	5.05%	--	--	2.42%	8.17%	4.09%
Missouri	2.82%	--	--	--	--	4.20%	--	2.98%
Nebraska	2.10%	--	--	--	--	1.93%	--	2.49%
North Dakota	1.77%	--	0.64% *	3.01%	2.22%	0.84%	3.24% *	1.84%
South Dakota	2.62%	--	--	--	5.49%	2.58%	3.93% *	3.38%
South Atlantic:								
Delaware	3.61%	--	--	--	--	4.47%	5.76%	3.78%
District of Columbia	2.25%	--	--	--	--	2.88%	--	2.16%
Florida	3.26%	--	--	--	3.23%	3.65%	--	2.78%
Georgia	3.80%	--	1.21%	--	--	5.00%	--	4.23%
Maryland	6.29%	--	--	--	4.13%	4.64%	--	5.43%
North Carolina	5.34%	--	--	--	5.46%	--	--	5.95%
South Carolina	4.16%	--	--	--	--	2.60%	--	2.85%
Virginia	2.89%	--	--	2.54%	--	3.06%	--	3.20%
West Virginia	3.65%	--	1.27%	--	--	2.26%	--	3.03%
East South Central:								
Alabama	2.87%	0.00%	--	--	--	--	--	--
Kentucky	2.13%	--	--	--	--	2.43%	--	2.10%
Mississippi	2.99%	--	--	--	--	--	--	3.38%
Tennessee	7.23%	--	--	--	--	5.95%	--	5.90%
West South Central:								
Arkansas	3.97%	--	--	--	--	2.45%	--	2.85%
Louisiana	4.69%	--	--	--	--	--	--	6.44%
Oklahoma	6.21%	0.00%	--	--	2.80%	4.28%	--	5.83%
Texas	4.94%	--	--	--	4.81%	2.83%	11.33% *	3.84%
Mountain:								
Arizona	4.51%	--	--	--	2.89%	6.94%	--	4.91%
Colorado	5.44%	1.05%	--	--	1.70%	3.77%	--	2.07%
Idaho	3.78%	--	--	--	--	--	--	3.68%
Montana	2.97%	--	--	--	--	--	--	2.47%
Nevada	5.51%	--	--	--	--	--	--	6.56%
New Mexico	2.97%	--	2.77%	--	--	--	--	3.91%
Utah	--	--	--	--	--	--	--	4.03%
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	5.07% *	--	--	--	--	--	--	--
California	3.43%	5.40% *	--	--	--	3.95%	3.71% *	3.77%
Hawaii	1.62%	1.86% *	--	1.63% *	--	1.59%	2.06% *	1.93%
Oregon	3.47%	--	--	--	--	3.08%	--	3.08%
Washington	4.24%	--	--	--	2.05%	--	--	2.13%

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.

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

Table II.C.3.d Percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2023

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%	18.2%	22.5%	23.4%	20.1%	24.2%	21.9%	21.9%
New England:								
Connecticut	29.0%	--	35.2%	34.7%	26.3%	27.3%	26.9%	30.0%
Maine	22.5%	--	14.0%	24.1%	25.4%	27.7%	20.8%	23.8%
Massachusetts	24.5%	--	33.6%	29.0%	20.5%	22.5%	26.1%	23.7%
New Hampshire	23.1%	--	34.6%	27.2%	26.5%	12.1%	28.4%	20.0%
Rhode Island	23.0%	--	--	28.0%	26.2%	16.1%	23.5%	22.7%
Vermont	25.6%	--	25.9%	22.1%	32.1%	27.3%	26.1%	25.2%
Middle Atlantic:								
New Jersey	26.5%	--	--	36.1%	20.4%	30.5%	21.4%	28.4%
New York	21.7%	23.0%	20.7%	24.0%	21.7%	20.1%	23.1%	20.8%
Pennsylvania	21.9%	13.1% *	20.8%	24.4%	21.2%	26.3%	21.0%	22.5%
East North Central:								
Illinois	24.5%	20.7%	30.6%	32.2%	24.2%	17.9%	28.8%	22.6%
Indiana	17.8%	--	--	20.9%	24.1%	11.0%	14.3%	19.0%
Michigan	26.5%	--	18.9%	24.0%	24.3%	32.1%	21.4%	28.2%
Ohio	23.8%	--	36.1%	15.5%	25.5%	27.9%	22.3%	24.3%
Wisconsin	21.9%	--	25.7%	26.9%	23.9%	14.1%	25.9%	20.0%
West North Central:								
Iowa	28.5%	10.0% *	--	19.1%	34.0%	40.5%	17.5%	35.5%
Kansas	26.2%	--	--	21.2%	22.4%	36.0%	17.3%	29.4%
Minnesota	26.1%	--	34.3%	30.1%	23.1%	20.5%	19.6%	23.6%
Missouri	23.7%	20.8% *	22.5% *	22.2%	22.1%	34.1%	21.8%	24.9%
Nebraska	23.9%	--	--	29.3%	22.9%	21.5%	21.5%	24.7%
North Dakota	11.1%	--	4.4% *	15.7%	11.8%	--	8.0%	14.8%
South Dakota	21.0%	14.0% *	37.5%	21.0%	19.7%	26.1%	25.8%	18.7%
South Atlantic:								
Delaware	23.7%	--	--	24.7%	25.5%	26.1%	18.3%	27.0%
District of Columbia	17.6%	--	--	12.2%	16.0%	23.0%	19.6%	16.9%
Florida	20.7%	--	18.2%	26.9%	18.4%	22.3%	22.3%	20.0%
Georgia	27.8%	--	--	26.3%	20.9%	45.0%	21.0%	31.6%
Maryland	25.9%	11.9% *	30.4% *	36.6%	28.1%	17.8%	29.3%	24.0%
North Carolina	25.9%	--	--	18.7% *	45.3%	20.8%	21.6%	28.1%
South Carolina	21.8%	1.4% *	--	25.8%	21.1%	19.9%	22.2%	21.6%
Virginia	27.0%	--	40.4%	26.9%	22.2%	30.6%	32.4%	24.1%
West Virginia	23.3%	--	25.0%	20.0%	22.9%	20.9%	24.3%	22.3%
East South Central:								
Alabama	25.6%	--	22.5%	34.7%	26.7%	23.5%	24.8%	26.1%
Kentucky	21.0%	--	16.8% *	24.4%	20.4%	20.2%	21.8%	20.7%
Mississippi	20.6%	--	--	22.5%	18.9%	27.5%	19.3%	21.5%
Tennessee	26.3%	--	--	27.2%	15.6%	31.1%	34.3%	23.2%
West South Central:								
Arkansas	23.8%	--	--	22.4%	17.4%	28.5%	29.7%	21.3%
Louisiana	22.3%	--	--	34.8%	13.8% *	21.2%	36.0%	18.1% *
Oklahoma	23.4%	15.9% *	22.1%	26.2%	27.2%	21.9%	21.3%	24.9%
Texas	21.3%	27.7% *	27.0%	18.0%	19.9%	23.3%	26.2%	19.7%
Mountain:								
Arizona	25.7%	--	--	33.1%	30.5%	18.0%	26.3%	25.4%
Colorado	29.9%	--	35.1%	34.1%	27.3% *	23.5%	30.0%	29.9%
Idaho	17.9%	--	--	16.3%	19.3%	21.7%	16.2%	19.4%
Montana	16.6%	--	--	14.5%	15.5%	31.5%	16.3%	16.8%
Nevada	21.3%	3.1% *	13.7% *	21.6% *	25.3%	29.7%	8.8%	28.3%
New Mexico	24.2%	--	--	19.9%	31.9%	18.6%	17.8%	26.5%
Utah	17.4%	0.7% *	--	17.8% *	16.2%	23.7%	9.5% *	21.2%
Wyoming	12.5%	0.0%	--	11.3%	22.7%	19.6%	6.7% *	19.3%
Pacific:								
Alaska	16.6%	--	--	17.8%	17.9% *	11.0% *	17.6%	16.0%
California	17.1%	15.2%	12.4%	18.1%	14.9%	24.1%	15.0%	17.9%
Hawaii	13.0%	5.9% *	8.1% *	3.3% *	16.0% *	19.9%	5.9% *	15.6%
Oregon	16.7%	13.3% *	21.2%	15.8%	14.6%	19.2%	17.7%	16.0%
Washington	14.4%	--	19.5% *	14.6%	9.1%	20.6%	15.9%	13.5%

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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Table II.C.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.47%	1.73%	1.12%	0.83%	0.92%	0.92%	0.75%	0.60%
New England:								
Connecticut	2.42%	--	4.97%	4.18%	4.80%	2.93%	3.92%	2.99%
Maine	2.22%	--	3.59%	4.87%	2.98%	4.86%	3.55%	2.86%
Massachusetts	1.84%	--	3.04%	3.60%	1.96%	3.97%	3.71%	2.06%
New Hampshire	2.85%	--	7.06%	4.34%	2.66%	2.27%	4.85%	2.97%
Rhode Island	2.33%	--	--	5.23%	2.63%	4.28%	4.28%	2.67%
Vermont	2.03%	--	5.68%	2.71%	3.35%	4.13%	3.36%	2.45%
Middle Atlantic:								
New Jersey	2.73%	--	--	4.50%	2.82%	7.18%	4.08%	3.41%
New York	1.55%	6.09%	3.59%	3.26%	2.42%	2.79%	2.85%	1.65%
Pennsylvania	1.88%	4.98% *	5.03%	4.24%	2.81%	4.45%	3.14%	2.34%
East North Central:								
Illinois	1.64%	4.13%	3.68%	3.88%	1.75%	2.65%	2.72%	1.94%
Indiana	1.91%	--	--	3.62%	2.45%	2.15%	3.02%	2.38%
Michigan	2.33%	--	3.82%	2.26%	5.54%	4.27%	2.46%	2.93%
Ohio	2.39%	--	5.09%	3.34%	3.44%	5.93%	3.56%	2.93%
Wisconsin	1.94%	--	3.73%	2.33%	2.07%	3.86%	2.69%	2.35%
West North Central:								
Iowa	3.34%	3.50% *	--	3.91%	4.30%	7.56%	3.24%	4.44%
Kansas	3.17%	--	--	3.20%	4.22%	6.99%	4.72%	4.01%
Minnesota	2.32%	--	4.23%	5.33%	3.24%	1.73%	4.63%	1.90%
Missouri	3.39%	12.03% *	7.59% *	4.11%	5.28%	5.10%	6.34%	3.72%
Nebraska	2.55%	--	--	5.10%	5.07%	3.42%	3.51%	3.17%
North Dakota	1.54%	--	2.30% *	3.05%	2.03%	--	1.98%	2.13%
South Dakota	2.74%	7.19% *	6.59%	5.24%	3.97%	5.07%	5.44%	2.71%
South Atlantic:								
Delaware	2.66%	--	--	4.49%	6.18%	4.90%	4.03%	3.53%
District of Columbia	1.93%	--	--	2.10%	2.55%	3.91%	5.33%	1.75%
Florida	1.81%	--	4.19%	4.73%	2.32%	4.20%	3.47%	2.05%
Georgia	3.79%	--	--	2.58%	4.21%	8.69%	4.12%	5.10%
Maryland	2.80%	5.46% *	10.16% *	4.32%	4.97%	3.56%	5.53%	3.11%
North Carolina	3.83%	--	--	6.02% *	11.20%	3.35%	5.07%	5.10%
South Carolina	1.78%	1.62% *	--	5.61%	1.92%	1.32%	5.40%	1.44%
Virginia	2.18%	--	6.69%	4.25%	3.05%	4.72%	3.79%	2.45%
West Virginia	2.37%	--	5.03%	4.99%	3.57%	3.41%	4.26%	2.29%
East South Central:								
Alabama	2.37%	--	5.64%	3.92%	5.82%	2.80%	3.87%	3.06%
Kentucky	1.55%	--	5.55% *	3.11%	2.59%	2.49%	3.49%	1.62%
Mississippi	1.86%	--	--	3.70%	2.57%	4.70%	3.15%	2.24%
Tennessee	2.78%	--	--	4.26%	2.35%	3.63%	7.50%	2.54%
West South Central:								
Arkansas	3.08%	--	--	4.43%	4.09%	7.03%	5.69%	3.56%
Louisiana	5.61%	--	--	5.56%	6.86% *	3.02%	5.41%	5.84% *
Oklahoma	2.52%	7.54% *	6.11%	7.58%	3.39%	2.72%	4.84%	2.57%
Texas	2.45%	11.55% *	5.40%	3.68%	5.05%	3.02%	4.77%	2.73%
Mountain:								
Arizona	2.59%	--	--	6.59%	3.82%	2.08%	5.34%	2.93%
Colorado	3.07%	--	7.09%	4.33%	8.26% *	3.25%	4.99%	3.88%
Idaho	2.45%	--	--	3.97%	3.82%	3.96%	4.27%	2.63%
Montana	2.14%	--	--	3.31%	2.77%	3.91%	3.42%	2.53%
Nevada	2.40%	2.38% *	5.37% *	6.66% *	4.04%	2.55%	2.02%	2.99%
New Mexico	3.96%	--	--	4.62%	8.65%	4.47%	4.14%	5.17%
Utah	2.21%	0.78% *	--	5.84% *	2.18%	4.12%	3.45% *	2.10%
Wyoming	1.97%	0.00%	--	2.50%	1.97%	1.64%	2.16% *	1.48%
Pacific:								
Alaska	2.44%	--	--	3.84%	5.40% *	3.45% *	3.80%	3.14%
California	1.24%	4.01%	2.84%	2.25%	2.02%	2.37%	1.96%	1.58%
Hawaii	2.17%	3.22% *	3.14% *	1.31% *	5.96% *	3.78%	1.88% *	2.86%
Oregon	1.60%	5.18% *	4.32%	2.95%	2.34%	3.89%	2.72%	1.92%
Washington	1.81%	--	6.21% *	2.74%	2.59%	3.62%	3.08%	2.19%

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.

* Figure does not meet standard of reliability or precision.

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

Table II.C.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2023

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	18.6%	12.7%	24.7%	23.6%	20.5%	17.8%	20.7%	18.5%
New England:								
Connecticut	20.6%	--	--	--	15.0% *	20.2%	55.4%	18.6%
Maine	13.9%	--	1.8% *	--	8.2% *	16.1%	--	14.2%
Massachusetts	19.2%	--	--	30.1%	17.6%	19.4%	--	18.9%
New Hampshire	19.1%	--	--	--	20.5%	16.9%	--	17.9%
Rhode Island	18.2%	--	--	--	15.2%	18.3%	--	17.4%
Vermont	26.1%	--	--	--	24.1%	29.3%	--	26.5%
Middle Atlantic:								
New Jersey	18.0%	--	--	25.5%	28.9%	15.8%	--	17.9%
New York	18.8%	1.9% *	--	30.8%	21.8% *	17.5%	--	18.6%
Pennsylvania	17.9%	--	--	16.9%	18.8%	17.7%	18.0% *	17.9%
East North Central:								
Illinois	17.8%	--	--	--	19.7%	16.7%	--	17.5%
Indiana	19.7%	--	--	--	24.1%	18.7%	--	20.1%
Michigan	17.2%	--	--	--	24.3%	16.1%	0.0%	17.8%
Ohio	20.2%	--	--	--	22.6%	18.4%	--	19.3%
Wisconsin	18.9%	--	--	26.4%	20.5%	17.6%	--	18.6%
West North Central:								
Iowa	22.4%	--	--	--	17.6%	22.5%	--	21.0%
Kansas	21.4%	--	--	--	18.5%	21.3%	--	20.8%
Minnesota	16.7%	--	--	--	21.9%	13.3%	30.5%	16.1%
Missouri	20.0%	--	--	18.5% *	19.6%	20.2%	20.4% *	19.9%
Nebraska	20.4%	0.6% *	--	23.6%	25.6%	18.5%	--	20.9%
North Dakota	15.5%	--	--	--	17.8%	15.1%	--	15.7%
South Dakota	18.4%	--	--	--	21.7%	17.1%	--	18.3%
South Atlantic:								
Delaware	21.8%	--	--	--	18.7%	22.3%	27.1%	21.2%
District of Columbia	18.1%	--	--	--	10.5% *	20.2%	--	18.1%
Florida	16.0%	--	--	20.0%	19.9%	15.6%	--	16.0%
Georgia	19.4%	--	--	--	18.0%	19.8%	--	19.5%
Maryland	27.8%	--	--	25.9%	28.2%	27.6%	--	27.7%
North Carolina	22.0%	--	--	--	20.0%	21.9%	--	22.2%
South Carolina	19.8%	--	--	27.8%	19.5%	19.0%	--	19.5%
Virginia	20.7%	--	--	--	23.5%	19.6%	--	20.8%
West Virginia	18.7%	--	--	--	24.4%	16.6%	--	18.3%
East South Central:								
Alabama	20.3%	0.0%	--	--	15.4%	21.2%	--	20.3%
Kentucky	19.6%	--	--	--	19.3%	19.7%	--	19.5%
Mississippi	23.9%	4.2%	--	--	37.7%	20.5%	--	25.1%
Tennessee	21.2%	--	--	--	21.5% *	21.4%	--	21.2%
West South Central:								
Arkansas	19.2%	--	17.9%	--	17.0%	18.3%	--	19.4%
Louisiana	21.1%	--	--	--	19.8%	21.4%	--	21.2%
Oklahoma	21.0%	--	--	--	21.0%	20.7%	--	20.8%
Texas	18.8%	--	--	39.5%	20.2%	17.7%	21.6% *	18.6%
Mountain:								
Arizona	15.1%	--	--	--	20.4%	14.5%	--	14.9%
Colorado	19.0%	--	--	--	18.2%	19.7%	--	18.8%
Idaho	14.2%	--	--	--	10.4%	15.1%	--	14.2%
Montana	17.3%	--	--	--	18.0%	17.9%	--	17.6%
Nevada	20.1%	--	--	--	19.7%	20.6%	--	20.5%
New Mexico	16.6%	--	--	--	17.7%	15.2%	--	15.7%
Utah	24.2%	--	--	--	32.8% *	17.0%	--	24.3%
Wyoming	17.4%	--	--	--	14.0%	17.2%	--	15.7%
Pacific:								
Alaska	17.7%	--	--	--	14.1%	20.6%	--	18.0%
California	16.5%	--	--	--	18.9%	16.3%	15.0%	16.5%
Hawaii	15.8%	0.5% *	--	--	2.4% *	21.1%	10.5% *	17.7%
Oregon	10.9%	0.0%	--	--	8.4%	11.4%	--	10.9%
Washington	16.4%	--	--	--	18.1%	16.8%	--	17.2%

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.

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

Table II.C.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.45%	2.74%	2.90%	1.45%	0.88%	0.51%	1.58%	0.46%
New England:								
Connecticut	2.98%	--	--	--	4.93% *	3.20%	10.54%	2.81%
Maine	1.20%	--	2.03% *	--	4.28% *	0.72%	--	1.24%
Massachusetts	1.32%	--	--	4.78%	1.98%	1.43%	--	1.30%
New Hampshire	2.07%	--	--	--	3.13%	2.17%	--	1.88%
Rhode Island	1.31%	--	--	--	2.63%	1.13%	--	1.08%
Vermont	2.25%	--	--	--	2.82%	3.58%	--	2.34%
Middle Atlantic:								
New Jersey	1.54%	--	--	2.37%	7.48%	1.16%	--	1.57%
New York	2.36%	2.08% *	--	7.73%	8.35% *	2.17%	--	2.39%
Pennsylvania	1.15%	--	--	3.44%	2.67%	1.27%	5.62% *	1.17%
East North Central:								
Illinois	1.51%	--	--	--	3.50%	1.66%	--	1.51%
Indiana	1.54%	--	--	--	3.58%	1.80%	--	1.59%
Michigan	3.43%	--	--	--	3.02%	3.75%	0.00%	3.71%
Ohio	1.16%	--	--	--	2.24%	1.16%	--	1.06%
Wisconsin	1.30%	--	--	4.45%	1.80%	1.65%	--	1.31%
West North Central:								
Iowa	1.85%	--	--	--	1.41%	2.26%	--	1.78%
Kansas	2.64%	--	--	--	2.46%	3.52%	--	2.73%
Minnesota	1.48%	--	--	--	2.60%	1.38%	5.83%	1.46%
Missouri	2.55%	--	--	5.70% *	2.65%	3.48%	7.02% *	2.69%
Nebraska	1.31%	0.69% *	--	5.80%	3.13%	1.29%	--	1.36%
North Dakota	1.75%	--	--	--	3.55%	2.11%	--	1.82%
South Dakota	1.44%	--	--	--	1.80%	1.77%	--	1.39%
South Atlantic:								
Delaware	1.48%	--	--	--	4.15%	1.31%	5.19%	1.55%
District of Columbia	1.89%	--	--	--	4.19% *	1.51%	--	1.93%
Florida	1.99%	--	--	2.87%	2.94%	2.13%	--	2.03%
Georgia	1.70%	--	--	--	3.59%	1.98%	--	1.74%
Maryland	3.99%	--	--	1.96%	2.35%	5.18%	--	4.04%
North Carolina	1.47%	--	--	--	2.48%	1.65%	--	1.50%
South Carolina	2.12%	--	--	5.16%	3.75%	2.55%	--	2.17%
Virginia	1.73%	--	--	--	4.87%	1.85%	--	1.77%
West Virginia	2.91%	--	--	--	5.12%	2.88%	--	2.87%
East South Central:								
Alabama	1.13%	0.00%	--	--	3.47%	1.03%	--	1.15%
Kentucky	1.20%	--	--	--	3.56%	1.24%	--	1.20%
Mississippi	2.83%	0.72%	--	--	7.00%	1.74%	--	2.85%
Tennessee	1.68%	--	--	--	6.48% *	1.52%	--	1.68%
West South Central:								
Arkansas	1.89%	--	1.65%	--	2.10%	1.81%	--	1.92%
Louisiana	3.25%	--	--	--	4.75%	4.26%	--	3.44%
Oklahoma	2.40%	--	--	--	3.64%	3.16%	--	2.45%
Texas	1.46%	--	--	4.47%	4.09%	1.55%	6.82% *	1.49%
Mountain:								
Arizona	3.50%	--	--	--	3.77%	3.55%	--	3.47%
Colorado	1.56%	--	--	--	3.75%	1.21%	--	1.58%
Idaho	1.37%	--	--	--	2.15%	1.58%	--	1.38%
Montana	1.45%	--	--	--	4.36%	1.23%	--	1.44%
Nevada	2.90%	--	--	--	5.25%	3.28%	--	3.05%
New Mexico	1.20%	--	--	--	2.65%	0.83%	--	0.85%
Utah	6.64%	--	--	--	11.05% *	1.64%	--	6.73%
Wyoming	1.85%	--	--	--	2.26%	1.16%	--	1.12%
Pacific:								
Alaska	1.57%	--	--	--	1.97%	2.34%	--	1.62%
California	1.55%	--	--	--	2.23%	1.74%	4.43%	1.62%
Hawaii	4.02%	0.53% *	--	--	1.80% *	5.89%	6.69% *	4.83%
Oregon	1.49%	0.00%	--	--	2.18%	1.85%	--	1.53%
Washington	1.61%	--	--	--	3.17%	1.91%	--	1.63%

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.

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

Table II.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2023

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	57.9%	65.0%	66.1%	64.6%	60.0%	54.2%	65.3%	56.6%
New England:								
Connecticut	55.5%	66.0%	51.0%	73.8%	61.5%	49.0%	63.0%	54.4%
Maine	57.9%	59.1%	74.7%	72.3%	58.0%	50.8%	69.7%	54.9%
Massachusetts	53.8%	57.1%	62.2%	56.3%	57.5%	50.4%	58.8%	53.0%
New Hampshire	55.4%	64.8%	65.2%	65.0%	59.3%	49.3%	64.8%	53.2%
Rhode Island	57.0%	50.1%	66.0%	64.8%	59.3%	53.5%	60.3%	56.2%
Vermont	58.5%	47.2%	68.4%	61.7%	60.0%	54.5%	58.5%	58.5%
Middle Atlantic:								
New Jersey	53.6%	61.2%	--	57.7%	58.7%	51.0%	52.9%	53.8%
New York	60.7%	69.8%	68.5%	63.4%	62.4%	57.4%	67.6%	59.2%
Pennsylvania	56.1%	62.8%	69.0%	69.9%	58.6%	50.1%	68.6%	54.1%
East North Central:								
Illinois	56.8%	53.7%	61.8%	57.8%	59.2%	55.6%	57.8%	56.6%
Indiana	58.0%	--	53.8%	63.4%	63.3%	56.4%	53.9%	58.6%
Michigan	53.6%	--	55.6%	58.0%	45.9%	56.6%	52.4%	53.8%
Ohio	54.6%	47.7%	67.5%	66.0%	55.2%	51.9%	60.1%	53.9%
Wisconsin	54.3%	60.4%	63.0%	51.8%	58.7%	52.2%	55.5%	54.1%
West North Central:								
Iowa	56.2%	64.8%	76.4%	62.9%	56.6%	51.8%	68.6%	53.7%
Kansas	58.0%	71.2%	47.2%	60.1%	65.1%	54.2%	61.1%	57.3%
Minnesota	58.7%	70.4%	69.8%	58.4%	60.1%	56.3%	64.6%	57.6%
Missouri	56.2%	77.2%	51.0%	68.4%	53.6%	53.0%	63.3%	54.6%
Nebraska	54.6%	--	61.6%	64.8%	54.9%	52.0%	62.8%	53.5%
North Dakota	58.0%	60.9%	67.3%	61.5%	59.3%	51.9%	64.0%	55.9%
South Dakota	57.2%	71.3%	50.0%	69.4%	58.8%	49.4%	61.8%	55.9%
South Atlantic:								
Delaware	60.4%	80.3%	63.8%	71.3%	50.3%	59.8%	67.7%	59.0%
District of Columbia	57.7%	54.6%	70.0%	67.0%	63.1%	51.6%	62.7%	56.8%
Florida	60.0%	77.4%	75.8%	65.7%	65.9%	55.9%	71.8%	58.6%
Georgia	60.5%	71.6%	63.7%	63.9%	55.4%	60.8%	67.7%	59.4%
Maryland	56.1%	54.7%	61.3%	63.8%	63.1%	51.3%	61.5%	54.9%
North Carolina	58.2%	79.9%	76.0%	68.3%	63.3%	52.9%	72.8%	56.3%
South Carolina	60.0%	--	77.7%	64.5%	60.4%	57.6%	74.5%	58.4%
Virginia	57.4%	57.2%	63.7%	68.9%	57.7%	54.2%	63.3%	56.4%
West Virginia	58.5%	91.2%	62.0%	58.6%	57.4%	56.9%	68.2%	57.0%
East South Central:								
Alabama	53.7%	59.8%	60.6%	58.8%	57.2%	50.3%	60.8%	52.3%
Kentucky	55.3%	52.0%	70.6%	66.5%	61.8%	50.3%	61.9%	54.5%
Mississippi	58.9%	65.2%	65.8%	69.0%	64.6%	51.5%	67.8%	56.7%
Tennessee	57.9%	79.9%	68.0%	72.5%	64.3%	50.0%	72.0%	55.7%
West South Central:								
Arkansas	55.4%	68.6%	69.6%	64.0%	49.7%	53.8%	69.6%	53.7%
Louisiana	57.4%	72.9%	57.5%	66.2%	61.0%	50.6%	63.6%	56.4%
Oklahoma	59.5%	60.0%	72.2%	58.5%	65.1%	55.4%	67.8%	57.6%
Texas	57.8%	68.2%	58.3%	70.9%	64.1%	51.3%	67.4%	56.2%
Mountain:								
Arizona	58.2%	--	78.3%	67.0%	49.5%	58.8%	70.1%	57.1%
Colorado	60.5%	57.7%	68.8%	70.1%	58.7%	58.3%	66.3%	59.5%
Idaho	55.5%	66.6%	71.3%	63.2%	64.6%	45.7%	67.1%	52.2%
Montana	56.3%	65.1%	77.5%	78.3%	61.1%	44.3%	70.0%	52.9%
Nevada	56.0%	65.8%	49.7%	55.7%	54.0%	56.8%	53.9%	56.6%
New Mexico	58.5%	65.9%	52.1%	69.2%	61.4%	55.3%	60.5%	58.0%
Utah	48.2%	73.6%	37.8%	52.8%	49.3%	45.2%	55.4%	47.2%
Wyoming	55.5%	68.4%	65.4%	66.9%	49.4%	49.8%	66.0%	51.9%
Pacific:								
Alaska	54.4%	--	68.4%	72.3%	57.0%	47.6%	72.2%	52.1%
California	61.2%	71.9%	68.4%	65.1%	64.0%	57.0%	68.1%	59.9%
Hawaii	66.1%	66.6%	78.9%	83.2%	65.4%	58.0%	73.7%	63.7%
Oregon	58.3%	66.9%	73.6%	62.6%	57.9%	53.0%	73.0%	54.8%
Washington	62.8%	58.5%	81.3%	65.6%	63.6%	56.4%	73.2%	59.8%

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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Table II.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2023

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	0.36%	1.55%	1.15%	0.68%	0.75%	0.57%	0.70%	0.41%
New England:								
Connecticut	1.96%	9.97%	6.85%	3.49%	2.92%	2.40%	4.25%	2.14%
Maine	1.58%	8.74%	4.55%	4.08%	2.80%	2.13%	3.55%	1.66%
Massachusetts	1.98%	5.85%	5.49%	2.57%	5.98%	1.44%	3.33%	2.25%
New Hampshire	1.61%	7.24%	5.23%	5.10%	2.33%	1.82%	3.83%	1.67%
Rhode Island	1.22%	7.54%	6.74%	2.44%	2.43%	1.37%	3.77%	1.23%
Vermont	1.46%	6.19%	6.73%	3.16%	2.96%	1.69%	3.45%	1.60%
Middle Atlantic:								
New Jersey	1.87%	8.55%	--	5.19%	5.83%	1.66%	6.50%	1.88%
New York	1.51%	5.58%	4.97%	2.98%	3.72%	2.28%	2.72%	1.80%
Pennsylvania	1.87%	7.55%	4.26%	3.35%	3.91%	2.24%	2.75%	2.03%
East North Central:								
Illinois	1.23%	5.35%	5.51%	2.97%	2.25%	1.76%	3.00%	1.35%
Indiana	1.73%	--	6.78%	4.80%	2.56%	2.40%	4.71%	1.87%
Michigan	2.81%	--	8.62%	3.45%	2.20%	4.08%	5.10%	3.12%
Ohio	1.19%	8.48%	5.29%	3.70%	2.17%	1.54%	4.25%	1.22%
Wisconsin	1.75%	11.01%	5.01%	3.53%	1.92%	2.59%	3.85%	1.93%
West North Central:								
Iowa	1.70%	7.01%	6.21%	5.39%	2.58%	2.79%	4.16%	1.93%
Kansas	1.80%	9.11%	8.28%	4.38%	2.98%	2.35%	4.95%	1.90%
Minnesota	1.71%	9.30%	5.62%	3.94%	3.42%	2.49%	3.90%	1.88%
Missouri	2.11%	7.59%	8.28%	3.51%	5.98%	2.08%	4.58%	2.34%
Nebraska	1.42%	--	4.25%	4.12%	3.36%	1.65%	4.38%	1.48%
North Dakota	1.71%	8.12%	5.27%	3.89%	2.98%	2.79%	3.49%	1.94%
South Dakota	1.60%	6.11%	8.25%	2.88%	2.99%	1.89%	3.82%	1.77%
South Atlantic:								
Delaware	2.26%	7.68%	7.66%	3.79%	7.00%	2.79%	4.08%	2.71%
District of Columbia	2.19%	7.43%	6.16%	2.98%	3.17%	3.40%	3.93%	2.46%
Florida	2.22%	7.18%	4.98%	3.68%	3.52%	3.49%	3.50%	2.50%
Georgia	2.61%	10.20%	3.43%	3.77%	5.09%	4.07%	4.07%	2.97%
Maryland	1.69%	9.64%	6.45%	4.77%	2.29%	2.50%	4.18%	1.85%
North Carolina	2.92%	11.27%	6.89%	5.06%	6.30%	3.76%	5.11%	3.17%
South Carolina	2.26%	--	6.40%	6.72%	7.05%	2.24%	4.12%	2.42%
Virginia	1.55%	9.02%	6.51%	2.64%	3.59%	1.74%	3.81%	1.67%
West Virginia	2.48%	4.16%	7.87%	6.65%	4.03%	3.95%	5.72%	2.89%
East South Central:								
Alabama	1.69%	9.91%	6.52%	5.25%	2.93%	1.87%	4.67%	1.65%
Kentucky	2.02%	8.05%	5.83%	3.80%	3.78%	2.10%	3.84%	2.14%
Mississippi	2.01%	10.62%	7.24%	4.07%	5.21%	2.05%	4.32%	2.24%
Tennessee	1.87%	5.88%	5.41%	3.89%	3.20%	2.28%	3.41%	2.05%
West South Central:								
Arkansas	1.92%	9.79%	8.15%	3.08%	5.52%	1.98%	4.53%	1.99%
Louisiana	3.26%	10.75%	8.68%	3.68%	7.97%	2.46%	4.40%	3.76%
Oklahoma	1.88%	6.26%	3.89%	7.15%	2.84%	2.46%	3.62%	2.05%
Texas	1.39%	6.74%	5.11%	2.59%	3.71%	1.49%	3.27%	1.49%
Mountain:								
Arizona	3.08%	--	3.95%	4.28%	3.47%	3.91%	4.07%	3.59%
Colorado	1.80%	10.44%	4.67%	3.64%	4.72%	1.73%	3.92%	1.98%
Idaho	2.87%	13.00%	5.44%	5.48%	3.60%	3.82%	4.42%	3.19%
Montana	4.00%	6.17%	4.66%	4.46%	3.04%	5.43%	3.60%	4.52%
Nevada	2.09%	11.90%	7.13%	6.66%	5.08%	2.29%	5.68%	2.16%
New Mexico	2.11%	9.16%	12.96%	5.27%	3.38%	2.53%	6.72%	2.12%
Utah	2.42%	8.63%	6.69%	4.15%	4.73%	3.13%	4.95%	2.66%
Wyoming	2.05%	9.54%	8.82%	4.64%	5.35%	1.93%	4.93%	2.25%
Pacific:								
Alaska	2.52%	--	10.70%	5.58%	3.40%	3.44%	6.02%	2.62%
California	1.04%	4.22%	3.33%	2.32%	2.24%	1.74%	2.19%	1.20%
Hawaii	1.71%	6.95%	5.50%	2.02%	3.06%	2.25%	3.84%	1.87%
Oregon	2.27%	11.74%	5.24%	5.73%	5.74%	3.11%	4.62%	2.51%
Washington	1.94%	7.80%	5.40%	3.58%	4.62%	1.99%	3.55%	2.22%

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.

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

Table II.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 2023

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	13.7%	54.0%	35.2%	23.0%	13.8%	5.0%	36.1%	9.2%
New England:								
Connecticut	4.7%	--	--	6.6% *	3.1% *	2.3% *	18.9% *	2.4% *
Maine	15.9%	--	39.2% *	28.1% *	14.4% *	1.2% *	36.5%	9.2% *
Massachusetts	5.2%	49.8%	0.0%	10.0% *	5.1% *	0.7% *	20.6% *	2.5% *
New Hampshire	4.3% *	--	7.8% *	6.1% *	1.0% *	1.5% *	15.1% *	1.3% *
Rhode Island	11.8%	64.7%	35.3% *	19.9% *	--	3.0% *	34.1%	6.3% *
Vermont	9.6%	--	34.9% *	15.9% *	--	1.9% *	26.0%	4.7% *
Middle Atlantic:								
New Jersey	8.3%	69.5%	--	10.3% *	1.9% *	4.1% *	32.9%	4.2% *
New York	11.8%	36.4%	28.8%	17.7% *	10.4% *	5.6% *	28.1%	7.8%
Pennsylvania	11.7%	61.8%	41.0%	17.4% *	5.9% *	5.4% *	33.5%	7.3%
East North Central:								
Illinois	8.5%	21.3% *	10.5% *	9.4% *	9.4% *	6.8% *	12.2% *	7.8% *
Indiana	7.7%	--	--	6.5% *	5.4% *	5.1% *	27.5%	4.9% *
Michigan	8.2%	--	30.8% *	14.6% *	7.4% *	3.4% *	29.9%	4.9% *
Ohio	7.2%	--	--	28.0% *	4.5% *	1.4% *	24.4%	4.5% *
Wisconsin	9.7% *	--	16.9% *	10.4% *	1.0% *	10.7% *	17.1% *	8.4% *
West North Central:								
Iowa	12.3%	53.3%	35.6% *	19.7% *	5.9% *	--	38.4%	5.6% *
Kansas	13.0%	--	--	13.1% *	15.7% *	--	37.1%	7.9% *
Minnesota	9.9%	--	21.9% *	9.5% *	7.4% *	6.7% *	27.4%	6.2% *
Missouri	16.2%	43.9% *	30.0% *	25.9%	8.0% *	11.5% *	36.5%	10.9% *
Nebraska	6.2%	--	--	8.8% *	10.4% *	0.0%	28.7%	2.8% *
North Dakota	33.8%	78.7%	77.5%	41.9%	16.6% *	19.9% *	64.9%	21.2%
South Dakota	26.0%	62.4%	33.7% *	36.3%	17.6% *	17.0%	39.8%	21.9%
South Atlantic:								
Delaware	13.4%	--	34.8% *	31.1% *	13.0% *	2.8% *	37.1%	8.2% *
District of Columbia	19.8%	--	--	24.2% *	32.3%	--	49.0%	14.0%
Florida	9.6%	57.9%	48.5%	13.1% *	9.1% *	2.6% *	40.5%	5.0% *
Georgia	12.7%	--	46.8% *	18.4% *	14.4% *	2.7% *	37.0%	8.1%
Maryland	9.1%	65.4%	33.2% *	9.1% *	6.4% *	1.1% *	33.2%	3.5% *
North Carolina	8.1%	--	--	32.0% *	4.3% *	0.9% *	37.6% *	3.1% *
South Carolina	7.7%	--	35.8% *	16.9% *	6.9% *	1.4% *	33.0% *	4.0% *
Virginia	7.3%	--	9.7% *	10.4% *	9.1% *	1.1% *	24.1%	4.1% *
West Virginia	5.8% *	--	14.6% *	26.4% *	1.8% *	1.0% *	26.2% *	2.2% *
East South Central:								
Alabama	11.0%	84.9%	38.2% *	9.7% *	18.8% *	0.1% *	36.8%	5.5% *
Kentucky	9.1%	--	52.5%	7.7% *	12.4% *	2.6% *	32.3%	5.8%
Mississippi	11.7%	--	--	--	14.1% *	0.5% *	32.1%	5.7% *
Tennessee	10.2%	--	--	17.8% *	17.0% *	0.0%	30.3% *	6.2% *
West South Central:								
Arkansas	15.9%	--	--	22.4% *	15.8% *	10.4% *	35.2%	12.9% *
Louisiana	24.1% *	--	--	6.9% *	38.3% *	16.5% *	22.1%	24.4% *
Oklahoma	20.7%	68.4%	45.3%	35.4% *	8.8% *	11.3% *	50.4%	12.4%
Texas	18.8%	60.0%	29.9% *	36.8%	21.8% *	6.1% *	37.8%	15.2%
Mountain:								
Arizona	9.4% *	--	39.4% *	26.1% *	10.8% *	--	29.9%	7.0% *
Colorado	10.9%	--	28.5% *	19.8% *	11.4% *	3.5% *	25.0%	8.2% *
Idaho	21.4%	--	64.3%	32.3% *	22.8% *	--	48.1%	11.8% *
Montana	24.0%	71.7%	57.5%	39.0%	18.4% *	2.2% *	56.8%	13.0%
Nevada	17.8%	--	53.2%	29.3% *	9.4% *	7.2% *	50.6%	9.2% *
New Mexico	14.8%	74.7%	20.6% *	26.6% *	14.4% *	5.1% *	45.3%	7.9% *
Utah	15.1%	86.0%	--	19.9% *	12.5% *	--	61.6%	8.0% *
Wyoming	22.5%	84.2%	--	28.5%	11.2% *	1.8% *	55.0%	8.0% *
Pacific:								
Alaska	18.3%	--	--	21.5% *	25.7% *	9.7% *	28.4% *	16.5%
California	22.3%	60.8%	50.7%	36.0%	26.1% *	7.9% *	49.4%	16.4%
Hawaii	44.0%	89.8%	70.5%	63.4%	42.2%	15.5% *	78.7%	31.3%
Oregon	24.4%	71.7%	40.6%	37.4%	21.6% *	9.9% *	48.1%	16.9%
Washington	28.9%	70.0%	42.5% *	45.1%	24.5% *	12.4%	48.0%	22.0%

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.

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

Table II.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 2023

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	0.63%	2.74%	2.36%	1.62%	1.68%	0.54%	1.40%	0.67%
New England:								
Connecticut	1.33%	--	--	3.47% *	2.33% *	1.35% *	5.98% *	1.11% *
Maine	3.28%	--	11.92% *	8.64% *	8.00% *	0.91% *	7.47%	3.37% *
Massachusetts	1.42%	13.76%	0.00%	5.57% *	3.08% *	0.43% *	6.22% *	1.03% *
New Hampshire	1.37% *	--	4.51% *	4.68% *	1.00% *	0.95% *	5.44% *	0.65% *
Rhode Island	2.61%	11.97%	13.14% *	10.84% *	--	2.18% *	7.71%	2.67% *
Vermont	2.10%	--	10.73% *	5.91% *	--	1.37% *	5.85%	1.92% *
Middle Atlantic:								
New Jersey	1.86%	12.27%	--	4.28% *	1.28% *	2.03% *	8.27%	1.53% *
New York	2.08%	9.19%	8.40%	5.46% *	3.73% *	2.49% *	4.92%	2.06%
Pennsylvania	1.97%	12.23%	9.82%	7.51% *	2.09% *	2.34% *	6.04%	1.93%
East North Central:								
Illinois	2.10%	9.68% *	7.38% *	4.79% *	4.31% *	3.02% *	4.13% *	2.39% *
Indiana	2.16%	--	--	3.32% *	3.46% *	2.78% *	8.25%	2.07% *
Michigan	2.27%	--	12.53% *	6.50% *	3.61% *	1.95% *	8.10%	1.78% *
Ohio	1.67%	--	--	10.15% *	2.19% *	0.51% *	7.28%	1.43% *
Wisconsin	3.47% *	--	8.40% *	7.70% *	0.71% *	5.88% *	5.61% *	3.99% *
West North Central:								
Iowa	2.81%	11.82%	17.82% *	8.06% *	2.97% *	--	8.27%	2.22% *
Kansas	2.87%	--	--	6.13% *	7.32% *	--	7.66%	3.02% *
Minnesota	2.73%	--	8.95% *	5.05% *	4.77% *	4.23% *	6.41%	2.93% *
Missouri	3.32%	15.79% *	13.08% *	7.40%	3.91% *	5.37% *	7.80%	3.55% *
Nebraska	1.61%	--	--	4.65% *	4.84% *	0.00%	7.88%	1.27% *
North Dakota	4.18%	10.59%	8.89%	8.18%	5.25% *	8.51% *	6.38%	4.80%
South Dakota	3.82%	12.28%	14.64% *	10.65%	7.26% *	3.56%	7.80%	4.54%
South Atlantic:								
Delaware	3.48%	--	14.13% *	10.00% *	8.62% *	2.16% *	8.60%	3.23% *
District of Columbia	3.44%	--	--	7.62% *	8.56%	--	8.62%	3.60%
Florida	2.40%	16.91%	13.06%	6.40% *	5.09% *	1.18% *	8.25%	1.79% *
Georgia	2.60%	--	16.57% *	8.38% *	5.62% *	1.80% *	9.60%	2.35%
Maryland	1.98%	12.27%	12.07% *	4.28% *	4.22% *	0.76% *	7.38%	1.51% *
North Carolina	2.28%	--	--	10.51% *	2.21% *	0.59% *	11.73% *	1.15% *
South Carolina	1.95%	--	15.86% *	7.91% *	3.54% *	1.01% *	10.27% *	1.38% *
Virginia	1.66%	--	7.37% *	4.45% *	4.35% *	0.77% *	5.61%	1.57% *
West Virginia	1.88% *	--	9.05% *	11.06% *	1.35% *	0.62% *	8.34% *	1.14% *
East South Central:								
Alabama	3.23%	8.75%	12.93% *	4.98% *	6.86% *	0.09% *	7.92%	2.43% *
Kentucky	1.98%	--	12.72%	4.39% *	4.24% *	1.33% *	7.67%	1.70%
Mississippi	2.41%	--	--	--	5.64% *	0.45% *	7.30%	2.13% *
Tennessee	2.68%	--	--	9.20% *	6.62% *	0.00%	9.90% *	2.37% *
West South Central:								
Arkansas	4.11%	--	--	9.39% *	7.45% *	5.83% *	9.55%	4.47% *
Louisiana	11.09% *	--	--	4.02% *	22.44% *	13.63% *	6.55%	13.07% *
Oklahoma	3.48%	10.70%	11.09%	11.66% *	4.64% *	5.00% *	7.82%	3.50%
Texas	2.99%	11.77%	10.14% *	8.74%	7.24% *	2.79% *	7.21%	3.21%
Mountain:								
Arizona	3.40% *	--	13.02% *	8.89% *	4.85% *	--	7.43%	3.08% *
Colorado	2.48%	--	9.92% *	8.90% *	4.94% *	2.11% *	6.80%	2.56% *
Idaho	3.75%	--	13.17%	11.83% *	7.50% *	--	9.06%	3.66% *
Montana	4.08%	10.23%	14.14%	9.88%	6.69% *	1.23% *	7.82%	3.42%
Nevada	3.19%	--	11.27%	10.23% *	4.09% *	4.23% *	9.40%	3.15% *
New Mexico	3.43%	13.05%	16.40% *	11.61% *	5.69% *	4.44% *	9.52%	3.20% *
Utah	3.82%	11.22%	--	11.03% *	7.28% *	--	9.08%	3.39% *
Wyoming	3.79%	12.37%	--	7.71%	5.65% *	1.67% *	8.57%	2.54% *
Pacific:								
Alaska	4.06%	--	--	8.07% *	9.46% *	3.43% *	10.17% *	4.39%
California	2.99%	7.54%	7.76%	5.63%	8.07% *	2.41% *	4.48%	3.43%
Hawaii	4.12%	4.87%	10.70%	7.09%	9.37%	5.55% *	5.17%	5.11%
Oregon	3.96%	10.46%	11.46%	8.65%	6.77% *	4.24% *	7.67%	3.92%
Washington	4.34%	11.11%	13.84% *	8.31%	10.15% *	3.36%	7.90%	4.97%

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.

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

Table II.C.4.b Percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and State: United States, 2023

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	54.5%	13.5%	10.3%	19.6%	40.5%	79.3%	14.0%	62.7%
New England:								
Connecticut	66.1%	--	--	24.4% *	53.4%	90.9%	28.2% *	72.2%
Maine	52.0%	--	6.7% *	18.7% *	29.8%	95.5%	10.2% *	65.7%
Massachusetts	60.8%	27.6% *	22.0% *	18.6% *	63.8%	77.0%	19.9% *	68.2%
New Hampshire	52.9%	1.4% *	20.5% *	28.3% *	47.9%	75.0%	21.1% *	62.0%
Rhode Island	54.7%	18.4% *	11.5% *	19.7% *	35.0%	85.2%	9.3% *	65.8%
Vermont	55.3%	--	19.3% *	13.4% *	69.5%	90.3%	19.4%	65.9%
Middle Atlantic:								
New Jersey	58.9%	--	--	12.8% *	39.7% *	84.9%	20.5% *	65.3%
New York	54.0%	6.0% *	5.0% *	25.4%	44.4%	79.2%	10.6% *	64.9%
Pennsylvania	62.9%	8.0% *	16.0% *	49.3%	56.3%	82.3%	21.3%	71.1%
East North Central:								
Illinois	52.8%	8.9% *	--	17.9% *	43.3%	72.3%	11.6% *	60.9%
Indiana	62.3%	--	--	31.6%	46.5%	79.3%	23.9%	67.7%
Michigan	52.4%	--	5.8% *	6.7% *	49.4%	70.2%	8.6% *	59.0%
Ohio	57.0%	--	22.4% *	13.3% *	36.4%	81.1%	18.5% *	63.0%
Wisconsin	59.5%	--	1.4% *	31.8% *	53.4%	76.2%	17.9% *	67.0%
West North Central:								
Iowa	56.3%	11.5% *	16.3% *	21.3% *	61.1%	74.0%	13.6% *	67.4%
Kansas	45.4%	--	--	24.1% *	36.4%	60.7%	17.5% *	51.2%
Minnesota	61.6%	--	10.0% *	14.1% *	72.7%	80.8%	12.9% *	71.9%
Missouri	58.3%	8.8% *	7.2% *	47.5%	38.5%	85.1%	26.1%	66.8%
Nebraska	65.2%	--	--	28.4% *	67.7%	76.3%	25.6% *	71.2%
North Dakota	54.1%	--	--	31.1%	61.4%	89.5%	12.0% *	71.1%
South Dakota	44.3%	12.7% *	49.6% *	10.2% *	40.1%	75.8%	23.8%	50.3%
South Atlantic:								
Delaware	61.9%	--	29.0% *	37.5%	39.4% *	84.4%	28.7%	69.3%
District of Columbia	47.6%	--	--	--	43.5%	75.3%	11.2% *	54.9%
Florida	63.5%	16.3% *	0.0%	20.2% *	29.4%	89.6%	10.4% *	71.3%
Georgia	53.8%	0.0%	10.5% *	23.6% *	58.7%	69.6%	7.7% *	62.5%
Maryland	54.0%	9.2% *	--	7.6% *	48.9%	78.5%	5.0% *	65.4%
North Carolina	65.7%	--	--	33.6% *	64.4%	82.1%	13.0% *	74.7%
South Carolina	62.5%	--	17.0% *	39.8%	38.2% *	83.9%	21.5% *	68.4%
Virginia	58.2%	--	--	14.6% *	44.1%	88.9%	12.1% *	67.0%
West Virginia	66.2%	--	0.0%	21.8% *	56.9%	89.4%	7.3% *	76.8%
East South Central:								
Alabama	56.5%	--	--	20.2% *	40.0%	81.2%	12.1% *	66.1%
Kentucky	65.7%	--	11.5% *	9.4% *	59.3%	88.6%	14.8% *	73.0%
Mississippi	54.8%	--	0.0%	15.7% *	52.0%	82.3%	13.4% *	67.0%
Tennessee	45.2%	0.0%	--	19.1% *	26.2% *	71.8%	13.5% *	51.6%
West South Central:								
Arkansas	62.0%	--	--	34.0% *	39.4% *	82.9%	16.0% *	69.2%
Louisiana	42.9%	--	--	7.0% *	24.6% *	83.0%	11.2% *	48.9%
Oklahoma	51.0%	--	16.4% *	12.6% *	50.7%	74.9%	10.2% *	62.6%
Texas	48.9%	12.6% *	14.7% *	15.1% *	31.8%	75.2%	15.6% *	55.3%
Mountain:								
Arizona	70.0%	0.0%	14.4% *	37.1% *	24.5% *	88.4%	19.2% *	75.9%
Colorado	67.8%	--	28.4% *	25.4% *	75.9%	86.4%	19.6% *	77.0%
Idaho	46.0%	0.0%	5.1% *	0.2% *	32.8%	86.1%	2.3% *	61.8%
Montana	60.1%	30.9% *	12.0% *	25.8% *	63.1%	92.2%	17.4% *	74.4%
Nevada	46.0%	--	10.0% *	11.2% *	20.0% *	74.9%	16.3% *	53.8%
New Mexico	49.6%	--	35.7% *	18.9% *	31.6% *	71.9%	23.0% *	55.6%
Utah	58.3%	--	0.0%	15.3% *	67.9%	72.0%	8.2% *	65.9%
Wyoming	58.2%	--	--	39.7%	56.8%	87.2%	32.5%	69.7%
Pacific:								
Alaska	63.9%	--	--	28.3% *	55.1%	87.5%	19.2% *	72.1%
California	41.7%	13.9% *	2.9% *	9.5%	14.0% *	74.6%	10.2%	48.7%
Hawaii	22.6%	10.5% *	29.3% *	18.1% *	7.7% *	34.6%	21.2%	23.0%
Oregon	50.4%	15.5% *	10.1% *	13.0% *	29.9% *	88.9%	10.1% *	63.2%
Washington	41.4%	10.8% *	18.7% *	10.4% *	46.8%	67.2%	12.6% *	51.9%

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.

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

Table II.C.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and State: United States, 2023

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	1.16%	1.84%	1.24%	1.33%	1.94%	1.28%	0.92%	1.24%
New England:								
Connecticut	4.92%	--	--	11.95% *	13.09%	3.39%	9.63% *	5.25%
Maine	4.55%	--	4.93% *	7.08% *	7.28%	1.97%	4.65% *	4.93%
Massachusetts	5.73%	11.34% *	12.11% *	7.69% *	12.46%	8.49%	6.44% *	6.24%
New Hampshire	6.29%	1.47% *	8.87% *	10.05% *	9.20%	11.36%	7.34% *	7.78%
Rhode Island	4.67%	11.18% *	7.09% *	14.40% *	8.59%	5.56%	4.20% *	5.01%
Vermont	4.55%	--	10.14% *	4.76% *	8.25%	3.99%	5.29%	5.91%
Middle Atlantic:								
New Jersey	5.03%	--	--	5.83% *	12.49% *	5.40%	7.19% *	5.69%
New York	5.31%	4.03% *	3.19% *	6.61%	9.74%	5.70%	3.69% *	5.51%
Pennsylvania	3.82%	5.82% *	7.74% *	8.76%	9.46%	3.77%	5.18%	4.34%
East North Central:								
Illinois	3.74%	6.02% *	--	6.47% *	7.53%	5.97%	3.53% *	4.36%
Indiana	4.83%	--	--	8.87%	9.26%	6.00%	6.80%	5.26%
Michigan	9.48%	--	4.78% *	5.39% *	10.95%	10.84%	5.72% *	9.65%
Ohio	3.87%	--	11.71% *	5.73% *	7.80%	4.65%	6.52% *	4.30%
Wisconsin	4.73%	--	1.48% *	10.09% *	8.44%	7.14%	6.53% *	5.31%
West North Central:								
Iowa	5.14%	6.20% *	9.22% *	7.37% *	8.27%	6.93%	4.33% *	5.45%
Kansas	5.47%	--	--	8.77% *	7.31%	10.58%	7.69% *	6.61%
Minnesota	4.67%	--	5.39% *	5.63% *	9.20%	6.57%	3.93% *	5.27%
Missouri	4.11%	5.05% *	7.10% *	8.68%	9.11%	4.80%	6.13%	4.83%
Nebraska	4.38%	--	--	9.29% *	7.54%	6.42%	8.33% *	4.86%
North Dakota	4.00%	--	--	8.13%	7.31%	4.19%	4.14% *	4.04%
South Dakota	3.83%	8.86% *	15.42% *	4.38% *	7.11%	5.19%	6.69%	4.65%
South Atlantic:								
Delaware	6.98%	--	12.76% *	10.97%	13.42% *	5.59%	7.92%	7.47%
District of Columbia	4.42%	--	--	--	9.07%	5.41%	4.86% *	5.06%
Florida	6.91%	11.85% *	0.00%	7.50% *	8.43%	3.99%	4.67% *	6.60%
Georgia	5.53%	0.00%	9.40% *	9.47% *	10.73%	10.15%	4.11% *	6.75%
Maryland	4.82%	5.36% *	--	4.64% *	9.07%	6.29%	2.53% *	5.26%
North Carolina	4.89%	--	--	11.99% *	10.76%	5.23%	5.97% *	4.73%
South Carolina	5.64%	--	12.48% *	10.88%	13.74% *	5.42%	8.54% *	6.06%
Virginia	4.56%	--	--	6.13% *	10.39%	3.54%	4.94% *	4.91%
West Virginia	6.41%	--	0.00%	8.58% *	10.40%	4.08%	3.75% *	5.59%
East South Central:								
Alabama	10.20%	--	--	7.71% *	8.95%	9.75%	4.39% *	10.09%
Kentucky	5.02%	--	9.57% *	5.66% *	7.76%	3.68%	6.44% *	4.92%
Mississippi	4.35%	--	0.00%	9.04% *	9.32%	4.69%	6.03% *	4.81%
Tennessee	4.61%	0.00%	--	8.91% *	9.26% *	6.73%	6.36% *	5.40%
West South Central:								
Arkansas	4.98%	--	--	12.04% *	12.57% *	5.15%	7.25% *	5.14%
Louisiana	7.54%	--	--	3.46% *	11.70% *	7.77%	5.40% *	9.44%
Oklahoma	4.76%	--	8.38% *	5.17% *	10.16%	6.95%	4.39% *	5.49%
Texas	3.82%	8.69% *	7.39% *	5.51% *	7.12%	4.85%	4.99% *	4.33%
Mountain:								
Arizona	9.52%	0.00%	8.09% *	11.17% *	8.97% *	6.14%	6.96% *	8.88%
Colorado	4.15%	--	10.75% *	9.94% *	8.73%	3.77%	5.89% *	4.26%
Idaho	4.86%	0.00%	5.08% *	0.20% *	8.32%	5.72%	2.33% *	5.71%
Montana	5.43%	11.70% *	8.97% *	11.47% *	8.45%	3.62%	5.83% *	5.33%
Nevada	4.91%	--	6.34% *	9.19% *	8.62% *	7.11%	7.21% *	5.92%
New Mexico	5.66%	--	15.48% *	9.11% *	12.56% *	7.92%	7.98% *	6.43%
Utah	6.48%	--	0.00%	9.45% *	11.19%	8.70%	4.74% *	6.66%
Wyoming	5.21%	--	--	9.43%	13.58%	5.75%	8.27%	6.66%
Pacific:								
Alaska	5.09%	--	--	9.39% *	11.55%	4.00%	8.91% *	5.25%
California	4.36%	5.83% *	1.66% *	2.85%	4.95% *	5.10%	2.52%	4.96%
Hawaii	4.23%	5.38% *	11.27% *	7.68% *	4.02% *	9.71%	5.53%	5.43%
Oregon	5.85%	10.05% *	6.67% *	6.78% *	9.65% *	3.91%	4.65% *	6.09%
Washington	5.23%	5.72% *	10.42% *	4.31% *	12.74%	7.64%	5.33% *	6.47%

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.

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

Table II.C.5 Percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and State: United States, 2023

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	61.8%	64.9%	66.4%	65.3%	61.7%	56.0%	65.7%	60.2%
New England:								
Connecticut	61.4%	--	52.7%	69.9%	60.7%	56.4%	59.2%	62.3%
Maine	65.3%	58.1%	76.1%	70.9%	61.8%	46.0%	69.7%	61.9%
Massachusetts	51.7%	53.5%	58.9%	55.8%	45.5%	51.7%	56.2%	49.9%
New Hampshire	56.1%	66.2%	63.4%	60.4%	61.3%	43.7%	61.9%	53.1%
Rhode Island	60.2%	47.3%	64.8%	65.9%	61.1%	54.8%	59.3%	60.9%
Vermont	60.8%	46.9%	65.8%	63.2%	60.1%	60.1%	59.3%	61.9%
Middle Atlantic:								
New Jersey	59.4%	59.9%	--	62.0%	59.5%	61.8%	52.9%	62.3%
New York	62.6%	71.6%	69.3%	63.5%	60.2%	57.2%	68.4%	59.4%
Pennsylvania	60.5%	63.6%	65.4%	71.0%	60.7%	50.6%	66.2%	57.7%
East North Central:								
Illinois	59.6%	53.3%	63.8%	56.2%	60.2%	62.1%	58.1%	60.3%
Indiana	61.5%	--	52.7%	74.2%	63.9%	62.8%	54.5%	64.3%
Michigan	53.1%	--	58.4%	59.1%	48.0%	53.6%	53.5%	52.9%
Ohio	57.5%	47.8%	64.0%	67.5%	58.4%	49.7%	60.0%	56.7%
Wisconsin	54.0%	--	62.6%	53.5%	59.8%	48.1%	54.2%	54.0%
West North Central:								
Iowa	61.5%	69.2%	83.5%	61.2%	54.6%	56.7%	72.5%	55.7%
Kansas	61.7%	73.4%	41.5%	63.9%	68.9%	57.9%	59.6%	62.4%
Minnesota	61.4%	70.9%	71.7%	62.0%	62.6%	52.7%	66.3%	58.5%
Missouri	58.9%	77.0%	53.2%	72.4%	52.5%	54.2%	65.7%	55.5%
Nebraska	57.3%	--	56.6%	69.2%	53.0%	53.3%	64.0%	55.0%
North Dakota	61.8%	63.3%	71.0%	63.0%	55.1%	56.0%	65.9%	57.4%
South Dakota	62.8%	70.2%	42.3%	68.8%	62.2%	55.5%	60.3%	63.9%
South Atlantic:								
Delaware	63.0%	80.9%	61.0%	72.1%	56.2%	57.1%	67.8%	60.8%
District of Columbia	63.1%	53.7%	69.8%	67.7%	64.4%	57.0%	62.2%	63.4%
Florida	68.1%	79.9%	75.8%	65.9%	70.8%	56.4%	73.4%	65.9%
Georgia	67.9%	71.6%	65.4%	61.3%	58.7%	80.4%	68.9%	67.4%
Maryland	63.9%	57.5%	61.4%	65.2%	69.6%	61.2%	62.4%	64.8%
North Carolina	59.0%	--	76.5%	64.7%	50.3%	51.6%	73.8%	52.9%
South Carolina	66.3%	--	77.4%	58.0%	73.0%	61.8%	73.9%	64.0%
Virginia	61.3%	56.1%	63.9%	70.9%	58.7%	54.7%	63.9%	60.1%
West Virginia	64.6%	90.9%	62.0%	66.1%	60.7%	59.5%	73.0%	59.6%
East South Central:								
Alabama	57.9%	67.2%	60.6%	55.2%	56.1%	59.0%	60.9%	56.4%
Kentucky	62.2%	42.7%	69.1%	66.5%	65.4%	53.6%	60.4%	63.0%
Mississippi	65.1%	61.8%	65.8%	67.2%	73.5%	52.4%	65.9%	64.4%
Tennessee	65.3%	79.9%	67.8%	71.8%	63.4%	58.9%	71.4%	63.4%
West South Central:								
Arkansas	61.7%	67.7%	70.7%	62.9%	54.7%	64.4%	71.4%	58.3%
Louisiana	66.5%	67.4%	57.3%	66.3%	71.5%	56.4%	61.5%	68.3%
Oklahoma	66.6%	60.5%	73.9%	64.4%	71.5%	63.3%	68.2%	65.6%
Texas	63.2%	66.5%	60.9%	72.4%	66.6%	51.7%	68.7%	61.4%
Mountain:								
Arizona	56.4%	--	82.0%	68.8%	49.7%	53.3%	71.0%	52.1%
Colorado	62.5%	--	66.0%	67.3%	59.0%	59.7%	65.0%	60.9%
Idaho	65.4%	66.6%	72.9%	65.9%	68.3%	48.0%	69.0%	62.5%
Montana	64.1%	60.6%	78.3%	76.4%	59.1%	--	68.7%	59.8%
Nevada	59.4%	--	55.2%	62.2%	57.9%	58.7%	59.3%	59.5%
New Mexico	62.8%	67.3%	--	67.7%	63.7%	66.8%	55.9%	66.0%
Utah	49.6%	72.8%	37.8%	52.4%	44.2%	51.7%	55.1%	47.7%
Wyoming	61.1%	--	63.5%	72.0%	53.3%	48.7%	66.1%	56.8%
Pacific:								
Alaska	64.5%	--	71.1%	73.2%	67.7%	44.9%	71.8%	61.1%
California	63.6%	72.5%	69.4%	65.4%	65.1%	54.4%	68.7%	61.8%
Hawaii	67.3%	69.5%	77.9%	85.4%	64.3%	58.7%	74.4%	64.9%
Oregon	64.9%	66.3%	73.2%	64.8%	62.7%	54.0%	73.0%	59.7%
Washington	65.8%	62.1%	79.4%	70.5%	60.9%	58.9%	73.7%	61.5%

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.

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

Table II.C.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and State: United States, 2023

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	0.48%	1.71%	1.23%	0.75%	0.93%	0.98%	0.78%	0.59%
New England:								
Connecticut	2.66%	--	8.64%	3.94%	4.19%	6.62%	4.51%	3.29%
Maine	2.33%	10.20%	4.73%	4.80%	2.72%	6.92%	3.90%	2.72%
Massachusetts	1.79%	6.98%	5.72%	3.01%	3.25%	2.89%	3.63%	1.86%
New Hampshire	2.95%	7.44%	6.05%	5.83%	3.71%	1.59%	4.04%	3.47%
Rhode Island	2.07%	7.55%	7.39%	3.27%	2.78%	3.51%	3.95%	2.26%
Vermont	2.14%	6.03%	7.23%	3.45%	3.30%	4.17%	3.90%	2.30%
Middle Atlantic:								
New Jersey	3.99%	9.49%	--	4.92%	9.32%	4.98%	7.85%	4.24%
New York	1.61%	5.86%	4.95%	3.41%	2.44%	2.41%	2.94%	1.66%
Pennsylvania	3.02%	8.25%	4.45%	3.96%	5.89%	5.00%	3.23%	4.06%
East North Central:								
Illinois	1.56%	5.31%	5.51%	3.26%	3.62%	1.67%	3.23%	1.71%
Indiana	2.29%	--	7.54%	4.23%	3.67%	3.92%	5.13%	2.44%
Michigan	2.63%	--	9.30%	3.68%	3.69%	5.26%	5.63%	2.96%
Ohio	1.78%	8.94%	5.99%	3.64%	2.30%	2.91%	4.47%	1.85%
Wisconsin	3.32%	--	5.06%	4.17%	3.14%	6.29%	4.23%	4.40%
West North Central:								
Iowa	2.48%	8.06%	6.21%	6.37%	3.36%	3.15%	4.81%	2.39%
Kansas	2.37%	9.70%	7.11%	5.23%	3.73%	2.54%	5.34%	2.64%
Minnesota	2.85%	10.18%	6.31%	4.24%	7.00%	3.92%	4.40%	3.34%
Missouri	4.68%	8.07%	9.20%	4.38%	9.28%	7.60%	5.79%	6.18%
Nebraska	2.89%	--	4.99%	5.09%	7.83%	3.28%	5.38%	3.32%
North Dakota	2.53%	8.53%	4.85%	3.68%	5.19%	4.59%	3.57%	3.29%
South Dakota	2.31%	6.71%	9.47%	3.13%	4.33%	3.16%	4.64%	2.53%
South Atlantic:								
Delaware	3.41%	7.97%	9.47%	4.70%	7.20%	6.38%	5.07%	4.43%
District of Columbia	2.01%	8.34%	5.51%	2.98%	3.38%	3.39%	4.07%	2.29%
Florida	2.14%	8.64%	4.98%	4.44%	3.50%	2.61%	3.93%	2.47%
Georgia	4.47%	10.20%	3.78%	4.14%	9.05%	8.48%	4.39%	6.24%
Maryland	2.17%	10.78%	6.73%	4.82%	2.42%	2.83%	4.39%	2.11%
North Carolina	3.74%	--	7.50%	5.59%	8.34%	4.82%	5.47%	4.11%
South Carolina	3.74%	--	6.66%	8.69%	3.52%	7.60%	4.44%	4.52%
Virginia	2.54%	9.97%	6.69%	2.33%	4.60%	3.18%	4.22%	3.13%
West Virginia	2.99%	4.02%	7.87%	6.46%	4.95%	5.78%	5.19%	3.50%
East South Central:								
Alabama	2.60%	11.27%	6.81%	5.94%	4.11%	4.92%	5.12%	2.93%
Kentucky	2.15%	6.82%	5.85%	3.99%	4.05%	3.47%	3.95%	2.57%
Mississippi	3.02%	12.10%	7.24%	4.51%	5.90%	5.24%	4.39%	4.13%
Tennessee	2.11%	5.88%	6.03%	4.66%	3.50%	3.94%	3.84%	2.51%
West South Central:								
Arkansas	4.03%	11.46%	9.99%	3.94%	9.15%	3.15%	5.19%	4.74%
Louisiana	3.46%	12.26%	8.92%	3.88%	4.65%	8.50%	4.60%	4.01%
Oklahoma	2.14%	6.51%	4.14%	6.31%	3.50%	2.76%	3.95%	2.39%
Texas	2.12%	7.42%	5.92%	2.77%	4.44%	2.94%	3.56%	2.52%
Mountain:								
Arizona	3.65%	--	3.87%	4.61%	4.34%	6.73%	4.87%	3.84%
Colorado	2.81%	--	5.43%	4.23%	7.64%	2.76%	4.50%	3.49%
Idaho	3.04%	13.00%	5.61%	5.00%	5.09%	3.50%	4.39%	4.00%
Montana	4.25%	6.95%	5.17%	5.41%	4.48%	--	4.05%	6.81%
Nevada	2.73%	--	6.43%	6.61%	4.76%	3.02%	6.26%	2.71%
New Mexico	3.26%	9.52%	--	6.19%	4.29%	4.61%	7.38%	3.03%
Utah	2.65%	9.20%	6.69%	4.43%	3.68%	5.94%	5.23%	3.01%
Wyoming	3.30%	--	9.74%	3.66%	7.00%	4.47%	5.25%	4.21%
Pacific:								
Alaska	3.33%	--	10.35%	6.73%	4.13%	5.12%	6.59%	3.65%
California	1.31%	4.53%	3.42%	2.47%	2.26%	2.94%	2.34%	1.53%
Hawaii	2.14%	7.15%	7.27%	2.06%	3.10%	3.11%	4.39%	2.36%
Oregon	2.85%	12.95%	5.64%	5.59%	5.01%	5.98%	4.99%	3.42%
Washington	2.62%	8.80%	6.13%	3.35%	5.30%	4.62%	3.74%	3.15%

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.

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

Table II.C.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and State: United States, 2023

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	55.0%	65.8%	63.5%	61.8%	57.8%	53.8%	62.5%	54.7%
New England:								
Connecticut	52.9%	91.5%	--	89.1%	62.2%	48.4%	75.4%	51.9%
Maine	52.5%	--	59.7%	78.9%	50.7%	51.1%	69.2%	51.8%
Massachusetts	55.2%	--	--	58.3%	67.5%	50.0%	72.1%	54.5%
New Hampshire	54.8%	--	73.3%	80.7%	57.2%	51.4%	78.6%	53.2%
Rhode Island	54.5%	--	77.0%	--	56.3%	53.2%	--	54.0%
Vermont	56.8%	--	--	53.3%	60.0%	53.9%	55.6%	56.9%
Middle Atlantic:								
New Jersey	50.3%	--	--	--	57.5%	49.4%	53.0%	50.1%
New York	59.2%	--	--	62.8%	65.5%	57.4%	61.5%	59.1%
Pennsylvania	53.8%	--	96.4%	68.9%	57.0%	50.0%	79.2%	52.7%
East North Central:								
Illinois	54.5%	--	--	66.3%	58.0%	53.5%	55.6%	54.5%
Indiana	56.0%	--	--	48.1%	62.6%	55.0%	52.0%	56.2%
Michigan	54.1%	--	--	--	44.0%	58.1%	--	54.4%
Ohio	52.7%	--	82.9%	--	50.4%	52.5%	--	52.3%
Wisconsin	54.5%	82.2%	--	48.5%	57.7%	53.5%	--	54.2%
West North Central:								
Iowa	52.7%	--	--	70.1%	57.9%	50.3%	51.3%	52.8%
Kansas	54.0%	--	--	50.8%	59.4%	52.0%	69.2%	53.2%
Minnesota	57.2%	--	56.4%	42.9%	59.3%	57.2%	55.3%	57.3%
Missouri	54.4%	--	--	64.4%	55.5%	52.8%	57.3%	54.1%
Nebraska	53.2%	--	71.4%	55.9%	55.9%	51.6%	59.5%	52.9%
North Dakota	55.1%	--	31.8%	58.6%	62.3%	51.4%	52.7%	55.3%
South Dakota	51.4%	--	--	75.1%	54.3%	47.8%	66.9%	49.8%
South Atlantic:								
Delaware	58.9%	--	--	70.0%	43.3%	60.3%	67.3%	58.2%
District of Columbia	52.8%	--	--	--	61.4%	50.1%	67.0%	52.4%
Florida	56.2%	66.4%	--	65.1%	56.5%	55.8%	60.3%	56.1%
Georgia	55.4%	--	--	74.2%	53.3%	55.0%	55.9%	55.4%
Maryland	50.8%	--	--	--	57.4%	49.1%	--	50.8%
North Carolina	57.8%	--	--	76.8%	73.8%	53.2%	--	57.6%
South Carolina	56.8%	--	--	77.7%	47.1%	56.8%	76.8%	56.1%
Virginia	54.9%	--	--	59.2%	56.5%	54.1%	59.8%	54.7%
West Virginia	55.8%	--	--	--	55.2%	56.6%	--	56.3%
East South Central:								
Alabama	50.8%	--	--	79.7%	59.0%	48.6%	60.3%	50.5%
Kentucky	52.3%	91.1%	--	--	59.6%	49.9%	72.7%	51.9%
Mississippi	54.6%	--	--	--	58.1%	51.3%	83.1%	53.5%
Tennessee	50.9%	--	--	76.1%	66.8%	47.2%	76.2%	50.0%
West South Central:								
Arkansas	52.1%	--	--	66.4%	43.6%	52.1%	61.7%	51.8%
Louisiana	48.6%	--	--	--	42.0%	49.5%	--	47.7%
Oklahoma	54.0%	--	--	--	59.9%	53.1%	63.8%	53.6%
Texas	53.0%	--	--	63.8%	59.3%	51.1%	61.3%	52.6%
Mountain:								
Arizona	59.1%	--	--	64.1%	49.0%	59.6%	66.4%	58.9%
Colorado	59.6%	--	77.3%	79.8%	58.6%	58.0%	72.0%	59.2%
Idaho	47.0%	--	--	--	58.1%	45.4%	--	47.4%
Montana	52.1%	--	72.2%	84.6%	62.4%	45.5%	76.9%	50.8%
Nevada	52.5%	--	--	--	42.5%	56.2%	36.7%	54.4%
New Mexico	54.6%	--	94.3%	76.3%	56.8%	51.9%	83.7%	52.9%
Utah	47.2%	--	--	--	52.2%	43.1%	--	47.0%
Wyoming	52.1%	--	80.8%	60.4%	46.8%	50.0%	65.7%	50.0%
Pacific:								
Alaska	50.0%	--	--	70.2%	50.5%	48.0%	--	49.2%
California	58.2%	67.9%	--	62.7%	58.1%	58.0%	62.9%	58.0%
Hawaii	62.5%	--	81.3%	74.8%	82.3%	56.7%	71.4%	60.0%
Oregon	53.0%	--	--	--	49.1%	52.8%	73.0%	52.3%
Washington	59.0%	--	90.7%	41.1%	67.0%	55.3%	70.1%	58.2%

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.

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Table II.C.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and State: United States, 2023

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	0.55%	3.50%	3.20%	1.61%	1.22%	0.68%	1.62%	0.57%
New England:								
Connecticut	2.58%	8.24%	--	1.52%	3.80%	2.51%	9.23%	2.63%
Maine	1.95%	--	5.05%	4.21%	4.62%	2.21%	5.85%	1.99%
Massachusetts	3.05%	--	--	4.07%	7.81%	1.69%	6.80%	3.18%
New Hampshire	2.06%	--	6.90%	5.42%	2.93%	2.21%	5.90%	1.94%
Rhode Island	1.39%	--	7.48%	--	4.60%	1.48%	--	1.39%
Vermont	2.00%	--	--	6.72%	3.99%	1.78%	7.28%	2.08%
Middle Atlantic:								
New Jersey	1.56%	--	--	--	4.28%	1.50%	9.52%	1.57%
New York	2.53%	--	--	6.19%	7.77%	2.80%	6.34%	2.62%
Pennsylvania	2.27%	--	3.23%	5.21%	5.10%	2.46%	4.16%	2.29%
East North Central:								
Illinois	1.74%	--	--	5.74%	2.44%	2.07%	7.94%	1.78%
Indiana	2.17%	--	--	6.88%	3.48%	2.63%	7.93%	2.25%
Michigan	4.71%	--	--	--	2.18%	4.95%	--	4.76%
Ohio	1.60%	--	7.19%	--	3.49%	1.77%	--	1.58%
Wisconsin	1.78%	4.79%	--	5.30%	2.62%	2.21%	--	1.81%
West North Central:								
Iowa	2.51%	--	--	5.53%	3.30%	3.63%	5.01%	2.62%
Kansas	2.70%	--	--	5.08%	4.18%	3.41%	10.97%	2.71%
Minnesota	2.20%	--	5.40%	4.79%	4.05%	2.81%	6.73%	2.27%
Missouri	1.63%	--	--	5.51%	2.89%	1.88%	6.40%	1.68%
Nebraska	1.58%	--	1.24%	6.91%	3.09%	1.89%	7.63%	1.60%
North Dakota	2.33%	--	3.08%	9.19%	3.04%	3.03%	9.50%	2.40%
South Dakota	1.94%	--	--	5.73%	3.77%	2.12%	5.21%	1.94%
South Atlantic:								
Delaware	3.20%	--	--	6.20%	8.27%	2.96%	6.40%	3.49%
District of Columbia	3.53%	--	--	--	5.71%	4.16%	10.12%	3.61%
Florida	3.39%	3.36%	--	4.82%	5.21%	3.88%	4.55%	3.46%
Georgia	2.27%	--	--	5.01%	5.74%	2.35%	3.40%	2.33%
Maryland	2.33%	--	--	--	3.32%	2.87%	--	2.36%
North Carolina	4.00%	--	--	8.11%	5.99%	4.52%	--	4.09%
South Carolina	2.58%	--	--	5.95%	5.69%	2.39%	9.28%	2.62%
Virginia	1.91%	--	--	7.38%	5.75%	1.91%	7.25%	1.96%
West Virginia	3.70%	--	--	--	5.72%	4.40%	--	3.69%
East South Central:								
Alabama	1.72%	--	--	3.83%	4.07%	2.01%	9.62%	1.73%
Kentucky	2.36%	8.81%	--	--	5.47%	2.28%	12.16%	2.34%
Mississippi	2.64%	--	--	--	7.61%	2.18%	11.93%	2.63%
Tennessee	2.60%	--	--	3.14%	7.05%	2.40%	3.39%	2.61%
West South Central:								
Arkansas	2.28%	--	--	4.23%	6.97%	2.11%	8.56%	2.31%
Louisiana	2.75%	--	--	--	6.31%	2.14%	--	2.67%
Oklahoma	2.52%	--	--	--	4.26%	2.83%	6.80%	2.58%
Texas	1.63%	--	--	7.09%	5.41%	1.75%	7.65%	1.65%
Mountain:								
Arizona	3.87%	--	--	8.09%	5.93%	4.09%	5.35%	4.03%
Colorado	2.43%	--	7.57%	4.29%	6.19%	1.96%	6.84%	2.49%
Idaho	3.78%	--	--	--	3.85%	4.32%	--	3.87%
Montana	5.23%	--	6.38%	3.09%	3.69%	5.99%	6.62%	5.30%
Nevada	2.92%	--	--	--	7.15%	2.85%	7.27%	3.01%
New Mexico	2.38%	--	3.64%	4.93%	6.23%	2.27%	7.11%	2.30%
Utah	3.67%	--	--	--	6.60%	3.34%	--	3.72%
Wyoming	2.38%	--	6.70%	8.78%	5.80%	2.10%	10.08%	2.30%
Pacific:								
Alaska	3.08%	--	--	10.69%	4.02%	3.93%	--	3.08%
California	1.90%	12.00%	--	6.12%	7.83%	2.04%	6.21%	1.98%
Hawaii	3.17%	--	5.26%	3.39%	5.78%	2.71%	7.85%	3.04%
Oregon	3.21%	--	--	--	11.76%	3.38%	11.32%	3.27%
Washington	3.09%	--	7.75%	6.80%	6.95%	1.98%	11.18%	3.22%

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.

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

Table II.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	23,938	20,965	21,062	22,501	23,775	24,649	21,351	24,312
New England:								
Connecticut	25,529	--	21,213	22,952	26,468	25,786	22,945	25,884
Maine	25,207	--	18,006	24,157	26,830	25,411	22,499	25,597
Massachusetts	26,355	29,486	27,726	28,938	26,640	25,392	27,718	26,174
New Hampshire	25,983	--	23,535	23,005	24,817	27,268	24,083	26,292
Rhode Island	23,412	20,323	23,661	20,249	23,034	24,534	21,506	23,802
Vermont	25,588	20,340	22,383	24,124	26,563	26,679	23,012	26,247
Middle Atlantic:								
New Jersey	26,870	--	--	25,597	27,319	27,069	26,838	26,875
New York	26,355	27,083	21,793	27,639	24,051	27,302	25,048	26,575
Pennsylvania	24,000	23,979	21,798	24,051	22,113	25,122	22,555	24,152
East North Central:								
Illinois	24,290	19,719	23,549	22,650	23,819	25,214	21,493	24,821
Indiana	22,965	--	20,521	19,721	21,034	24,535	21,326	23,230
Michigan	22,718	--	20,269	19,868	22,549	23,899	20,986	23,049
Ohio	23,895	--	21,507	23,168	23,706	24,820	18,597	24,543
Wisconsin	23,747	--	21,595	21,543	23,240	24,973	22,083	24,062
West North Central:								
Iowa	23,152	21,022	20,492	19,767	22,550	24,475	20,097	23,670
Kansas	23,018	--	17,812	19,846	20,786	24,559	20,799	23,387
Minnesota	25,212	22,282	20,644	21,334	24,585	27,164	21,034	25,885
Missouri	23,387	--	18,247	18,944	23,127	24,990	19,365	24,223
Nebraska	23,887	--	21,971	25,104	24,717	23,737	23,305	23,950
North Dakota	22,825	--	26,202	20,557	22,831	23,861	22,575	22,903
South Dakota	24,103	22,262	19,112	23,328	21,913	26,520	22,537	24,500
South Atlantic:								
Delaware	22,049	24,336	18,120	20,372	25,474	21,229	20,108	22,288
District of Columbia	25,793	20,162	--	26,615	26,399	26,447	20,554	26,592
Florida	23,597	--	--	24,589	24,368	23,831	19,077	24,015
Georgia	24,360	--	21,418	22,249	27,262	23,699	20,852	24,887
Maryland	23,945	21,248	26,906	20,160	25,024	23,942	23,738	23,987
North Carolina	22,650	--	--	21,389	22,131	23,071	22,093	22,691
South Carolina	22,035	27,357	18,243	24,062	17,255	23,042	23,110	21,932
Virginia	24,251	--	21,910	22,122	22,772	25,939	19,623	24,909
West Virginia	24,774	--	23,291	25,542	25,370	24,607	23,302	24,935
East South Central:								
Alabama	21,102	21,472	18,867	20,118	19,793	21,757	19,894	21,289
Kentucky	23,553	--	--	23,653	24,069	23,545	21,484	23,696
Mississippi	21,939	--	--	19,036	18,480	24,328	17,824	22,563
Tennessee	23,271	--	16,317	20,162	20,970	24,649	18,803	23,706
West South Central:								
Arkansas	20,562	--	16,557	18,786	18,463	22,060	17,128	20,821
Louisiana	23,325	34,116	--	21,355	26,442	22,654	20,524	23,829
Oklahoma	21,913	17,641	18,002	22,571	23,397	22,126	18,043	22,617
Texas	23,976	22,088	21,196	21,931	25,510	24,109	20,881	24,380
Mountain:								
Arizona	23,758	--	20,839	18,011	23,012	24,898	16,048	24,319
Colorado	23,980	18,297	19,466	19,219	26,392	24,366	18,495	24,806
Idaho	22,367	--	11,558	18,801	25,066	23,900	14,039	24,100
Montana	22,771	14,586	17,345	23,478	21,812	23,942	18,674	23,392
Nevada	21,956	--	17,344	19,179	19,488	24,974	18,719	22,913
New Mexico	24,207	26,768	20,281	23,398	21,264	25,739	22,615	24,566
Utah	22,499	--	19,697	20,880	25,307	21,253	20,096	22,851
Wyoming	24,984	--	--	24,172	26,797	24,393	23,268	25,450
Pacific:								
Alaska	25,876	--	--	35,672	23,732	26,135	26,704	25,813
California	23,943	21,717	22,669	21,183	23,489	24,915	21,910	24,259
Hawaii	20,730	21,393	--	21,107	20,675	20,756	20,436	20,795
Oregon	22,796	--	12,592	24,355	21,666	24,297	16,301	23,649
Washington	24,355	20,175	16,538	23,114	24,456	26,135	21,008	25,022

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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Table II.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	143.65	626.41	547.35	336.07	343.02	186.72	305.21	157.66
New England:								
Connecticut	693.35	--	3,108.42	1,819.91	982.07	958.15	1,849.07	732.00
Maine	685.16	--	2,229.69	3,084.04	1,983.51	576.51	2,538.33	679.56
Massachusetts	988.48	2,076.00	1,298.23	1,291.83	1,563.31	1,519.88	934.23	1,107.86
New Hampshire	821.71	--	1,840.77	2,188.54	1,453.20	1,077.39	1,597.63	906.41
Rhode Island	665.05	1,942.68	3,782.66	890.18	1,154.91	943.55	1,580.27	723.28
Vermont	817.89	2,685.08	1,764.44	1,122.43	1,029.06	1,870.08	1,245.56	966.06
Middle Atlantic:								
New Jersey	814.99	--	--	1,546.94	1,474.25	1,074.80	2,483.24	858.93
New York	720.27	3,634.93	4,213.65	2,142.94	1,080.86	965.26	2,009.38	766.87
Pennsylvania	631.00	4,201.71	3,142.08	1,175.38	1,349.79	638.81	1,901.08	661.99
East North Central:								
Illinois	692.78	2,449.60	2,305.93	1,416.45	2,259.52	847.20	1,310.66	782.39
Indiana	639.20	--	2,250.82	1,972.74	1,343.19	851.89	1,728.16	700.66
Michigan	818.42	--	1,752.65	850.19	2,094.32	945.37	1,108.33	927.47
Ohio	636.69	--	1,625.68	1,895.20	1,681.81	670.14	1,884.03	639.73
Wisconsin	784.20	--	2,372.60	1,434.86	1,097.95	1,175.46	1,460.24	890.56
West North Central:								
Iowa	537.53	1,701.87	1,656.42	1,398.50	1,232.56	653.20	1,033.21	585.37
Kansas	864.73	--	1,733.18	2,012.54	1,123.97	1,196.01	1,809.15	943.74
Minnesota	932.45	1,653.92	1,571.30	1,330.80	1,972.05	1,255.21	850.93	1,029.54
Missouri	756.80	--	2,017.00	1,684.96	902.10	1,041.61	1,500.36	794.58
Nebraska	705.43	--	1,941.15	1,481.72	2,107.88	723.20	2,204.88	743.87
North Dakota	576.57	--	2,396.59	891.51	655.49	1,048.36	1,287.57	642.68
South Dakota	621.28	1,790.47	1,209.29	2,091.75	1,139.93	799.71	1,291.51	710.67
South Atlantic:								
Delaware	1,793.84	971.34	2,219.05	1,509.47	2,516.38	2,391.98	1,757.88	2,030.00
District of Columbia	578.61	1,935.53	--	1,745.93	1,107.87	788.30	1,408.23	629.00
Florida	752.98	--	--	2,647.92	1,666.72	925.62	1,796.41	797.03
Georgia	689.88	--	1,391.61	1,708.99	1,553.05	635.44	1,444.60	739.59
Maryland	736.65	3,283.58	3,284.12	1,218.93	1,534.90	920.78	2,074.87	779.56
North Carolina	1,008.84	--	--	2,023.99	1,434.13	1,418.45	1,704.58	1,076.29
South Carolina	918.49	602.10	1,981.85	3,619.91	2,104.90	761.90	1,160.20	1,002.86
Virginia	739.62	--	3,515.41	1,505.22	1,166.14	977.60	1,655.87	780.78
West Virginia	897.00	--	3,511.35	1,493.65	1,655.90	1,261.24	2,518.34	954.45
East South Central:								
Alabama	689.27	1,985.19	1,497.86	651.83	1,272.24	1,203.94	992.78	824.80
Kentucky	568.56	--	--	1,379.33	1,063.58	701.46	2,382.32	588.18
Mississippi	701.21	--	--	1,501.17	941.75	799.04	1,272.86	738.18
Tennessee	807.43	--	2,411.66	1,267.89	1,899.55	956.60	1,933.81	851.78
West South Central:								
Arkansas	778.91	--	3,059.80	1,425.02	1,726.56	826.35	1,702.43	829.41
Louisiana	1,123.87	1,665.81	--	1,338.87	1,946.75	1,324.15	2,145.72	1,244.20
Oklahoma	687.67	2,723.11	1,588.13	1,570.27	1,099.00	1,053.86	1,286.34	788.70
Texas	642.16	1,985.57	1,913.76	1,345.20	2,331.83	679.84	1,032.37	702.46
Mountain:								
Arizona	640.17	--	2,045.07	1,472.43	1,081.66	876.32	1,856.26	661.14
Colorado	802.17	1,421.06	1,494.68	1,856.55	1,841.10	631.20	1,117.14	848.99
Idaho	929.57	--	2,006.63	1,546.65	1,162.88	1,408.32	1,649.26	1,103.77
Montana	695.24	1,171.75	1,893.79	1,639.24	1,263.86	981.62	1,523.39	762.06
Nevada	726.51	--	2,347.68	641.37	1,095.18	941.56	1,165.21	857.35
New Mexico	856.00	2,341.84	1,230.65	2,705.55	2,672.80	721.89	1,141.76	979.37
Utah	1,115.14	--	2,667.98	1,572.61	2,206.86	932.74	1,417.28	1,250.82
Wyoming	1,123.95	--	--	1,438.94	1,418.52	2,077.99	1,655.94	1,362.53
Pacific:								
Alaska	772.65	--	--	4,506.28	1,401.10	827.38	2,492.32	816.80
California	529.41	2,180.72	1,852.86	1,172.11	1,216.35	699.48	1,106.62	588.60
Hawaii	912.15	2,485.10	--	1,000.02	2,241.98	1,283.17	1,647.93	1,059.09
Oregon	1,108.87	--	2,019.12	1,888.20	2,180.77	1,537.94	1,757.03	1,187.46
Washington	1,073.89	3,264.92	2,091.10	1,404.24	2,368.04	1,589.23	1,799.29	1,199.02

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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Table II.D.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	23,298	21,617	18,767	21,671	23,384	24,656	20,325	24,013
New England:								
Connecticut	27,242	--	--	--	23,511	29,448	--	28,818
Maine	25,557	--	--	--	24,907	27,797	--	27,151
Massachusetts	26,405	--	28,606	30,299	23,503	27,330	26,609	26,350
New Hampshire	23,908	26,546	--	19,837	25,597	33,214	22,667	24,693
Rhode Island	26,203	22,622	--	--	25,490	28,686	24,243	26,943
Vermont	23,504	--	25,605	19,740	22,594	29,734	23,619	23,463
Middle Atlantic:								
New Jersey	25,162	12,520	--	24,728	27,347	25,416	19,505	25,900
New York	26,002	--	--	26,864	25,356	25,757	26,757	25,636
Pennsylvania	22,268	--	--	21,548	--	24,064	22,404	22,219
East North Central:								
Illinois	21,022	--	22,940	21,898	25,621	20,681	20,564	21,184
Indiana	22,788	--	--	--	23,265	24,206	19,043	23,663
Michigan	20,892	--	--	19,775	19,756	22,460	20,580	20,940
Ohio	23,925	--	--	22,738	--	25,781	22,764	24,055
Wisconsin	22,328	--	--	21,404	21,454	23,968	21,995	22,427
West North Central:								
Iowa	20,756	--	--	17,287	20,252	22,845	18,123	21,084
Kansas	22,636	--	--	20,513	23,198	23,416	--	23,190
Minnesota	26,390	--	--	--	28,934	29,206	18,673	26,871
Missouri	19,436	--	--	--	20,716	21,466	17,836	20,394
Nebraska	25,350	--	--	26,819	--	20,675	26,037	25,081
North Dakota	21,863	--	--	18,324	--	26,269	--	22,333
South Dakota	18,992	--	19,661	--	17,206	23,526	19,769	18,761
South Atlantic:								
Delaware	21,522	--	--	--	25,720	22,305	15,840	23,446
District of Columbia	24,521	--	--	23,588	19,653	26,504	--	25,399
Florida	23,407	--	--	27,578	26,040	23,199	--	24,286
Georgia	24,499	--	--	--	27,179	24,248	--	25,891
Maryland	22,457	--	--	20,918	25,958	22,701	18,458	23,677
North Carolina	19,337	--	--	--	18,632	20,202	--	19,353
South Carolina	18,698	--	--	--	14,095	22,512	--	18,703
Virginia	21,087	--	--	21,121	21,254	25,019	15,648	22,140
West Virginia	27,408	--	--	23,935	26,619	--	--	29,799
East South Central:								
Alabama	22,543	--	16,562	--	--	26,536	19,043	25,771
Kentucky	24,596	--	--	--	26,476	24,530	21,553	24,896
Mississippi	20,236	21,426	--	--	--	22,437	21,418	19,837
Tennessee	22,147	--	--	--	15,620	28,670	19,255	22,718
West South Central:								
Arkansas	22,569	--	--	19,573	--	25,241	--	23,276
Louisiana	26,146	--	--	18,234	29,281	24,324	18,066	28,271
Oklahoma	18,716	--	17,104	--	--	19,990	17,846	19,080
Texas	24,538	--	--	23,381	24,501	25,036	21,696	25,435
Mountain:								
Arizona	19,954	--	--	--	16,864	25,179	--	21,914
Colorado	23,155	--	20,050	15,337	29,034	23,009	16,390	24,985
Idaho	20,472	--	15,531	--	20,641	21,521	--	21,400
Montana	20,453	--	--	26,693	--	25,286	--	18,804
Nevada	20,767	--	--	--	21,056	27,050	18,030	23,940
New Mexico	22,300	--	--	--	--	24,121	--	21,966
Utah	22,537	--	--	16,797	27,236	18,949	16,163	23,209
Wyoming	23,401	--	--	--	--	23,783	--	23,795
Pacific:								
Alaska	25,465	--	--	--	--	25,987	--	25,617
California	23,953	--	21,455	20,145	24,730	24,974	20,814	24,669
Hawaii	20,827	--	--	21,419	16,410	22,740	21,230	20,728
Oregon	24,285	--	--	18,428	21,606	28,061	--	26,229
Washington	20,256	--	--	26,523	18,806	25,049	--	22,820

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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Table II.D.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	316.46	1,560.56	1,033.15	639.36	615.26	454.08	659.61	349.01
New England:								
Connecticut	2,112.73	--	--	--	1,336.39	1,531.77	--	1,508.41
Maine	1,091.42	--	--	--	1,892.22	219.32	--	751.19
Massachusetts	1,660.81	--	2,131.02	3,244.50	2,095.35	2,941.43	1,667.36	2,061.30
New Hampshire	994.94	454.33	--	1,405.66	1,138.17	1,281.41	1,587.43	1,203.29
Rhode Island	1,458.42	1,281.63	--	--	3,045.94	2,293.90	1,510.53	1,925.31
Vermont	987.09	--	1,224.51	1,481.06	1,396.13	1,525.04	1,643.49	1,206.51
Middle Atlantic:								
New Jersey	1,417.29	1,096.31	--	3,060.36	1,969.97	2,026.98	3,164.34	1,553.53
New York	1,476.95	--	--	1,310.26	1,762.20	1,148.44	4,072.38	986.75
Pennsylvania	2,344.66	--	--	1,638.71	--	1,241.42	3,478.90	2,934.15
East North Central:								
Illinois	1,197.83	--	1,043.03	1,192.49	1,587.36	1,866.21	1,738.93	1,554.48
Indiana	1,086.42	--	--	--	1,638.39	1,980.66	2,435.41	1,285.96
Michigan	1,149.83	--	--	750.07	2,256.10	1,629.52	1,619.77	1,303.06
Ohio	1,472.72	--	--	1,487.54	--	1,052.59	1,607.18	1,631.67
Wisconsin	1,460.02	--	--	1,667.87	2,439.72	2,881.62	1,927.07	1,797.13
West North Central:								
Iowa	939.84	--	--	2,877.56	907.68	1,104.22	3,301.30	996.78
Kansas	904.57	--	--	1,373.05	1,960.71	943.38	--	952.99
Minnesota	2,432.64	--	--	--	1,722.33	1,915.23	1,149.36	2,416.03
Missouri	1,418.54	--	--	--	486.61	3,160.52	2,159.63	1,485.94
Nebraska	2,619.01	--	--	2,026.50	--	1,966.90	1,154.67	3,623.70
North Dakota	1,173.23	--	--	757.42	--	615.79	--	1,535.37
South Dakota	1,626.11	--	1,229.80	--	2,389.84	3,109.35	1,450.71	2,047.40
South Atlantic:								
Delaware	1,815.17	--	--	--	1,497.13	2,074.41	1,371.77	1,451.41
District of Columbia	1,612.68	--	--	1,157.95	2,720.26	1,156.93	--	1,308.23
Florida	1,069.67	--	--	2,862.96	1,771.96	1,164.24	--	946.36
Georgia	1,272.55	--	--	--	2,234.71	1,330.59	--	1,206.93
Maryland	1,174.86	--	--	1,974.84	3,686.24	609.65	2,981.47	1,246.74
North Carolina	1,614.20	--	--	--	1,485.68	1,852.28	--	1,631.25
South Carolina	2,757.16	--	--	--	1,638.71	2,685.34	--	3,027.08
Virginia	1,320.44	--	--	2,143.72	1,411.83	2,859.26	2,145.20	1,399.93
West Virginia	3,851.77	--	--	1,702.40	2,130.68	--	--	3,848.86
East South Central:								
Alabama	2,289.14	--	3,095.79	--	--	3,130.23	2,668.07	2,610.10
Kentucky	997.21	--	--	--	1,677.74	1,200.40	2,972.20	1,018.77
Mississippi	1,625.80	855.78	--	--	--	1,717.61	790.95	2,080.70
Tennessee	2,227.89	--	--	--	2,523.68	2,129.07	2,900.20	2,545.10
West South Central:								
Arkansas	1,912.46	--	--	1,895.94	--	450.92	--	1,639.15
Louisiana	3,123.25	--	--	346.23	2,802.26	2,880.21	183.76	2,750.40
Oklahoma	1,100.38	--	1,164.25	--	--	1,584.22	1,306.26	1,438.87
Texas	1,456.28	--	--	4,252.61	3,144.14	889.92	2,952.02	1,640.25
Mountain:								
Arizona	2,122.67	--	--	--	3,078.76	1,101.32	--	2,010.49
Colorado	1,767.38	--	1,995.66	2,635.19	3,551.25	786.07	1,826.38	1,978.08
Idaho	1,422.65	--	1,446.82	--	1,979.08	2,269.25	--	1,952.51
Montana	2,682.13	--	--	2,361.07	--	402.85	--	3,296.77
Nevada	2,084.28	--	--	--	1,961.24	2,353.20	2,861.42	1,921.77
New Mexico	2,398.32	--	--	--	--	1,655.29	--	2,928.79
Utah	3,199.12	--	--	2,460.61	4,752.10	2,670.06	1,450.93	3,449.36
Wyoming	2,833.65	--	--	--	--	2,228.22	--	3,043.12
Pacific:								
Alaska	1,005.75	--	--	--	--	777.11	--	964.43
California	897.58	--	2,766.12	1,576.68	1,133.33	1,547.45	1,746.53	1,005.71
Hawaii	2,076.60	--	--	1,526.69	4,220.82	3,342.33	4,201.65	2,358.06
Oregon	1,906.69	--	--	1,304.45	2,155.84	270.30	--	1,167.06
Washington	2,721.54	--	--	3,313.28	2,563.76	1,273.01	--	2,259.50

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Table II.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	24,046	21,158	21,756	22,554	23,734	24,594	21,834	24,289
New England:								
Connecticut	24,555	32,845	24,036	22,590	26,490	23,760	25,001	24,491
Maine	25,000	--	--	22,519	27,705	24,787	21,812	25,373
Massachusetts	25,420	31,344	25,586	28,029	26,220	24,504	26,623	25,311
New Hampshire	26,602	--	24,704	28,451	24,332	27,175	25,587	26,697
Rhode Island	22,683	--	26,123	19,929	22,715	23,416	20,306	22,971
Vermont	26,382	19,796	20,428	24,123	28,369	26,911	22,949	27,088
Middle Atlantic:								
New Jersey	27,605	--	--	25,619	28,515	27,510	29,542	27,257
New York	26,417	--	--	28,048	23,993	27,284	23,162	26,717
Pennsylvania	24,023	--	--	24,420	21,916	24,999	22,221	24,133
East North Central:								
Illinois	25,061	--	20,623	22,965	25,638	25,840	20,875	25,785
Indiana	23,250	--	24,098	19,845	19,569	24,609	24,098	23,138
Michigan	23,673	--	20,898	19,817	24,996	24,125	22,063	23,945
Ohio	23,849	--	20,315	23,140	24,490	24,559	17,745	24,555
Wisconsin	24,738	--	22,071	22,321	23,568	25,970	24,317	24,798
West North Central:								
Iowa	23,403	21,448	20,439	18,748	23,275	24,380	20,123	24,032
Kansas	23,620	--	18,904	19,299	21,547	24,995	20,779	24,030
Minnesota	25,413	22,282	19,376	23,438	24,771	26,701	21,421	25,958
Missouri	24,254	--	18,589	20,821	23,632	25,423	20,567	24,822
Nebraska	23,693	--	23,058	25,324	23,951	23,760	22,095	23,822
North Dakota	23,108	--	--	22,352	22,789	23,830	21,588	23,546
South Dakota	25,396	--	16,235	26,189	23,108	27,149	22,978	25,857
South Atlantic:								
Delaware	21,741	--	--	20,187	26,825	20,600	21,659	21,747
District of Columbia	25,730	--	--	25,924	26,964	26,064	21,077	26,416
Florida	23,415	--	--	20,253	22,689	23,917	19,690	23,656
Georgia	24,529	--	22,825	20,660	27,843	23,805	21,731	24,878
Maryland	24,469	--	29,237	19,796	24,621	24,329	26,458	24,135
North Carolina	22,752	--	--	22,145	22,522	23,090	21,329	22,837
South Carolina	22,777	26,983	19,669	26,239	19,075	22,838	23,810	22,682
Virginia	24,493	22,996	--	20,439	22,686	25,696	19,353	25,034
West Virginia	24,412	--	24,394	23,557	25,108	24,255	23,801	24,483
East South Central:								
Alabama	20,847	19,093	19,940	18,971	19,601	21,416	19,626	20,956
Kentucky	22,945	--	12,948	22,729	22,811	23,198	18,042	23,189
Mississippi	22,581	--	--	19,664	18,519	24,773	16,265	23,262
Tennessee	23,731	--	--	20,864	25,695	23,759	17,585	24,065
West South Central:								
Arkansas	20,763	14,852	21,999	18,767	18,133	22,053	19,718	20,822
Louisiana	22,532	34,116	--	21,505	24,259	22,417	21,312	22,719
Oklahoma	22,468	--	18,632	23,606	23,502	22,327	19,108	22,917
Texas	23,718	20,271	22,369	21,342	22,766	24,319	20,850	24,027
Mountain:								
Arizona	24,078	--	20,132	16,910	23,430	25,033	15,668	24,529
Colorado	24,638	20,584	17,652	21,373	27,066	24,775	19,872	25,154
Idaho	23,027	--	13,734	17,992	26,198	24,113	12,963	24,453
Montana	23,230	15,464	--	21,467	22,727	24,008	17,506	23,727
Nevada	22,969	--	18,448	18,089	20,925	25,373	18,196	23,881
New Mexico	24,472	--	20,345	26,117	19,853	26,011	22,576	24,891
Utah	22,693	18,345	--	23,349	24,070	21,759	22,540	22,715
Wyoming	25,032	--	--	24,268	27,603	24,433	22,711	25,689
Pacific:								
Alaska	26,062	--	--	32,510	24,444	26,500	26,881	25,986
California	23,865	--	24,315	21,784	22,485	24,636	24,499	23,813
Hawaii	20,547	--	--	20,105	23,094	19,651	21,503	20,395
Oregon	22,301	--	--	25,612	21,679	22,666	18,207	22,810
Washington	24,960	23,801	--	22,248	25,259	26,542	22,653	25,379

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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	166.30	733.87	730.46	408.69	377.67	214.76	378.36	179.57
New England:								
Connecticut	744.66	558.78	2,287.54	2,331.41	1,112.18	1,084.11	1,617.09	818.81
Maine	816.03	--	--	1,596.29	2,542.21	630.32	2,273.39	856.51
Massachusetts	1,259.88	1,643.49	1,502.87	1,399.94	1,311.94	1,790.27	1,082.54	1,363.57
New Hampshire	1,027.55	--	1,800.16	3,190.20	2,493.31	1,190.55	2,858.52	1,088.97
Rhode Island	793.53	--	2,148.58	1,004.75	894.00	1,077.76	1,657.86	854.24
Vermont	1,157.48	721.05	2,116.66	1,394.43	1,418.95	2,222.36	1,211.13	1,372.82
Middle Atlantic:								
New Jersey	794.34	--	--	1,802.11	1,947.02	769.76	2,974.28	766.63
New York	893.14	--	--	2,986.76	1,394.57	1,142.77	1,871.74	954.21
Pennsylvania	676.58	--	--	1,460.67	1,208.60	745.79	2,874.88	689.28
East North Central:								
Illinois	713.46	--	1,917.77	2,120.46	1,661.55	886.92	1,709.92	750.14
Indiana	744.51	--	1,492.22	2,100.09	1,929.39	846.25	1,509.99	816.43
Michigan	1,080.11	--	1,938.17	1,314.77	2,749.77	1,211.29	1,522.89	1,203.18
Ohio	703.22	--	1,894.55	2,353.55	1,535.41	721.43	2,352.15	666.46
Wisconsin	857.59	--	2,896.75	2,168.09	1,290.46	1,028.47	1,505.36	953.07
West North Central:								
Iowa	628.09	1,792.79	1,690.00	1,172.78	1,503.33	742.52	1,136.83	672.76
Kansas	1,035.88	--	1,343.71	2,239.75	1,345.61	1,376.71	2,030.44	1,127.63
Minnesota	1,098.54	1,653.92	1,566.01	1,641.09	2,174.58	1,589.91	982.46	1,205.33
Missouri	836.38	--	1,977.24	1,920.76	1,079.06	1,169.76	1,759.81	909.01
Nebraska	751.10	--	2,044.95	1,728.59	2,152.54	773.00	3,058.47	770.86
North Dakota	781.05	--	--	1,134.91	786.26	1,490.00	1,358.85	922.33
South Dakota	669.36	--	732.96	1,730.90	1,466.75	687.15	2,001.66	702.99
South Atlantic:								
Delaware	2,232.71	--	--	1,456.09	2,709.74	2,557.42	2,012.34	2,397.42
District of Columbia	784.77	--	--	1,983.33	1,147.13	1,182.42	1,516.52	855.99
Florida	917.23	--	--	4,112.35	2,195.43	1,054.25	1,769.04	963.69
Georgia	782.78	--	960.80	1,688.00	1,625.15	742.43	1,503.50	834.60
Maryland	930.14	--	3,480.14	1,572.33	1,586.48	1,172.60	2,690.25	969.95
North Carolina	1,135.87	--	--	2,102.29	1,591.00	1,594.02	1,686.78	1,203.22
South Carolina	982.69	655.45	1,628.17	3,570.09	2,960.08	869.84	1,084.60	1,071.21
Virginia	922.70	1,957.87	--	1,890.28	1,792.16	1,095.85	1,955.16	958.59
West Virginia	1,039.92	--	3,635.62	2,073.94	2,131.98	1,370.85	2,745.73	1,114.70
East South Central:								
Alabama	660.43	1,362.35	1,565.41	411.40	1,312.95	1,092.03	935.19	742.89
Kentucky	705.73	--	482.95	1,773.18	1,273.99	882.14	2,080.39	742.16
Mississippi	767.07	--	--	2,167.68	571.51	755.58	1,575.15	746.40
Tennessee	857.80	--	--	1,278.72	1,649.18	1,020.46	3,260.04	877.92
West South Central:								
Arkansas	940.94	878.93	552.39	1,975.50	2,045.44	899.74	1,292.96	994.88
Louisiana	1,112.84	1,665.81	--	1,893.02	2,351.80	1,390.25	3,269.08	1,185.91
Oklahoma	796.03	--	2,839.75	1,503.20	1,167.28	1,180.75	1,854.11	874.44
Texas	601.29	1,888.40	2,420.53	1,143.71	1,821.68	711.29	1,229.25	640.39
Mountain:								
Arizona	730.89	--	1,815.76	1,337.47	1,146.45	991.86	1,844.85	765.32
Colorado	653.63	1,097.62	2,086.23	1,937.81	1,202.19	729.80	1,234.37	673.61
Idaho	1,129.22	--	738.00	1,618.56	1,233.42	1,623.51	1,877.73	1,297.04
Montana	786.11	1,398.98	--	1,201.42	1,271.64	1,056.88	1,196.14	857.55
Nevada	843.45	--	2,427.34	840.17	1,261.74	1,059.66	1,140.84	919.52
New Mexico	891.42	--	891.14	1,759.65	1,741.52	819.77	1,233.06	975.65
Utah	1,073.46	472.68	--	1,598.02	2,368.67	989.02	1,730.24	1,197.94
Wyoming	1,236.35	--	--	1,502.90	1,218.93	2,181.89	1,779.24	1,518.36
Pacific:								
Alaska	898.92	--	--	3,955.13	1,577.43	985.76	2,680.93	957.89
California	715.24	--	3,802.07	1,622.43	1,629.81	853.70	1,832.29	757.73
Hawaii	932.68	--	--	1,389.49	849.68	1,207.66	1,793.04	1,021.64
Oregon	1,190.29	--	--	2,147.52	2,595.18	1,645.94	2,524.80	1,304.47
Washington	1,177.78	2,182.91	--	1,300.43	2,665.74	1,758.74	1,480.19	1,348.83

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.

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

Table II.D.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	24,300	19,661	22,814	23,909	24,715	25,214	21,402	25,054
New England:								
Connecticut	29,765	--	--	--	28,230	31,729	--	30,901
Maine	26,234	--	--	--	24,173	--	--	23,309
Massachusetts	29,326	--	29,401	29,938	--	28,678	30,526	29,095
New Hampshire	24,464	--	--	--	--	27,173	23,241	24,703
Rhode Island	23,910	--	--	21,808	21,048	34,755	21,010	25,483
Vermont	24,825	--	--	28,355	27,045	21,731	--	25,684
Middle Atlantic:								
New Jersey	27,462	--	--	--	21,542	--	--	27,673
New York	26,634	--	--	26,817	20,286	29,578	25,451	26,996
Pennsylvania	26,316	--	--	28,150	26,587	26,857	23,938	26,762
East North Central:								
Illinois	22,905	20,650	--	22,429	--	25,220	26,238	22,353
Indiana	19,730	--	--	--	22,648	23,876	--	23,247
Michigan	21,346	--	--	--	20,021	24,574	--	22,255
Ohio	24,174	--	--	24,274	27,184	24,524	--	25,380
Wisconsin	20,807	--	--	--	--	21,314	--	22,110
West North Central:								
Iowa	24,447	--	--	22,917	22,244	27,808	22,522	24,645
Kansas	19,934	--	13,516	--	17,409	21,618	--	19,626
Minnesota	22,235	--	--	--	--	26,197	20,874	23,033
Missouri	24,114	--	--	--	--	24,375	--	24,777
Nebraska	24,896	--	--	--	--	27,158	--	24,810
North Dakota	22,566	--	31,966	19,354	23,143	23,206	24,816	21,826
South Dakota	23,128	--	--	26,154	22,146	23,399	23,431	22,934
South Atlantic:								
Delaware	24,338	--	--	--	--	28,503	--	24,746
District of Columbia	28,248	--	--	38,312	--	29,183	--	30,460
Florida	25,342	--	--	25,820	27,426	23,507	--	27,137
Georgia	21,933	--	--	--	17,755	21,659	--	22,086
Maryland	24,391	--	--	20,014	24,473	23,000	--	22,983
North Carolina	25,577	--	--	--	20,343	27,665	--	26,088
South Carolina	22,042	--	--	--	17,629	25,530	26,189	21,613
Virginia	27,788	--	28,226	28,448	28,304	28,804	--	28,718
West Virginia	26,114	--	--	28,943	26,204	23,762	--	26,082
East South Central:								
Alabama	23,364	--	--	22,212	21,985	24,688	23,276	23,439
Kentucky	28,037	--	--	26,304	--	26,348	32,923	26,758
Mississippi	16,012	--	--	--	--	--	--	--
Tennessee	23,282	--	--	--	--	23,924	--	23,703
West South Central:								
Arkansas	18,451	--	--	17,557	19,682	19,626	--	19,483
Louisiana	24,446	--	--	24,022	25,372	--	21,469	25,251
Oklahoma	21,042	12,637	--	--	25,574	24,477	--	24,317
Texas	25,211	--	--	22,101	30,346	20,782	19,987	26,067
Mountain:								
Arizona	24,154	--	--	--	25,260	22,206	--	23,982
Colorado	21,262	--	22,596	--	20,755	24,111	22,021	21,153
Idaho	--	--	--	--	--	31,233	--	24,245
Montana	20,558	--	--	20,209	22,891	21,701	--	22,268
Nevada	19,408	--	24,309	--	16,532	21,669	21,260	18,876
New Mexico	25,660	--	--	--	30,741	25,799	--	26,601
Utah	16,824	--	--	--	23,478	18,367	--	21,725
Wyoming	28,693	--	--	32,410	22,034	--	33,235	--
Pacific:								
Alaska	25,023	--	--	--	15,571	24,302	--	24,900
California	24,438	--	23,810	--	--	27,272	20,241	26,625
Hawaii	21,199	--	--	--	24,897	22,391	17,970	22,616
Oregon	21,713	--	--	--	--	23,272	--	22,174
Washington	22,804	--	--	--	24,731	21,647	--	23,246

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.

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

Table II.D.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	531.46	1,152.42	1,012.75	1,071.77	1,425.74	633.58	713.49	631.12
New England:								
Connecticut	2,432.16	--	--	--	1,734.13	3,553.57	--	2,684.41
Maine	2,767.65	--	--	--	1,252.16	--	--	1,231.46
Massachusetts	1,704.97	--	2,847.80	1,982.12	--	898.89	1,520.60	2,013.89
New Hampshire	1,559.98	--	--	--	--	224.28	1,380.21	1,825.04
Rhode Island	2,465.51	--	--	1,435.72	1,704.08	2,304.37	3,949.28	2,727.08
Vermont	1,659.27	--	--	1,719.39	1,530.87	895.36	--	1,179.11
Middle Atlantic:								
New Jersey	5,441.92	--	--	--	3,446.58	--	--	6,002.43
New York	1,534.90	--	--	4,570.21	2,865.47	1,977.08	3,202.42	1,709.77
Pennsylvania	872.30	--	--	2,649.82	1,624.27	986.91	2,362.54	837.80
East North Central:								
Illinois	2,283.46	1,998.64	--	1,681.93	--	1,210.42	3,213.79	2,556.81
Indiana	2,375.71	--	--	--	1,724.85	2,091.96	--	1,373.46
Michigan	1,012.54	--	--	--	1,270.30	703.44	--	1,109.15
Ohio	2,976.79	--	--	1,741.62	4,607.44	4,650.83	--	3,319.44
Wisconsin	1,837.05	--	--	--	--	2,311.71	--	2,471.21
West North Central:								
Iowa	1,040.39	--	--	555.37	1,235.43	2,128.55	2,226.88	1,121.43
Kansas	1,645.00	--	1,306.81	--	2,283.37	1,751.54	--	1,395.98
Minnesota	1,644.35	--	--	--	--	1,785.00	1,884.69	2,335.43
Missouri	1,499.98	--	--	--	--	1,156.79	--	1,383.87
Nebraska	1,774.79	--	--	--	--	1,942.15	--	1,992.49
North Dakota	1,024.78	--	3,134.65	1,578.80	1,310.30	594.71	2,733.46	901.67
South Dakota	1,151.00	--	--	1,972.48	2,272.38	627.81	1,603.97	1,557.59
South Atlantic:								
Delaware	3,507.54	--	--	--	--	3,913.74	--	4,270.64
District of Columbia	1,678.11	--	--	2,827.09	--	2,514.63	--	1,990.49
Florida	1,950.57	--	--	4,071.50	2,978.65	2,180.77	--	1,849.05
Georgia	1,630.44	--	--	--	1,422.26	1,515.88	--	1,888.87
Maryland	2,300.52	--	--	1,258.40	2,434.20	1,801.69	--	1,756.54
North Carolina	2,841.88	--	--	--	3,013.07	4,531.34	--	3,719.08
South Carolina	2,375.57	--	--	--	572.44	2,109.63	1,572.71	2,605.85
Virginia	1,101.07	--	1,191.86	975.60	1,348.33	1,858.15	--	1,145.23
West Virginia	861.33	--	--	1,856.76	563.74	1,740.81	--	875.86
East South Central:								
Alabama	1,028.50	--	--	654.73	1,019.81	2,397.82	1,392.51	1,474.03
Kentucky	1,753.58	--	--	2,280.01	--	1,074.59	3,238.84	1,497.31
Mississippi	2,830.51	--	--	--	--	--	--	--
Tennessee	1,316.41	--	--	--	--	1,518.49	--	1,434.95
West South Central:								
Arkansas	1,266.14	--	--	612.87	294.95	2,262.65	--	1,187.33
Louisiana	1,169.39	--	--	1,192.61	1,351.88	--	1,322.34	1,292.64
Oklahoma	1,797.53	1,207.61	--	--	788.56	2,202.83	--	1,389.77
Texas	3,313.44	--	--	1,788.16	5,614.17	2,109.10	1,705.45	3,786.50
Mountain:								
Arizona	1,283.04	--	--	--	1,520.78	1,528.05	--	1,388.03
Colorado	1,392.29	--	1,507.03	--	1,886.01	1,529.62	1,394.72	1,594.59
Idaho	--	--	--	--	--	1,492.65	--	3,339.07
Montana	1,550.09	--	--	1,534.16	2,249.06	740.93	--	1,316.32
Nevada	1,226.54	--	1,535.63	--	593.00	616.16	1,842.85	1,379.99
New Mexico	2,626.84	--	--	--	1,877.83	915.44	--	2,576.08
Utah	1,736.82	--	--	--	410.76	1,522.83	--	1,421.58
Wyoming	2,270.82	--	--	2,361.49	1,211.67	--	3,118.06	--
Pacific:								
Alaska	2,762.94	--	--	--	810.92	1,847.13	--	2,786.30
California	1,234.47	--	1,979.20	--	--	1,485.17	1,892.81	1,340.39
Hawaii	1,083.53	--	--	--	1,463.58	388.07	1,987.05	376.37
Oregon	2,127.04	--	--	--	--	1,619.65	--	2,059.35
Washington	1,539.31	--	--	--	2,434.47	2,456.87	--	1,596.41

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.

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

Table II.D.1.d Average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	22,894	21,178	21,269	22,735	23,305	23,616	21,704	23,345
New England:								
Connecticut	25,495	--	23,103	23,378	26,715	26,494	24,221	26,179
Maine	24,423	--	17,418	24,669	25,111	26,476	23,845	24,748
Massachusetts	24,804	29,955	26,849	29,089	24,688	19,714	27,672	23,934
New Hampshire	24,950	--	22,585	23,556	25,496	26,690	23,903	25,403
Rhode Island	22,466	20,275	23,537	20,956	22,618	24,649	21,467	23,122
Vermont	23,415	20,340	22,268	24,688	23,067	25,484	23,295	23,502
Middle Atlantic:								
New Jersey	26,980	--	--	27,774	28,404	24,104	26,961	26,991
New York	25,103	26,910	23,484	25,648	23,322	26,507	25,782	24,802
Pennsylvania	21,564	--	21,891	23,935	18,972	23,024	22,838	21,113
East North Central:								
Illinois	22,502	19,836	24,011	23,141	22,007	22,861	21,865	22,826
Indiana	21,560	--	20,575	--	21,286	24,248	21,063	21,795
Michigan	22,025	25,654	19,552	19,499	19,683	26,351	21,048	22,410
Ohio	22,006	--	20,609	23,946	22,255	23,393	18,268	23,117
Wisconsin	21,835	--	21,595	23,686	24,309	19,988	22,573	21,433
West North Central:								
Iowa	22,876	21,704	19,291	19,746	23,715	25,456	20,123	24,022
Kansas	20,850	--	--	19,782	21,786	20,056	21,359	20,659
Minnesota	21,924	21,963	20,288	20,528	--	23,459	20,756	22,514
Missouri	21,475	--	17,580	22,701	22,197	22,064	19,815	22,229
Nebraska	24,213	--	23,045	27,145	24,617	24,249	23,748	24,373
North Dakota	22,799	--	23,648	21,911	24,120	25,187	21,755	23,774
South Dakota	21,995	22,805	17,885	23,266	21,798	22,236	22,656	21,633
South Atlantic:								
Delaware	21,915	24,074	--	18,996	22,899	25,419	18,930	23,203
District of Columbia	25,173	21,097	--	27,354	28,053	23,005	22,001	26,463
Florida	22,721	--	--	24,951	26,861	20,521	19,334	23,988
Georgia	22,478	--	21,363	22,185	25,082	20,367	20,816	23,307
Maryland	24,139	--	27,223	20,298	26,608	22,188	25,106	23,381
North Carolina	24,741	--	--	19,594	22,207	29,501	21,804	25,178
South Carolina	23,590	27,357	17,521	25,222	22,355	23,629	22,419	23,935
Virginia	21,435	--	22,430	21,179	22,907	21,438	19,256	22,463
West Virginia	23,570	--	23,291	25,578	27,393	16,650	23,399	23,640
East South Central:								
Alabama	20,956	--	19,284	20,174	20,332	24,430	20,229	21,326
Kentucky	22,929	--	14,897	24,103	23,504	22,183	21,899	23,268
Mississippi	19,651	--	--	17,735	19,871	22,039	17,824	20,869
Tennessee	21,047	--	--	20,374	19,406	24,205	18,936	21,592
West South Central:								
Arkansas	17,799	--	--	19,093	16,707	19,067	18,009	17,761
Louisiana	23,264	34,116	--	21,545	24,974	26,095	20,687	24,701
Oklahoma	19,476	18,381	17,855	20,228	18,307	21,247	18,270	20,305
Texas	24,007	21,994	22,914	23,616	25,693	23,738	21,815	24,624
Mountain:								
Arizona	23,000	--	22,115	20,312	22,466	26,819	16,515	24,095
Colorado	20,743	18,200	19,940	18,462	23,452	22,703	18,534	22,078
Idaho	18,828	--	11,341	18,412	24,597	21,294	13,474	22,988
Montana	20,350	14,873	18,940	24,464	21,897	19,504	19,689	20,984
Nevada	20,896	--	20,710	19,276	20,332	23,536	20,658	21,019
New Mexico	22,769	25,897	19,902	23,581	23,671	22,893	22,092	23,293
Utah	20,059	--	19,697	20,906	19,600	20,791	20,253	19,979
Wyoming	25,089	--	--	20,277	25,994	--	23,589	26,416
Pacific:								
Alaska	26,536	--	--	34,528	25,057	25,169	27,484	26,229
California	23,269	21,411	23,398	21,454	24,140	23,643	22,444	23,504
Hawaii	20,067	19,781	--	21,589	20,701	19,928	19,422	20,209
Oregon	20,807	--	12,150	23,237	21,252	25,015	16,123	22,729
Washington	24,267	--	17,163	23,256	27,253	25,373	20,381	25,762

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.

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

Table II.D.1.d Standard errors for average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	224.24	697.26	593.45	358.99	470.02	413.66	342.61	279.48
New England:								
Connecticut	962.95	--	2,406.70	1,940.77	904.27	3,376.60	1,562.20	1,146.89
Maine	1,204.43	--	2,751.20	3,411.31	1,078.04	1,694.10	2,807.96	1,043.91
Massachusetts	1,551.94	2,122.72	1,096.96	1,472.55	886.39	3,927.90	977.29	1,891.87
New Hampshire	928.74	--	2,109.00	2,338.90	1,092.31	901.50	1,734.80	1,003.98
Rhode Island	960.89	2,076.18	3,880.29	1,214.03	1,472.45	1,932.07	1,645.76	1,076.79
Vermont	890.13	2,685.08	1,929.28	1,281.45	1,431.94	2,079.79	1,508.50	1,070.43
Middle Atlantic:								
New Jersey	1,394.18	--	--	1,287.46	2,117.33	3,400.30	2,758.25	1,548.63
New York	975.47	3,805.24	4,982.73	1,544.48	1,556.54	1,553.85	2,126.72	1,043.65
Pennsylvania	1,084.78	--	3,209.74	1,297.47	1,839.75	1,123.69	2,075.89	1,249.96
East North Central:								
Illinois	1,171.91	2,541.08	2,584.62	1,545.19	3,611.32	2,082.52	1,442.25	1,612.48
Indiana	1,120.64	--	2,349.92	--	1,664.47	1,466.27	2,062.70	1,342.88
Michigan	1,155.11	2,523.53	1,602.37	891.31	1,634.47	2,166.14	1,092.94	1,518.45
Ohio	897.49	--	1,643.85	2,111.43	949.32	1,162.69	2,375.22	776.47
Wisconsin	1,028.33	--	2,372.60	1,385.96	1,576.20	1,605.08	1,637.55	1,254.60
West North Central:								
Iowa	1,066.85	1,744.70	1,045.83	1,543.37	2,415.02	1,742.88	1,125.86	1,354.30
Kansas	804.75	--	--	2,987.75	1,367.41	1,002.84	1,995.44	812.98
Minnesota	1,180.74	1,917.86	1,917.61	870.42	--	1,692.05	892.31	1,658.80
Missouri	911.34	--	1,845.40	1,806.33	829.08	2,335.94	1,968.74	857.98
Nebraska	1,080.33	--	1,590.17	1,844.43	700.80	1,835.13	2,865.60	1,056.29
North Dakota	741.27	--	1,564.77	1,143.27	1,080.69	908.07	1,126.07	953.52
South Dakota	944.42	1,894.05	950.01	2,264.13	1,901.35	1,292.72	1,514.07	1,180.78
South Atlantic:								
Delaware	1,798.94	1,193.65	--	1,462.85	3,951.40	2,724.55	1,666.14	2,315.11
District of Columbia	852.34	1,725.31	--	1,731.32	1,518.44	1,399.06	1,212.36	1,123.25
Florida	1,124.66	--	--	2,881.52	1,157.49	1,461.71	2,038.80	1,249.90
Georgia	967.90	--	1,836.55	1,859.63	831.88	1,522.59	1,673.41	1,115.08
Maryland	1,238.36	--	3,404.13	1,350.12	3,139.30	980.92	2,041.31	1,454.07
North Carolina	1,272.77	--	--	2,094.01	1,893.44	1,092.21	2,211.42	1,419.73
South Carolina	1,645.10	602.10	2,094.84	4,352.22	1,803.34	838.12	1,403.84	2,065.66
Virginia	1,033.28	--	3,762.43	1,616.86	975.82	2,938.89	1,923.90	1,113.57
West Virginia	1,724.91	--	3,511.35	1,813.18	2,294.70	3,141.40	2,819.55	2,136.00
East South Central:								
Alabama	799.83	--	1,549.67	680.33	1,298.71	1,856.07	1,144.01	1,025.45
Kentucky	1,075.59	--	1,476.20	1,441.00	2,670.95	1,478.02	2,763.75	1,092.98
Mississippi	1,002.31	--	--	1,185.80	1,378.08	1,949.07	1,272.86	1,246.57
Tennessee	1,150.54	--	--	1,464.76	2,342.03	871.61	2,115.33	1,322.47
West South Central:								
Arkansas	1,212.29	--	--	1,881.61	1,861.75	2,453.32	1,760.58	1,390.62
Louisiana	1,295.59	1,665.81	--	1,401.28	2,543.66	1,506.56	2,209.25	1,387.36
Oklahoma	763.27	2,709.74	1,985.79	1,615.12	1,625.82	1,010.32	1,395.83	873.55
Texas	1,252.22	2,045.45	1,991.54	1,509.05	3,769.94	1,462.21	1,175.44	1,546.41
Mountain:								
Arizona	1,447.19	--	2,106.31	1,820.68	1,041.13	3,263.42	2,387.88	1,468.41
Colorado	798.09	1,541.67	1,831.99	2,041.73	835.77	1,274.32	1,265.14	819.28
Idaho	1,302.06	--	2,117.18	1,771.02	1,624.26	2,340.85	1,710.27	1,438.69
Montana	958.23	1,178.94	1,075.11	1,790.74	1,219.73	2,382.95	1,592.92	1,106.21
Nevada	659.30	--	2,225.71	849.11	1,035.31	1,186.07	1,055.49	839.73
New Mexico	1,366.85	2,418.65	1,325.04	2,990.11	4,206.96	1,755.72	1,133.60	2,234.88
Utah	918.28	--	2,667.98	1,783.29	1,863.18	987.85	1,504.82	1,139.20
Wyoming	1,760.88	--	--	1,689.75	1,747.98	--	2,322.43	2,391.85
Pacific:								
Alaska	1,119.53	--	--	4,043.64	1,429.14	758.95	3,143.29	1,130.92
California	632.96	2,416.53	1,970.14	1,164.92	1,260.24	1,117.53	1,197.33	746.46
Hawaii	1,046.03	2,788.55	--	1,439.80	2,320.70	1,481.83	1,803.14	1,229.64
Oregon	1,103.54	--	2,017.53	1,765.41	927.61	956.72	1,860.36	931.68
Washington	1,444.17	--	2,205.62	1,311.76	2,570.54	762.23	2,048.46	1,542.45

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.

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

Table II.D.1.e Average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	24,596	19,386	19,705	21,725	24,346	24,896	19,485	24,769
New England:								
Connecticut	25,542	--	--	--	26,195	25,732	--	25,805
Maine	25,519	--	--	--	28,845	25,363	--	25,821
Massachusetts	27,651	--	--	28,020	29,919	27,011	--	27,641
New Hampshire	26,734	--	--	--	24,320	27,494	25,879	26,753
Rhode Island	24,063	--	--	--	23,672	24,514	--	24,088
Vermont	26,964	--	--	21,723	28,022	26,788	21,879	27,326
Middle Atlantic:								
New Jersey	26,819	--	--	21,307	25,505	27,375	--	26,839
New York	27,280	--	--	33,922	25,175	27,523	--	27,503
Pennsylvania	25,166	--	--	24,169	24,435	25,578	20,236	25,243
East North Central:								
Illinois	25,614	--	--	18,204	26,047	25,837	18,245	25,831
Indiana	23,640	--	--	20,273	20,746	24,591	22,109	23,724
Michigan	23,359	--	--	--	24,774	22,766	--	23,494
Ohio	24,973	--	--	20,548	25,593	25,127	19,663	25,197
Wisconsin	24,977	--	--	18,013	22,544	26,700	--	25,197
West North Central:								
Iowa	23,329	--	--	19,959	21,590	24,216	19,997	23,503
Kansas	24,845	--	--	--	19,629	26,779	16,814	25,113
Minnesota	26,900	--	22,084	--	25,218	28,066	--	27,079
Missouri	24,582	--	--	16,241	25,053	25,424	18,328	25,160
Nebraska	23,758	--	--	22,048	24,763	23,618	21,954	23,820
North Dakota	22,843	--	--	18,255	21,704	23,734	--	22,580
South Dakota	25,964	--	--	24,078	22,035	27,741	21,985	26,252
South Atlantic:								
Delaware	22,104	--	--	25,939	27,481	20,677	--	22,020
District of Columbia	26,212	--	--	--	24,475	27,223	--	26,656
Florida	23,893	--	--	--	21,899	24,198	--	24,022
Georgia	25,324	--	--	22,850	28,517	24,168	21,079	25,443
Maryland	23,842	--	--	18,944	24,025	24,259	--	24,172
North Carolina	21,233	--	--	26,294	21,958	20,920	23,096	21,185
South Carolina	21,377	--	--	--	14,744	22,945	25,482	21,259
Virginia	25,613	--	--	--	22,649	26,511	21,541	25,737
West Virginia	25,287	--	--	--	24,005	25,634	--	25,336
East South Central:								
Alabama	21,176	20,426	--	--	18,483	21,469	18,037	21,276
Kentucky	23,724	--	--	--	24,329	23,695	--	23,785
Mississippi	23,062	--	--	--	17,975	24,856	--	23,062
Tennessee	24,718	--	--	--	25,534	24,763	--	24,814
West South Central:								
Arkansas	21,914	--	--	17,974	21,049	22,500	--	22,124
Louisiana	23,369	--	--	--	27,714	21,975	14,647	23,431
Oklahoma	23,152	--	18,575	25,723	25,960	22,295	--	23,331
Texas	23,955	--	--	17,244	25,230	24,238	17,734	24,245
Mountain:								
Arizona	24,162	--	--	15,741	24,833	24,545	14,717	24,424
Colorado	25,413	--	17,106	25,339	27,309	24,627	18,200	25,576
Idaho	24,305	--	--	--	25,615	24,262	--	24,452
Montana	23,504	--	--	18,863	21,765	24,212	--	23,773
Nevada	22,805	--	12,063	18,912	17,641	25,305	14,850	24,068
New Mexico	25,119	--	--	--	18,571	26,248	--	25,033
Utah	24,180	--	--	--	29,196	21,351	17,630	24,266
Wyoming	24,937	--	--	26,517	27,108	23,794	22,609	25,199
Pacific:								
Alaska	25,682	--	--	--	23,246	26,293	--	25,719
California	24,691	--	--	--	20,899	25,426	18,384	24,936
Hawaii	22,851	26,392	--	20,347	--	22,843	23,600	22,681
Oregon	23,964	--	--	33,093	22,049	24,209	18,547	24,038
Washington	24,440	--	--	--	20,408	26,464	24,008	24,467

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.

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

Table II.D.1.e Standard errors for average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	184.34	1,021.31	1,393.66	823.27	495.00	206.99	605.29	188.78
New England:								
Connecticut	892.47	--	--	--	1,776.10	991.87	--	875.27
Maine	818.64	--	--	--	3,651.41	600.27	--	803.00
Massachusetts	998.29	--	--	1,730.51	3,325.35	935.03	--	1,016.96
New Hampshire	1,291.32	--	--	--	2,375.76	1,473.70	2,333.68	1,318.43
Rhode Island	927.50	--	--	--	1,920.97	1,066.31	--	939.33
Vermont	1,192.95	--	--	1,865.96	1,200.76	2,028.50	1,700.94	1,270.57
Middle Atlantic:								
New Jersey	1,012.81	--	--	1,303.99	2,119.70	1,127.90	--	1,026.34
New York	1,006.23	--	--	4,712.93	1,111.59	1,157.58	--	1,011.95
Pennsylvania	625.55	--	--	1,977.46	1,400.80	672.42	3,682.34	625.87
East North Central:								
Illinois	715.76	--	--	1,371.10	1,793.62	793.01	1,116.79	725.19
Indiana	820.91	--	--	2,063.39	2,211.91	989.92	3,130.09	853.87
Michigan	1,072.99	--	--	--	2,657.35	557.59	--	1,101.85
Ohio	836.92	--	--	2,370.80	3,565.40	768.60	1,901.02	854.56
Wisconsin	931.34	--	--	1,526.75	1,385.28	892.24	--	949.49
West North Central:								
Iowa	548.63	--	--	1,505.85	780.03	667.06	2,365.33	556.94
Kansas	1,188.21	--	--	--	1,632.93	1,142.59	845.00	1,189.20
Minnesota	1,153.25	--	2,052.24	--	2,077.30	1,411.30	--	1,178.94
Missouri	966.30	--	--	1,714.36	1,908.90	1,106.91	2,059.89	991.24
Nebraska	873.85	--	--	1,492.95	3,051.62	752.66	2,316.35	900.98
North Dakota	821.23	--	--	795.40	604.51	1,142.30	--	794.74
South Dakota	768.53	--	--	1,509.22	1,488.59	919.95	1,929.34	807.19
South Atlantic:								
Delaware	2,443.59	--	--	2,527.67	1,924.04	2,526.72	--	2,505.91
District of Columbia	809.43	--	--	--	1,507.49	889.52	--	783.88
Florida	930.18	--	--	--	2,232.48	1,010.63	--	943.96
Georgia	898.00	--	--	2,140.64	2,113.49	617.24	790.52	911.91
Maryland	913.52	--	--	996.07	1,435.52	1,071.12	--	917.01
North Carolina	1,164.85	--	--	2,609.76	1,806.92	1,315.30	807.92	1,190.54
South Carolina	1,052.02	--	--	--	2,346.68	877.55	411.96	1,078.22
Virginia	947.54	--	--	--	2,045.76	1,020.41	1,221.62	974.92
West Virginia	1,022.37	--	--	--	2,265.19	1,170.24	--	1,037.01
East South Central:								
Alabama	991.44	1,534.40	--	--	2,611.95	1,191.91	1,686.92	1,055.46
Kentucky	663.82	--	--	--	1,033.48	759.53	--	673.95
Mississippi	899.60	--	--	--	1,177.13	832.74	--	899.60
Tennessee	1,065.65	--	--	--	1,941.20	1,179.72	--	1,077.49
West South Central:								
Arkansas	744.44	--	--	1,685.18	1,054.23	852.76	--	749.00
Louisiana	1,681.09	--	--	--	2,245.34	1,434.72	0.00	1,689.98
Oklahoma	987.40	--	903.43	1,038.77	934.84	1,253.91	--	1,015.64
Texas	672.11	--	--	1,724.17	1,441.60	753.86	1,530.34	680.05
Mountain:								
Arizona	677.77	--	--	1,729.07	3,377.54	724.38	2,357.74	702.89
Colorado	974.43	--	820.90	1,954.64	1,990.84	705.44	619.50	983.86
Idaho	1,365.86	--	--	--	1,649.83	1,599.67	--	1,419.02
Montana	853.46	--	--	1,523.89	1,775.29	1,062.40	--	879.16
Nevada	1,225.81	--	692.84	562.75	1,638.37	1,110.98	2,323.51	1,316.70
New Mexico	947.64	--	--	--	1,877.07	733.71	--	973.05
Utah	1,688.92	--	--	--	2,479.58	1,124.17	1,582.32	1,708.74
Wyoming	1,414.77	--	--	2,112.62	1,778.28	2,112.73	1,517.10	1,568.69
Pacific:								
Alaska	953.20	--	--	--	1,705.33	927.72	--	969.96
California	834.51	--	--	--	3,434.45	842.34	2,433.63	855.73
Hawaii	834.56	1,584.50	--	1,254.02	--	891.02	2,670.53	792.44
Oregon	1,629.53	--	--	1,140.25	4,215.91	1,717.91	1,440.14	1,653.54
Washington	1,573.81	--	--	--	2,047.44	2,250.74	2,141.78	1,663.30

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.

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

Table II.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	6,889	5,801	7,860	8,839	7,388	6,373	7,529	6,796
New England:								
Connecticut	7,653	--	--	10,788	9,204	6,686	8,932	7,478
Maine	6,402	--	--	8,769	6,828	6,024	6,011	6,458
Massachusetts	7,597	--	11,388	12,440	6,585	6,569	12,604	6,933
New Hampshire	5,902	--	--	9,234	7,790	4,813	7,410	5,657
Rhode Island	6,066	--	--	6,323	6,527	5,663	7,311	5,811
Vermont	7,635	--	12,388	5,622	8,163	7,945	6,639	7,890
Middle Atlantic:								
New Jersey	7,075	--	--	8,622	9,656	6,354	6,899	7,103
New York	7,325	--	8,249	11,962	6,192	6,508	9,767	6,915
Pennsylvania	5,947	--	9,477 *	8,102	5,294	5,785	8,163	5,714
East North Central:								
Illinois	6,178	--	10,969	7,577	6,945	5,349	8,089	5,815
Indiana	6,302	--	--	8,324	7,387	5,876	4,489	6,595
Michigan	6,068	--	--	5,099	5,078	7,448	3,929	6,477
Ohio	6,101	--	7,635	8,429	5,831	5,937	7,561	5,922
Wisconsin	5,431	--	--	6,301	5,629	4,925	6,530	5,223
West North Central:								
Iowa	6,592	--	6,824	5,508	6,542	7,041	5,362	6,801
Kansas	6,275	--	--	7,503	8,063	5,840	5,632	6,382
Minnesota	6,254	--	--	9,072	7,819	4,788	6,538	6,208
Missouri	6,890	--	--	9,198	7,628	6,337	7,428	6,778
Nebraska	6,259	--	6,888	10,230	7,733	5,180	7,570	6,119
North Dakota	6,539	--	--	5,377	7,220	6,522	6,861	6,439
South Dakota	7,262	--	8,774	9,311	7,297	6,513	8,251	7,012
South Atlantic:								
Delaware	7,094	--	9,800	10,643	7,776 *	6,205	9,556	6,791
District of Columbia	6,541	--	--	7,045	5,930	6,937	5,464	6,705
Florida	7,132	--	--	15,176	9,245	6,181	6,148	7,223
Georgia	6,041	--	--	7,517	6,025	6,154	4,431	6,283
Maryland	8,232	--	--	10,207	9,314	7,378	10,206 *	7,822
North Carolina	7,115	--	--	8,753	6,550	6,842	10,302	6,884
South Carolina	6,384	--	--	7,990 *	5,711	6,070	10,786	5,964
Virginia	7,870	--	9,360	10,132	9,084	7,025	8,261	7,814
West Virginia	6,023	--	--	8,571	7,178	5,185	6,609	5,959
East South Central:								
Alabama	6,801	--	8,580	10,593	5,266	6,603	7,179	6,742
Kentucky	6,050	--	--	7,807	6,731	5,455	9,383	5,820
Mississippi	5,663	--	--	8,512	4,983	5,050	9,100	5,142
Tennessee	8,128	--	--	--	6,516	8,727	7,501	8,189
West South Central:								
Arkansas	5,949	--	--	7,835	3,900 *	6,207	9,564	5,677
Louisiana	8,223	--	--	9,448	10,096	6,367	10,923	7,737
Oklahoma	6,952	--	11,345	4,756 *	9,428	6,296	8,059	6,750
Texas	7,391	--	--	10,014	11,116	5,996	8,561	7,239
Mountain:								
Arizona	7,813	--	9,771	9,696	10,752	6,685	7,388	7,844
Colorado	6,413	--	7,877	10,398	6,309	5,931	6,295	6,431
Idaho	6,171	--	6,486	9,187	6,992	5,610	6,612	6,079
Montana	5,496	--	9,447	9,534	5,707	4,884	7,172	5,241
Nevada	6,069	--	5,577 *	6,340	5,453	6,450	5,287	6,300
New Mexico	6,380	--	--	--	8,784	5,359	5,760 *	6,520
Utah	6,829	--	--	6,322	8,529 *	5,670	6,441	6,886
Wyoming	6,610	--	--	8,554	5,771	7,086	6,235 *	6,712
Pacific:								
Alaska	5,628	--	--	--	6,949	5,038	--	5,641
California	7,768	5,176	9,057	8,527	8,329	7,472	7,797	7,764
Hawaii	5,103	--	--	10,193	5,037	5,560	2,232 *	5,739
Oregon	4,142	--	--	2,861 *	4,828 *	3,952	5,607	3,949
Washington	7,706	--	--	8,727	5,232	9,524	7,544	7,738

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.

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

Table II.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	112.55	481.58	484.15	340.41	305.26	126.10	268.72	122.79
New England:								
Connecticut	714.58	--	--	2,077.17	1,871.73	748.52	1,706.50	771.99
Maine	368.44	--	--	1,548.54	984.60	335.44	1,140.86	391.09
Massachusetts	537.98	--	1,443.58	1,847.88	680.32	713.72	1,816.82	511.45
New Hampshire	511.36	--	--	1,283.45	888.58	604.98	1,361.27	534.15
Rhode Island	402.70	--	--	1,508.32	683.23	422.31	1,430.02	361.12
Vermont	503.71	--	2,431.57	770.34	867.53	798.50	1,047.72	561.97
Middle Atlantic:								
New Jersey	613.59	--	--	2,078.22	2,057.93	486.05	1,853.06	646.59
New York	484.06	--	2,325.52	2,556.05	696.64	461.40	1,366.46	519.84
Pennsylvania	449.68	--	3,280.53 *	857.51	859.07	549.39	1,825.61	447.97
East North Central:								
Illinois	313.08	--	1,427.00	716.46	1,091.87	307.23	787.20	332.66
Indiana	480.15	--	--	2,240.24	643.10	588.89	983.95	511.99
Michigan	654.97	--	--	707.06	1,031.39	1,066.53	1,087.46	711.51
Ohio	382.12	--	1,258.19	1,624.22	639.08	492.41	1,480.31	383.96
Wisconsin	332.69	--	--	476.68	289.54	450.75	978.08	334.40
West North Central:								
Iowa	416.03	--	924.91	1,531.91	572.54	604.44	1,123.29	437.13
Kansas	435.45	--	--	1,248.69	916.19	529.02	1,399.93	451.55
Minnesota	594.21	--	--	982.11	1,230.00	690.33	989.65	668.56
Missouri	524.36	--	--	1,099.30	1,556.16	364.93	1,791.02	517.56
Nebraska	328.39	--	992.74	892.27	667.54	341.46	1,425.49	332.75
North Dakota	553.52	--	--	1,114.84	460.72	1,091.91	993.66	655.34
South Dakota	359.23	--	1,262.81	1,280.04	756.75	413.61	936.25	381.21
South Atlantic:								
Delaware	960.75	--	1,399.53	1,816.99	2,939.68 *	816.35	1,313.68	1,019.91
District of Columbia	332.87	--	--	1,322.73	684.16	301.01	1,332.76	309.32
Florida	687.16	--	--	2,761.53	1,008.26	726.95	1,248.76	750.13
Georgia	623.13	--	--	1,332.93	1,500.65	776.78	1,232.20	689.05
Maryland	732.61	--	--	1,221.60	1,020.29	661.22	3,265.31 *	541.97
North Carolina	656.86	--	--	1,740.33	1,874.05	657.72	2,279.02	669.40
South Carolina	477.29	--	--	2,515.24 *	1,003.90	481.30	1,331.92	474.34
Virginia	585.03	--	1,627.06	1,530.30	875.99	840.27	1,092.15	648.53
West Virginia	378.06	--	--	1,268.56	1,077.47	392.14	1,265.07	395.77
East South Central:								
Alabama	393.25	--	1,531.05	1,624.47	665.51	455.12	1,147.48	416.21
Kentucky	360.53	--	--	916.38	630.64	377.19	2,108.98	331.24
Mississippi	458.33	--	--	1,012.77	1,119.81	381.73	1,320.00	424.10
Tennessee	1,038.20	--	--	--	848.35	1,473.70	1,875.29	1,123.50
West South Central:								
Arkansas	537.44	--	--	1,027.83	1,365.11 *	428.88	1,808.42	541.16
Louisiana	828.84	--	--	957.99	1,053.62	1,258.19	1,658.89	895.60
Oklahoma	550.15	--	1,848.37	1,810.95 *	1,173.73	558.04	1,368.95	594.47
Texas	623.24	--	--	927.69	2,871.86	373.83	1,072.85	689.78
Mountain:								
Arizona	522.79	--	1,887.34	1,663.69	1,011.37	374.94	1,263.59	553.07
Colorado	431.11	--	1,540.18	1,937.59	833.94	461.35	1,194.76	464.63
Idaho	407.85	--	1,225.50	1,282.57	761.45	475.55	905.12	447.67
Montana	449.83	--	1,490.03	1,090.78	928.63	406.00	1,184.21	433.54
Nevada	562.10	--	2,271.90 *	1,689.58	1,307.95	618.50	1,196.29	633.98
New Mexico	793.65	--	--	--	2,051.08	476.73	2,466.08 *	781.60
Utah	1,178.41	--	--	721.46	2,923.02 *	383.76	788.87	1,342.41
Wyoming	922.81	--	--	1,421.16	516.17	1,815.26	1,910.49 *	1,052.84
Pacific:								
Alaska	783.09	--	--	--	1,714.95	894.50	--	829.92
California	379.97	1,461.04	1,411.45	954.49	1,009.33	455.63	923.64	414.86
Hawaii	679.82	--	--	1,833.65	1,004.76	1,074.75	700.70 *	842.48
Oregon	478.35	--	--	980.76 *	1,507.89 *	510.93	1,231.12	478.15
Washington	1,139.56	--	--	1,767.33	809.60	2,309.23	1,480.41	1,334.47

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.

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

Table II.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	6,890	5,912	6,824	8,302	7,117	6,471	6,919	6,883
New England:								
Connecticut	7,400	--	--	--	--	--	--	7,665
Maine	7,418	--	--	--	--	6,800	--	7,887
Massachusetts	8,243	--	--	11,292	--	--	12,381	7,118
New Hampshire	8,765	--	--	8,374	9,739	--	8,161	9,146
Rhode Island	6,774	--	--	--	--	--	--	7,418
Vermont	10,450	--	--	7,737	7,914	22,527	9,619	10,739
Middle Atlantic:								
New Jersey	7,649	--	--	--	13,160	5,648	--	7,871
New York	7,583	--	--	8,452	4,953	7,173	10,186	6,324
Pennsylvania	6,694	--	--	8,714	--	6,838	7,924	6,244
East North Central:								
Illinois	5,985	--	--	6,274	--	4,951	7,318	5,512
Indiana	5,741	--	--	--	7,266	5,553	--	6,156
Michigan	3,777	--	--	5,516	2,387	4,198	4,857	3,610
Ohio	5,144	--	--	--	--	4,888	--	5,141
Wisconsin	5,266	--	--	5,994	5,457	4,423	6,146	5,004
West North Central:								
Iowa	7,226	--	--	7,715	7,019	7,492	7,419	7,202
Kansas	8,395	--	--	--	12,716	--	13,147	7,267
Minnesota *	4,620 *	--	--	--	--	--	--	4,289 *
Missouri	4,497 *	--	--	--	--	--	--	3,658 *
Nebraska	8,419	--	--	--	--	--	--	8,300
North Dakota	5,513 *	--	--	--	--	6,444	--	4,083 *
South Dakota	6,386	--	11,067	--	--	6,753	--	5,546
South Atlantic:								
Delaware	9,292	--	--	--	--	8,280	12,299	8,274
District of Columbia	7,997	--	--	7,793	--	8,296	--	8,026
Florida	8,657	--	--	--	9,040	8,008	--	8,872
Georgia	4,226 *	3,765	--	--	--	7,030	--	4,379 *
Maryland	7,662	--	--	10,656	12,626	7,141	4,075 *	8,756
North Carolina	8,200	--	--	--	--	7,943	--	8,118
South Carolina	4,240	--	--	--	3,743	--	--	4,160
Virginia	7,228	--	--	--	9,050	--	--	7,732
West Virginia	8,208	--	--	--	--	--	--	--
East South Central:								
Alabama	10,976	--	--	--	--	--	--	15,380
Kentucky	6,221	--	--	--	6,159	6,290	--	6,307
Mississippi	6,669	--	--	--	--	7,168	--	6,385
Tennessee	11,559	--	--	--	5,505	18,479	--	12,562
West South Central:								
Arkansas	7,240	--	--	--	--	6,451	--	7,087
Louisiana	8,440	--	--	--	--	7,265	--	7,854
Oklahoma	7,493	--	--	--	--	6,785	--	7,021
Texas	9,471	--	--	8,825	--	6,628	9,089	9,592
Mountain:								
Arizona	7,676	--	--	10,706	--	--	--	7,948
Colorado	6,046	--	--	--	--	5,696	5,089	6,305
Idaho	8,766	--	--	--	--	8,464	--	9,191
Montana	6,863	--	--	10,326	--	7,037	--	5,341
Nevada	7,164	--	--	--	--	10,451	--	9,875
New Mexico	7,111	--	--	--	--	7,560	--	7,630
Utah	3,551	--	--	--	2,258	4,142	5,507	3,345
Wyoming	6,302	--	--	--	--	9,549	--	--
Pacific:								
Alaska	5,596	--	--	--	--	5,147	--	5,359
California	7,313	--	7,885	8,967	8,936	6,198	6,823	7,424
Hawaii	5,210	--	--	--	4,546 *	5,748 *	--	5,697
Oregon	3,670	--	--	--	--	2,821	--	3,452
Washington	5,397	--	--	--	6,380	--	--	5,767

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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Table II.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	237.27	1,072.21	735.54	443.96	522.56	328.46	469.11	272.00
New England:								
Connecticut	1,479.29	--	--	--	--	--	--	1,675.12
Maine	927.34	--	--	--	--	835.32	--	1,042.62
Massachusetts	1,374.35	--	--	1,935.78	--	--	2,146.40	1,489.04
New Hampshire	840.67	--	--	893.89	1,052.76	--	1,598.09	883.77
Rhode Island	1,009.78	--	--	--	--	--	--	1,116.20
Vermont	1,120.46	--	--	1,263.23	895.66	2,070.07	2,341.85	1,278.66
Middle Atlantic:								
New Jersey	1,396.97	--	--	--	2,165.67	519.12	--	1,522.21
New York	1,031.48	--	--	1,187.32	1,064.66	657.62	2,669.78	753.00
Pennsylvania	953.73	--	--	1,332.56	--	1,463.35	2,300.10	925.40
East North Central:								
Illinois	795.62	--	--	1,547.11	--	748.53	1,315.05	866.55
Indiana	649.62	--	--	--	1,452.67	791.33	--	786.34
Michigan	540.22	--	--	899.24	545.47	1,070.25	622.10	610.43
Ohio	549.36	--	--	--	--	552.84	--	557.85
Wisconsin	525.03	--	--	707.01	494.81	1,001.58	920.50	603.75
West North Central:								
Iowa	505.34	--	--	1,398.61	320.76	1,016.50	1,128.57	547.77
Kansas	1,602.70	--	--	--	1,621.47	--	1,213.86	1,670.76
Minnesota	1,770.69 *	--	--	--	--	--	--	1,768.67 *
Missouri	1,647.98 *	--	--	--	--	--	--	1,646.57 *
Nebraska	1,428.13	--	--	--	--	--	--	1,368.35
North Dakota	1,771.92 *	--	--	--	--	782.35	--	1,727.71 *
South Dakota	941.06	--	468.41	--	--	645.11	--	853.51
South Atlantic:								
Delaware	1,135.66	--	--	--	--	1,497.40	798.06	1,314.61
District of Columbia	804.57	--	--	745.86	--	929.76	--	846.80
Florida	805.95	--	--	--	1,266.09	700.73	--	733.10
Georgia	1,334.47 *	294.74	--	--	--	1,714.52	--	1,665.11 *
Maryland	942.87	--	--	1,426.53	2,096.36	697.54	1,582.74 *	1,048.86
North Carolina	822.66	--	--	--	--	924.27	--	833.27
South Carolina	671.16	--	--	--	577.87	--	--	708.32
Virginia	959.59	--	--	--	1,302.62	--	--	1,046.78
West Virginia	1,947.92	--	--	--	--	--	--	--
East South Central:								
Alabama	3,172.16	--	--	--	--	--	--	4,476.00
Kentucky	867.34	--	--	--	766.54	1,099.25	--	912.74
Mississippi	904.96	--	--	--	--	1,094.99	--	519.05
Tennessee	3,184.35	--	--	--	1,058.53	4,860.74	--	3,622.70
West South Central:								
Arkansas	980.53	--	--	--	--	222.77	--	864.43
Louisiana	1,487.19	--	--	--	--	897.74	--	1,535.30
Oklahoma	700.74	--	--	--	--	536.53	--	423.65
Texas	1,580.10	--	--	1,365.72	--	375.85	2,228.73	1,952.66
Mountain:								
Arizona	1,084.76	--	--	649.85	--	--	--	1,241.76
Colorado	621.84	--	--	--	--	506.16	1,379.45	681.78
Idaho	729.62	--	--	--	--	384.28	--	656.48
Montana	1,049.96	--	--	355.29	--	649.62	--	1,038.38
Nevada	1,572.33	--	--	--	--	1,732.08	--	1,476.29
New Mexico	1,080.68	--	--	--	--	648.09	--	1,189.18
Utah	585.83	--	--	--	536.69	805.53	1,075.33	606.80
Wyoming	1,544.89	--	--	--	--	812.30	--	--
Pacific:								
Alaska	599.31	--	--	--	--	520.56	--	524.95
California	501.38	--	1,876.64	1,290.50	1,240.49	399.48	1,160.44	560.18
Hawaii	1,330.94	--	--	--	1,597.23 *	2,556.40 *	--	1,654.73
Oregon	719.60	--	--	--	--	457.78	--	680.43
Washington	1,411.49	--	--	--	1,038.30	--	--	1,175.48

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Table II.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	6,739	6,148	7,995	8,592	7,240	6,288	7,753	6,628
New England:								
Connecticut	7,726	--	--	9,569	9,880	6,359	9,658	7,450
Maine	6,249	--	--	11,934	6,005	5,692	8,116	6,031
Massachusetts	6,672	--	--	10,485	6,253	5,932	10,114	6,360
New Hampshire	5,080	--	--	--	6,222	4,542	7,189 *	4,881
Rhode Island	5,536	--	--	--	6,585	5,261	--	5,337
Vermont	6,703	--	12,648	5,294	6,937	6,715	5,986	6,851
Middle Atlantic:								
New Jersey	6,776	--	--	8,637	7,045 *	6,486	7,531 *	6,640
New York	7,268	--	--	13,348	6,885	6,295	10,553	6,965
Pennsylvania	5,856	--	--	6,996	5,115	5,860	8,075 *	5,720
East North Central:								
Illinois	6,601	--	12,606	8,340	7,244	5,724	8,738	6,232
Indiana	6,445	--	--	8,433	7,275	5,927	5,051 *	6,629
Michigan	7,204	--	--	5,150	6,890	5,997	3,445 *	7,839
Ohio	6,158	--	--	8,433	5,846	6,058	8,104	5,933
Wisconsin	5,685	--	--	6,507	5,627	5,467	6,191	5,613
West North Central:								
Iowa	6,431	--	6,885	--	6,479	6,906	4,407	6,818
Kansas	6,296	--	--	7,073	7,656	6,244	4,672	6,530
Minnesota	6,521	--	--	9,154	7,667	5,377	6,793	6,484
Missouri	7,319	--	10,117	9,485	9,052	6,308	8,367	7,158
Nebraska	6,069	--	7,188	10,200	7,965	4,946	7,115	5,984
North Dakota	6,924	--	--	6,789	6,479	6,890	6,735	6,979
South Dakota	7,379	--	8,638	9,939	7,680	6,492	8,318	7,200
South Atlantic:								
Delaware	5,897	--	--	--	4,635 *	5,868	6,374	5,861
District of Columbia	6,034	--	--	6,968	5,531	6,559	4,018 *	6,332
Florida	6,337	--	--	10,201	9,415	5,926	4,764	6,439
Georgia	6,270	--	--	8,839	7,708	5,724	--	6,557
Maryland	8,429	--	--	10,147	7,368	7,455	14,249 *	7,452
North Carolina	6,510	--	--	--	6,087 *	6,265	--	6,384
South Carolina	6,694	--	--	8,341 *	7,419	5,864	12,861	6,129
Virginia	7,538	14,732	--	8,365	8,689	7,014	9,244	7,359
West Virginia	5,750	--	--	--	7,225	5,014	--	5,709
East South Central:								
Alabama	6,383	--	9,101	11,482	5,044	6,117	8,316	6,210
Kentucky	5,701	--	--	8,533	7,098	5,157	7,984	5,587
Mississippi	5,427	--	--	8,614	4,383 *	4,993	9,636	4,974
Tennessee	6,794	--	--	9,877	7,205	6,444	--	6,622
West South Central:								
Arkansas	5,855	--	--	6,822	3,162 *	6,337	11,265	5,549
Louisiana	7,995	--	--	10,178	12,078	6,080	10,909	7,549
Oklahoma	6,937	--	--	3,839 *	9,958	6,181	8,690	6,703
Texas	6,442	--	--	10,322	7,518	5,757	8,429	6,228
Mountain:								
Arizona	7,582	--	--	8,063	10,911	6,557	7,036	7,612
Colorado	6,371	--	9,956	11,684	5,761 *	5,987	6,422	6,366
Idaho	5,809	--	--	9,811	6,614	5,204	6,928	5,650
Montana	5,434	--	--	--	6,772	4,807	6,672	5,327
Nevada	6,208	--	--	5,813 *	6,179 *	6,459	4,262 *	6,580
New Mexico	6,114	--	--	--	9,629 *	5,090	--	6,359
Utah	8,275	--	--	6,660	12,778	6,006	7,271	8,414
Wyoming	6,705	--	--	8,897	6,157	6,982	6,307 *	6,817
Pacific:								
Alaska	5,736	--	--	--	7,147	4,946	--	5,790
California	8,025	--	--	8,297	8,117	7,816	10,059	7,858
Hawaii	5,227	0	--	--	5,043	5,793	--	5,823
Oregon	4,203	--	--	2,831 *	4,434 *	4,219	--	3,989
Washington	8,077	--	--	8,976	4,930	10,002	7,981	8,095

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.

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Table II.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	120.18	637.44	729.81	391.53	283.19	142.80	371.38	126.59
New England:								
Connecticut	850.17	--	--	2,529.21	2,234.39	879.97	2,171.68	921.84
Maine	377.03	--	--	1,148.13	809.04	296.97	1,446.51	379.38
Massachusetts	627.53	--	--	1,190.36	647.27	852.64	1,625.67	648.35
New Hampshire	581.39	--	--	--	1,157.08	646.51	2,332.88 *	580.11
Rhode Island	402.79	--	--	--	983.23	415.30	--	385.20
Vermont	425.48	--	2,443.74	1,017.35	516.55	648.21	1,348.65	417.48
Middle Atlantic:								
New Jersey	642.37	--	--	2,465.36	2,320.37 *	605.91	2,435.11 *	612.20
New York	578.67	--	--	3,486.48	859.85	506.23	1,414.21	616.58
Pennsylvania	548.03	--	--	757.21	1,134.22	641.39	3,243.56 *	539.22
East North Central:								
Illinois	358.95	--	1,565.48	732.84	1,117.99	363.92	953.57	380.25
Indiana	688.25	--	--	2,371.44	800.30	818.20	1,603.42 *	733.68
Michigan	861.01	--	--	1,002.80	1,128.52	1,250.87	1,427.37 *	874.79
Ohio	486.72	--	--	1,996.66	679.00	657.10	2,034.60	480.77
Wisconsin	277.24	--	--	682.30	348.53	347.82	1,193.67	265.77
West North Central:								
Iowa	527.87	--	949.85	--	841.37	738.00	1,134.64	566.66
Kansas	466.33	--	--	1,033.94	1,108.97	576.23	1,395.59	493.36
Minnesota	560.19	--	--	1,042.98	1,469.15	561.75	1,324.11	608.50
Missouri	419.39	--	1,718.86	1,410.47	1,047.34	423.74	1,532.34	418.08
Nebraska	342.27	--	1,259.84	1,075.98	710.72	326.60	1,694.80	346.62
North Dakota	800.80	--	--	1,359.18	506.57	1,575.82	1,423.37	946.40
South Dakota	384.72	--	308.04	1,481.95	715.61	500.81	1,154.22	404.62
South Atlantic:								
Delaware	827.65	--	--	--	2,572.58 *	841.95	1,742.56	874.52
District of Columbia	389.58	--	--	1,594.94	738.42	391.63	1,264.26 *	380.33
Florida	710.61	--	--	1,853.35	1,406.94	791.79	1,206.74	760.16
Georgia	686.72	--	--	1,476.10	1,324.84	915.52	--	727.44
Maryland	979.14	--	--	1,849.64	621.35	842.52	4,756.27 *	664.79
North Carolina	641.11	--	--	--	2,020.65 *	556.23	--	658.38
South Carolina	535.86	--	--	3,142.17 *	1,260.45	468.44	1,413.33	518.71
Virginia	747.09	1,323.53	--	1,427.91	1,204.30	956.84	1,316.20	804.39
West Virginia	434.01	--	--	--	1,353.23	412.12	--	462.92
East South Central:								
Alabama	277.34	--	1,625.48	1,261.78	662.37	302.39	1,233.40	301.99
Kentucky	442.42	--	--	857.74	936.88	455.99	836.69	446.09
Mississippi	527.31	--	--	1,216.54	1,402.20 *	399.76	1,371.14	480.92
Tennessee	442.92	--	--	1,166.18	1,319.82	425.22	--	419.60
West South Central:								
Arkansas	675.17	--	--	1,068.74	1,278.18 *	497.16	1,911.94	663.64
Louisiana	1,081.35	--	--	919.63	1,199.42	1,317.46	2,327.05	1,155.68
Oklahoma	661.97	--	--	1,829.86 *	1,324.76	615.69	1,939.66	693.01
Texas	354.02	--	--	1,085.42	1,158.02	363.07	1,386.00	353.85
Mountain:								
Arizona	584.50	--	--	1,526.72	1,196.01	374.58	1,487.64	609.81
Colorado	690.90	--	1,353.43	2,661.28	1,784.90 *	608.55	1,783.41	741.88
Idaho	436.76	--	--	1,387.36	809.56	450.99	1,270.62	445.39
Montana	484.36	--	--	--	1,060.97	413.05	1,215.68	492.24
Nevada	672.15	--	--	2,159.76 *	1,871.37 *	711.07	1,524.61 *	707.57
New Mexico	997.16	--	--	--	2,968.00 *	523.50	--	992.72
Utah	1,602.21	--	--	730.34	3,822.28	375.61	884.86	1,808.75
Wyoming	1,048.23	--	--	1,757.18	448.77	1,899.12	2,110.17 *	1,205.07
Pacific:								
Alaska	1,016.41	--	--	--	1,913.59	1,236.84	--	1,097.06
California	512.59	--	--	1,445.91	1,196.89	630.07	1,978.85	530.50
Hawaii	842.84	0.00	--	--	1,409.64	1,181.25	--	961.19
Oregon	573.68	--	--	1,127.29 *	1,662.17 *	575.15	--	567.77
Washington	1,347.13	--	--	2,086.05	889.77	2,570.04	1,484.23	1,568.92

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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Table II.D.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	7,988	4,814	9,339	11,357	8,659	7,100	7,778	8,043
New England:								
Connecticut	7,583	--	--	--	--	--	--	7,319
Maine	5,310	--	--	--	--	--	--	7,075
Massachusetts	10,131	--	--	--	8,824	8,765	--	8,826
New Hampshire	7,756	--	--	--	--	7,463	--	8,200
Rhode Island	7,815	--	--	11,227	6,423	7,106	--	6,986
Vermont	8,117	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	7,331	--	--	--	--	--	--	7,812
New York	7,222	--	--	--	--	8,048	--	7,584
Pennsylvania	5,621	--	--	19,135	6,048	4,474	--	4,983
East North Central:								
Illinois	4,120	--	--	--	--	3,705	--	3,855
Indiana	6,104	--	--	--	8,024	--	--	7,545
Michigan	4,613	--	--	--	4,251	5,151	--	4,706
Ohio	7,385	--	--	--	--	7,589	--	7,333
Wisconsin	4,431 *	--	--	--	--	--	--	3,376
West North Central:								
Iowa	6,801	--	--	--	6,225	7,646	--	6,259
Kansas	4,940	--	--	--	--	--	--	4,972
Minnesota	7,200	--	--	--	12,370	6,297	--	8,357
Missouri	8,408	--	--	--	--	7,217	--	8,363
Nebraska	6,248	--	--	9,292	--	--	--	5,861
North Dakota	6,106	--	--	5,087 *	8,073	5,453	--	6,033
South Dakota	7,642	--	--	13,809	--	6,332	--	7,759
South Atlantic:								
Delaware	11,699	--	--	--	--	8,406	--	11,491 *
District of Columbia	7,667	--	--	--	--	6,641	--	7,034
Florida	11,458	--	--	--	8,969	7,263	--	12,350
Georgia	9,024	--	--	--	--	9,001	--	8,476
Maryland	8,480	--	--	--	--	7,038	--	9,202
North Carolina	13,638	--	--	--	--	--	--	13,329 *
South Carolina	7,630	--	--	--	--	10,181	--	7,687
Virginia	10,672	--	--	--	--	9,129	--	10,869
West Virginia	6,954	--	--	--	--	6,980	--	6,985
East South Central:								
Alabama	--	--	--	--	--	--	--	6,649
Kentucky	10,457	--	--	--	--	--	--	7,550
Mississippi	--	--	--	--	--	--	--	--
Tennessee	7,585	--	--	--	--	7,809	--	8,063
West South Central:								
Arkansas	5,735	--	--	--	--	--	--	5,626
Louisiana	10,030	--	--	--	--	--	--	--
Oklahoma	6,232	--	--	--	--	7,320	--	6,965
Texas	11,930 *	--	10,591	--	--	8,634	--	12,496 *
Mountain:								
Arizona	10,619	--	--	--	--	--	--	10,537
Colorado	8,078	--	--	--	--	--	--	7,409
Idaho	4,873	--	--	--	--	--	--	--
Montana	4,878 *	--	--	--	--	5,396	--	--
Nevada	4,759	--	--	--	--	4,434	--	3,641
New Mexico	7,323	--	--	--	--	--	--	5,854
Utah	--	--	--	--	6,036	--	--	5,221
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	7,732	--	--	--	--	9,195	--	8,441
Hawaii	4,507	--	--	--	--	4,443	--	5,462
Oregon	--	--	--	--	3,662	--	--	--
Washington	6,448	--	--	--	--	--	--	5,716

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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* Figure does not meet standard of reliability or precision.

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Table II.D.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	537.10	960.05	777.03	1,536.11	1,558.08	414.02	676.00	652.96
New England:								
Connecticut	1,177.69	--	--	--	--	--	--	1,312.68
Maine	1,386.06	--	--	--	--	--	--	1,493.87
Massachusetts	1,164.68	--	--	--	788.64	217.98	--	384.32
New Hampshire	838.04	--	--	--	--	633.13	--	705.36
Rhode Island	1,266.97	--	--	840.87	854.73	363.30	--	595.59
Vermont	1,848.18	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	2,093.81	--	--	--	--	--	--	2,177.74
New York	1,203.50	--	--	--	--	1,614.79	--	1,294.57
Pennsylvania	722.72	--	--	869.06	480.01	497.31	--	457.33
East North Central:								
Illinois	685.62	--	--	--	--	523.51	--	653.21
Indiana	1,103.15	--	--	--	1,141.61	--	--	928.81
Michigan	751.45	--	--	--	634.73	660.35	--	497.74
Ohio	866.58	--	--	--	--	1,116.92	--	1,004.47
Wisconsin	1,518.98 *	--	--	--	--	--	--	1,011.06
West North Central:								
Iowa	1,009.11	--	--	--	788.48	859.84	--	967.70
Kansas	1,145.29	--	--	--	--	--	--	1,163.29
Minnesota	993.53	--	--	--	558.80	906.80	--	1,027.32
Missouri	839.23	--	--	--	--	460.31	--	902.24
Nebraska	777.19	--	--	448.16	--	--	--	882.16
North Dakota	699.92	--	--	1,698.05 *	836.21	554.64	--	778.84
South Dakota	1,360.98	--	--	2,277.49	--	560.37	--	1,852.15
South Atlantic:								
Delaware	3,304.76	--	--	--	--	1,054.11	--	4,038.43 *
District of Columbia	1,027.52	--	--	--	--	737.97	--	757.16
Florida	2,604.79	--	--	--	2,123.57	1,239.35	--	3,132.35
Georgia	1,377.18	--	--	--	--	1,784.81	--	1,481.80
Maryland	1,348.22	--	--	--	--	357.00	--	1,258.90
North Carolina	3,997.82	--	--	--	--	--	--	5,364.28 *
South Carolina	1,658.48	--	--	--	--	1,406.82	--	1,773.90
Virginia	1,177.54	--	--	--	--	1,771.03	--	1,397.20
West Virginia	812.10	--	--	--	--	880.10	--	830.84
East South Central:								
Alabama	--	--	--	--	--	--	--	1,287.97
Kentucky	2,474.13	--	--	--	--	--	--	1,168.42
Mississippi	--	--	--	--	--	--	--	--
Tennessee	1,069.35	--	--	--	--	1,019.47	--	955.81
West South Central:								
Arkansas	685.34	--	--	--	--	--	--	673.44
Louisiana	1,817.78	--	--	--	--	--	--	--
Oklahoma	1,101.14	--	--	--	--	1,073.20	--	1,038.04
Texas	3,682.49 *	--	463.01	--	--	1,648.79	--	4,217.05 *
Mountain:								
Arizona	1,421.66	--	--	--	--	--	--	1,499.95
Colorado	905.93	--	--	--	--	--	--	924.76
Idaho	900.02	--	--	--	--	--	--	--
Montana	1,636.24 *	--	--	--	--	99.83	--	--
Nevada	1,018.33	--	--	--	--	528.15	--	713.53
New Mexico	1,428.13	--	--	--	--	--	--	736.80
Utah	--	--	--	--	158.55	--	--	631.72
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	941.35	--	--	--	--	1,190.36	--	1,067.47
Hawaii	700.46	--	--	--	--	130.43	--	640.16
Oregon	--	--	--	--	165.47	--	--	--
Washington	1,510.73	--	--	--	--	--	--	1,388.49

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Table II.D.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	7,952	6,085	8,008	9,032	8,037	7,685	7,710	8,044
New England:								
Connecticut	10,004	--	--	11,014	11,495	--	9,334	10,363
Maine	7,778	--	--	8,603	8,026	--	6,138	8,699
Massachusetts	7,962	--	10,486	12,941	5,383	5,892 *	12,523	6,580
New Hampshire	6,410	--	--	9,102	9,608	4,053	7,272	6,038
Rhode Island	6,593	--	--	8,261	6,956	4,671 *	7,137	6,236
Vermont	7,181	--	--	5,990	8,122	6,725	6,975	7,330
Middle Atlantic:								
New Jersey	8,504	--	--	10,624	9,759	8,791	6,777 *	9,448
New York	8,126	--	8,588 *	9,604	7,343	6,715	10,047	7,275
Pennsylvania	8,022	--	9,305 *	8,975	6,369	9,576	8,400	7,887
East North Central:								
Illinois	6,787	--	9,992	7,456	7,224	5,196	7,916	6,213
Indiana	5,893	--	--	6,089	7,963	5,043	4,926	6,351
Michigan	5,600	--	--	4,718	3,536	8,751	4,156	6,169
Ohio	6,346	--	7,169	6,627	5,588	7,298	6,602	6,270
Wisconsin	5,654	--	--	6,884	6,001	3,968	6,831	5,013
West North Central:								
Iowa	7,419	--	--	4,932 *	7,925	10,923	4,293	8,720
Kansas	7,225	--	--	8,638	10,468	6,796	5,172	7,996
Minnesota	7,570	--	--	9,662	--	4,923	6,421	8,151
Missouri	6,884	0	--	10,211	6,648	7,166	6,775 *	6,933
Nebraska	7,487	--	--	11,194	7,199	6,326	8,475	7,147
North Dakota	7,139	--	9,871	6,440	7,319	6,416	7,235	7,049
South Dakota	7,537	--	9,487	9,230	6,879	5,915	8,337	7,098
South Atlantic:								
Delaware	10,145	--	10,888	--	--	8,374	9,355	10,487
District of Columbia	6,248	--	--	6,687	6,852	6,844	5,080	6,723
Florida	9,960	--	--	16,063	9,256	9,718	6,457	11,271
Georgia	6,021	--	--	7,258	3,399 *	11,516	4,197 *	6,931
Maryland	10,157	--	--	10,666	12,148	7,555	11,257 *	9,296
North Carolina	8,466	--	--	10,191	6,331 *	9,147	--	8,093
South Carolina	7,789	--	--	6,985 *	9,112	7,037	10,211	7,076
Virginia	9,190	--	9,574	10,274	9,963	8,859	7,841	9,827
West Virginia	7,909	--	--	9,156	9,909	5,984	7,138	8,221
East South Central:								
Alabama	7,761	--	8,635	10,811	5,575	7,687	7,572	7,857
Kentucky	9,105	--	--	8,720	9,335	7,491	10,967	8,493
Mississippi	6,890	--	--	7,904	7,395	4,235	9,100	5,416
Tennessee	7,330	--	--	--	6,106	8,839	7,073	7,396
West South Central:								
Arkansas	6,001	--	--	8,011	2,654 *	8,201 *	--	5,138 *
Louisiana	9,667	--	--	9,266	11,941	4,820 *	10,963	8,944
Oklahoma	7,964	--	12,030	5,892	9,377	7,983	8,080	7,884
Texas	9,754	--	--	10,926	14,418	7,259	8,572	10,087
Mountain:								
Arizona	10,352	--	11,813	12,171	11,448	9,095	7,715	10,798
Colorado	7,811	--	9,108	9,833	8,818	6,839	6,423	8,651
Idaho	7,686	--	6,687	9,680	7,763	8,549	6,728	8,431
Montana	7,494	--	--	9,248	6,622	7,067	7,692	7,304
Nevada	7,528	--	--	7,090 *	6,459	10,395	6,338	8,145
New Mexico	7,726	--	--	--	8,139	8,164	6,010 *	9,054
Utah	6,067	--	--	6,430	5,429	6,724	6,452	5,907
Wyoming	7,736	--	--	9,918	7,482	--	6,757 *	8,604
Pacific:								
Alaska	6,399	--	--	--	10,230 *	2,599 *	--	6,225 *
California	8,456	5,790	9,721	8,564	8,886	8,144	8,240	8,517
Hawaii	5,161	--	--	13,188	4,976	5,453	2,558 *	5,734
Oregon	5,422	--	--	2,450 *	7,658	6,637	5,999	5,185
Washington	8,893	--	--	12,472	4,701	13,531	8,478	9,052

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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	210.70	534.04	540.58	364.07	497.80	309.71	306.57	266.51
New England:								
Connecticut	1,305.75	--	--	2,269.66	2,126.86	--	1,923.69	1,687.32
Maine	890.16	--	--	1,726.22	1,337.70	--	1,376.32	1,081.81
Massachusetts	986.90	--	1,498.71	2,104.82	716.97	1,837.15 *	1,999.25	880.64
New Hampshire	852.91	--	--	1,377.07	1,472.06	528.85	1,451.51	962.68
Rhode Island	735.36	--	--	805.10	752.51	1,499.75 *	1,483.18	677.47
Vermont	623.96	--	--	885.34	746.04	704.12	1,214.16	608.49
Middle Atlantic:								
New Jersey	1,463.76	--	--	2,827.19	2,915.51	1,712.39	2,192.05 *	1,788.05
New York	624.21	--	2,799.21 *	1,031.75	868.35	833.84	1,500.66	571.13
Pennsylvania	952.39	--	3,341.60 *	1,358.21	1,364.85	1,727.36	2,006.73	1,079.12
East North Central:								
Illinois	528.61	--	1,301.45	749.39	1,679.82	553.22	776.39	665.79
Indiana	574.67	--	--	1,022.31	814.66	682.48	1,251.34	593.41
Michigan	1,037.38	--	--	710.19	706.36	2,262.49	1,243.91	1,291.61
Ohio	554.59	--	1,209.99	1,155.43	812.85	965.06	1,360.37	596.34
Wisconsin	777.57	--	--	727.12	522.53	1,103.04	1,106.41	887.92
West North Central:								
Iowa	876.85	--	--	1,503.15 *	491.59	2,007.16	1,175.80	1,021.10
Kansas	776.10	--	--	1,643.29	975.34	1,216.77	1,502.84	926.38
Minnesota	1,160.94	--	--	1,123.21	--	1,358.01	1,103.05	1,693.42
Missouri	1,197.77	0.00	--	1,319.83	1,994.23	936.04	2,386.42 *	1,365.71
Nebraska	764.26	--	--	1,241.03	563.35	1,262.75	1,871.31	802.61
North Dakota	653.70	--	1,580.14	1,256.27	703.60	927.91	1,121.30	709.67
South Dakota	616.14	--	653.13	1,376.54	1,209.54	869.16	1,036.28	751.16
South Atlantic:								
Delaware	1,624.56	--	930.50	--	--	849.15	1,459.43	2,233.55
District of Columbia	620.89	--	--	1,375.45	704.06	805.39	1,403.82	600.42
Florida	1,261.21	--	--	3,124.53	1,505.44	1,561.26	1,360.51	1,566.81
Georgia	1,436.41	--	--	1,410.75	1,925.96 *	2,514.19	1,386.47 *	2,076.64
Maryland	1,719.88	--	--	1,344.20	1,979.24	1,080.24	3,627.49 *	1,044.75
North Carolina	1,328.03	--	--	1,795.89	2,590.99 *	1,166.17	--	1,418.67
South Carolina	1,264.95	--	--	2,855.61 *	1,951.88	1,635.08	1,355.29	1,437.38
Virginia	777.05	--	1,737.54	1,901.52	1,201.61	1,650.57	1,185.74	954.15
West Virginia	911.38	--	--	1,532.11	1,761.90	1,301.58	1,424.18	1,126.63
East South Central:								
Alabama	714.45	--	1,606.49	1,790.16	821.55	1,005.54	1,298.13	849.74
Kentucky	847.67	--	--	834.53	863.17	1,466.91	2,303.35	771.55
Mississippi	874.61	--	--	1,014.33	1,302.10	1,098.23	1,320.00	806.49
Tennessee	696.56	--	--	--	800.98	1,122.14	2,008.87	704.22
West South Central:								
Arkansas	1,579.55	--	--	1,009.88	1,296.78 *	2,695.77 *	--	1,578.50 *
Louisiana	987.38	--	--	974.84	1,506.40	1,620.60 *	1,707.29	1,155.72
Oklahoma	755.52	--	2,203.32	1,559.42	1,191.06	748.48	1,497.07	764.77
Texas	1,385.89	--	--	991.73	4,075.97	1,082.33	1,335.22	1,732.68
Mountain:								
Arizona	834.92	--	1,746.30	2,409.27	1,252.15	1,001.93	1,572.78	913.73
Colorado	874.09	--	1,612.95	2,151.16	2,016.17	613.42	1,316.19	1,162.63
Idaho	568.26	--	1,319.18	1,413.44	862.53	608.58	1,004.20	609.89
Montana	755.07	--	--	1,223.30	923.97	1,144.68	1,292.33	789.25
Nevada	992.48	--	--	2,207.34 *	1,637.35	880.31	1,547.67	1,285.60
New Mexico	1,579.35	--	--	--	1,656.87	814.75	2,730.15 *	1,306.08
Utah	544.01	--	--	828.29	1,055.66	1,035.34	834.77	689.18
Wyoming	1,507.06	--	--	1,644.01	790.08	--	2,738.63 *	1,111.35
Pacific:								
Alaska	1,638.17	--	--	--	3,260.29 *	916.41 *	--	2,078.24 *
California	557.05	1,637.13	1,524.91	1,069.20	1,205.48	715.20	1,042.97	651.12
Hawaii	883.19	--	--	1,864.64	1,033.33	1,480.15	882.76 *	1,104.25
Oregon	746.25	--	--	979.93 *	1,363.88	829.42	1,200.66	881.26
Washington	1,282.02	--	--	1,306.24	1,037.64	1,993.42	1,634.53	1,665.04

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.

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

Table II.D.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	6,218	3,704	6,893	8,198	6,600	6,059	6,571	6,206
New England:								
Connecticut	6,712	--	--	--	6,671 *	6,729	--	6,703
Maine	5,854	--	--	--	5,423	5,881	--	5,868
Massachusetts	7,292	--	--	--	8,603	6,762	--	7,164
New Hampshire	5,532	--	--	--	6,458	5,110	--	5,459
Rhode Island	5,703	--	--	--	5,870	5,835	--	5,632
Vermont	7,923	--	--	--	8,180	8,056	--	8,110
Middle Atlantic:								
New Jersey	6,408	--	--	--	9,483	6,102	--	6,368
New York	6,734	--	--	--	4,422	6,450	--	6,726
Pennsylvania	4,953	--	--	7,209	4,499	4,963	--	4,933
East North Central:								
Illinois	5,727	--	--	--	6,601	5,390	--	5,613
Indiana	6,498	--	--	--	6,728	6,039	--	6,679
Michigan	6,501	--	--	--	6,275	6,846	--	6,692
Ohio	5,961	--	--	14,492	6,147	5,643	--	5,763
Wisconsin	5,288	--	--	5,341	5,387	5,256	--	5,313
West North Central:								
Iowa	6,064	--	--	--	5,402	6,019	9,410	5,889
Kansas	5,475	--	--	--	5,280	5,369	8,908	5,360
Minnesota	5,578	--	--	--	6,871	4,756	--	5,520
Missouri	6,894	--	--	8,470	9,659	6,215	8,932	6,705
Nebraska	5,772	--	--	8,788	7,976	4,915	--	5,805
North Dakota	6,139	--	--	--	7,132	6,532	--	6,213
South Dakota	7,020	--	--	--	7,739	6,684	--	6,959
South Atlantic:								
Delaware	5,856	--	--	--	4,697 *	5,920	--	5,710
District of Columbia	6,739	--	--	--	4,859	6,959	--	6,697
Florida	6,176	--	--	--	9,234	5,789	--	6,205
Georgia	6,052	--	--	9,979	7,538	5,400	--	6,056
Maryland	7,219	--	--	--	7,528	7,345	--	7,373
North Carolina	6,198	--	--	--	7,044	6,071	--	6,152
South Carolina	5,791	--	--	--	4,037	5,910	--	5,590
Virginia	7,232	--	--	--	8,286	6,792	--	7,133
West Virginia	5,219	--	--	--	5,335	5,082	--	5,260
East South Central:								
Alabama	6,314	--	--	--	--	6,487	--	6,356
Kentucky	5,215	--	--	--	5,537	5,231	--	5,263
Mississippi	5,061	--	--	--	4,107 *	5,238	--	5,061
Tennessee	8,647	--	--	--	--	8,698	11,864	8,604
West South Central:								
Arkansas	5,924	--	--	--	5,735	5,913	--	5,907
Louisiana	7,203	--	--	--	8,497	6,673	9,496	7,186
Oklahoma	6,437	--	--	--	9,454	5,971	--	6,400
Texas	5,777	--	--	--	6,074	5,557	8,523	5,649
Mountain:								
Arizona	6,461	--	--	--	8,432	6,242	--	6,461
Colorado	5,794	--	--	--	5,527	5,788	--	5,804
Idaho	5,341	--	--	--	6,087	5,202	--	5,334
Montana	4,891	--	--	--	5,207	4,751	--	4,915
Nevada	4,901	--	--	--	--	5,543	--	5,173
New Mexico	5,527	--	--	--	9,505 *	4,856	--	5,592
Utah	7,353	--	--	--	10,641 *	5,447	--	7,368
Wyoming	6,114	--	--	--	5,106	6,602 *	--	6,221
Pacific:								
Alaska	5,401	--	--	--	5,746	5,438	--	5,509
California	7,006	--	--	8,254	6,116	7,202	4,871	7,089
Hawaii	4,915	0	--	--	--	5,831	--	5,754
Oregon	3,390	--	--	--	--	3,627	--	3,428
Washington	6,545	--	--	--	6,001	7,794 *	--	6,754

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.

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

Table II.D.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	121.60	787.81	985.51	837.38	290.21	135.34	506.07	124.50
New England:								
Connecticut	761.68	--	--	--	2,555.80 *	797.72	--	777.77
Maine	299.92	--	--	--	1,102.51	302.30	--	307.89
Massachusetts	607.48	--	--	--	648.30	743.13	--	614.56
New Hampshire	720.87	--	--	--	893.40	846.97	--	725.07
Rhode Island	423.42	--	--	--	1,224.30	408.32	--	418.79
Vermont	715.08	--	--	--	1,205.18	866.26	--	741.64
Middle Atlantic:								
New Jersey	495.65	--	--	--	2,325.90	496.22	--	505.48
New York	722.39	--	--	--	861.93	547.25	--	739.48
Pennsylvania	331.48	--	--	996.82	850.54	329.97	--	332.73
East North Central:								
Illinois	378.66	--	--	--	1,403.58	353.31	--	369.34
Indiana	641.74	--	--	--	961.99	672.04	--	652.48
Michigan	754.87	--	--	--	1,243.52	993.65	--	757.80
Ohio	505.71	--	--	2,326.76	1,039.87	541.15	--	483.05
Wisconsin	251.71	--	--	366.78	307.48	341.81	--	257.06
West North Central:								
Iowa	352.41	--	--	--	487.93	447.85	1,184.03	358.71
Kansas	445.77	--	--	--	923.65	524.20	232.24	447.56
Minnesota	633.89	--	--	--	779.81	789.27	--	648.24
Missouri	394.75	--	--	1,569.24	1,271.53	364.18	1,432.92	404.78
Nebraska	354.94	--	--	1,009.39	882.07	306.62	--	362.81
North Dakota	796.62	--	--	--	634.09	1,191.50	--	846.86
South Dakota	395.35	--	--	--	727.69	459.90	--	394.48
South Atlantic:								
Delaware	804.91	--	--	--	1,930.49 *	845.32	--	792.56
District of Columbia	351.39	--	--	--	1,105.37	309.33	--	351.18
Florida	701.06	--	--	--	1,319.62	734.82	--	714.19
Georgia	610.37	--	--	981.34	1,465.90	573.70	--	626.86
Maryland	616.67	--	--	--	566.06	758.34	--	627.96
North Carolina	656.67	--	--	--	1,132.91	744.37	--	667.36
South Carolina	486.59	--	--	--	618.84	521.15	--	468.79
Virginia	740.88	--	--	--	1,059.78	911.94	--	754.75
West Virginia	373.00	--	--	--	800.40	417.69	--	377.66
East South Central:								
Alabama	484.36	--	--	--	--	509.45	--	489.99
Kentucky	339.14	--	--	--	681.31	381.98	--	339.47
Mississippi	484.85	--	--	--	1,272.65 *	364.07	--	484.85
Tennessee	1,647.51	--	--	--	--	1,836.05	1,003.81	1,669.35
West South Central:								
Arkansas	244.67	--	--	--	200.59	262.47	--	247.39
Louisiana	1,154.13	--	--	--	631.86	1,486.21	0.00	1,160.99
Oklahoma	720.21	--	--	--	1,653.86	648.04	--	732.10
Texas	311.12	--	--	--	918.67	334.67	1,336.07	311.69
Mountain:								
Arizona	340.45	--	--	--	798.44	362.29	--	346.29
Colorado	445.99	--	--	--	793.45	517.43	--	453.12
Idaho	421.78	--	--	--	1,281.51	437.95	--	432.29
Montana	405.21	--	--	--	1,345.80	383.90	--	416.45
Nevada	578.98	--	--	--	--	586.52	--	623.61
New Mexico	853.37	--	--	--	3,689.27 *	440.32	--	876.83
Utah	1,927.47	--	--	--	4,383.04 *	425.99	--	1,951.31
Wyoming	1,121.11	--	--	--	567.84	1,993.40 *	--	1,233.93
Pacific:								
Alaska	859.20	--	--	--	1,641.22	1,060.30	--	878.74
California	508.60	--	--	1,310.37	1,062.57	573.94	1,224.76	524.60
Hawaii	605.16	0.00	--	--	--	705.09	--	611.07
Oregon	474.52	--	--	--	--	465.95	--	485.88
Washington	1,891.14	--	--	--	1,141.08	3,043.22 *	--	1,999.07

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.

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

Table II.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	28.8%	27.7%	37.3%	39.3%	31.1%	25.9%	35.3%	28.0%
New England:								
Connecticut	30.0%	--	--	47.0%	34.8%	25.9%	38.9%	28.9%
Maine	25.4%	--	38.5%	36.3%	25.4%	23.7%	26.7%	25.2%
Massachusetts	28.8%	--	41.1%	43.0%	24.7%	25.9%	45.5%	26.5%
New Hampshire	22.7%	--	--	40.1%	31.4%	17.7%	30.8%	21.5%
Rhode Island	25.9%	--	--	31.2%	28.3%	23.1%	34.0%	24.4%
Vermont	29.8%	--	55.3%	23.3%	30.7%	29.8%	28.9%	30.1%
Middle Atlantic:								
New Jersey	26.3%	--	--	33.7%	35.3%	23.5%	25.7%	26.4%
New York	27.8%	41.4%	37.9%	43.3%	25.7%	23.8%	39.0%	26.0%
Pennsylvania	24.8%	--	43.5%	33.7%	23.9%	23.0%	36.2%	23.7%
East North Central:								
Illinois	25.4%	--	46.6%	33.5%	29.2%	21.2%	37.6%	23.4%
Indiana	27.4%	--	--	42.2% *	35.1%	23.9%	21.1%	28.4%
Michigan	26.7%	--	--	25.7%	22.5%	31.2%	18.7%	28.1%
Ohio	25.5%	--	35.5%	36.4%	24.6%	23.9%	40.7%	24.1%
Wisconsin	22.9%	--	--	29.3%	24.2%	19.7%	29.6%	21.7%
West North Central:								
Iowa	28.5%	--	33.3%	27.9%	29.0%	28.8%	26.7%	28.7%
Kansas	27.3%	--	--	37.8%	38.8%	23.8%	27.1%	27.3%
Minnesota	24.8%	--	--	42.5%	31.8%	17.6%	31.1%	24.0%
Missouri	29.5%	2.3% *	--	48.6%	33.0%	25.4%	38.4%	28.0%
Nebraska	26.2%	--	31.4%	40.8%	31.3%	21.8%	32.5%	25.5%
North Dakota	28.6%	--	--	26.2%	31.6%	27.3%	30.4%	28.1%
South Dakota	30.1%	--	45.9%	39.9%	33.3%	24.6%	36.6%	28.6%
South Atlantic:								
Delaware	32.2%	--	--	52.2%	30.5% *	29.2%	47.5%	30.5%
District of Columbia	25.4%	--	--	26.5%	22.5%	26.2%	26.6%	25.2%
Florida	30.2%	--	--	61.7%	37.9%	25.9%	32.2%	30.1%
Georgia	24.8%	--	--	33.8%	22.1%	26.0%	21.3% *	25.2%
Maryland	34.4%	--	--	50.6%	37.2%	30.8%	43.0%	32.6%
North Carolina	31.4%	--	--	--	29.6%	29.7%	46.6%	30.3%
South Carolina	29.0%	--	--	33.2% *	33.1%	26.3%	46.7%	27.2%
Virginia	32.5%	--	42.7%	45.8%	39.9%	27.1%	42.1%	31.4%
West Virginia	24.3%	--	22.8%	33.6%	28.3%	21.1%	28.4%	23.9%
East South Central:								
Alabama	32.2%	--	45.5%	52.7%	26.6%	30.4%	36.1%	31.7%
Kentucky	25.7%	66.9%	--	33.0%	28.0%	23.2%	43.7%	24.6%
Mississippi	25.8%	--	--	44.7%	27.0%	20.8%	51.1%	22.8%
Tennessee	34.9%	--	--	--	31.1%	35.4%	39.9%	34.5%
West South Central:								
Arkansas	28.9%	--	55.8%	41.7%	21.1%	28.1%	55.8%	27.3%
Louisiana	35.3%	--	--	44.2%	38.2%	28.1%	53.2%	32.5%
Oklahoma	31.7%	--	63.0%	21.1% *	40.3%	28.5%	44.7%	29.8%
Texas	30.8%	--	--	45.7%	43.6%	24.9%	41.0%	29.7%
Mountain:								
Arizona	32.9%	--	--	53.8%	46.7%	26.8%	46.0%	32.3%
Colorado	26.7%	--	40.5%	54.1%	23.9%	24.3%	34.0%	25.9%
Idaho	27.6%	--	56.1%	48.9%	27.9%	23.5%	47.1%	25.2%
Montana	24.1%	--	54.5%	40.6%	26.2%	20.4%	38.4%	22.4%
Nevada	27.6%	--	32.2% *	33.1%	28.0%	25.8%	28.2%	27.5%
New Mexico	26.4%	--	--	--	41.3%	20.8%	25.5% *	26.5%
Utah	30.4%	--	--	30.3%	33.7% *	26.7%	32.1%	30.1%
Wyoming	26.5%	--	--	35.4%	21.5%	29.1%	26.8% *	26.4%
Pacific:								
Alaska	21.7%	--	--	--	29.3%	19.3%	--	21.9%
California	32.4%	23.8% *	40.0%	40.3%	35.5%	30.0%	35.6%	32.0%
Hawaii	24.6%	--	--	48.3%	24.4%	26.8%	10.9% *	27.6%
Oregon	18.2%	--	--	11.7% *	22.3%	16.3%	34.4%	16.7%
Washington	31.6%	--	45.9%	37.8%	21.4%	36.4%	35.9%	30.9%

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

Table II.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.45%	2.19%	2.16%	1.34%	1.14%	0.50%	1.18%	0.48%
New England:								
Connecticut	2.88%	--	--	7.28%	6.55%	3.14%	6.63%	3.06%
Maine	1.79%	--	7.69%	10.01%	4.70%	1.53%	6.29%	1.85%
Massachusetts	1.56%	--	4.47%	6.15%	1.92%	2.01%	6.03%	1.39%
New Hampshire	2.19%	--	--	7.64%	3.42%	2.33%	6.40%	2.23%
Rhode Island	1.72%	--	--	7.26%	2.67%	1.43%	8.10%	1.25%
Vermont	2.13%	--	8.67%	3.67%	3.67%	3.12%	5.03%	2.34%
Middle Atlantic:								
New Jersey	2.29%	--	--	6.73%	8.53%	1.67%	6.63%	2.44%
New York	1.62%	7.70%	7.27%	6.56%	3.08%	1.59%	3.84%	1.76%
Pennsylvania	2.00%	--	10.08%	4.18%	3.95%	2.47%	5.85%	2.03%
East North Central:								
Illinois	1.23%	--	7.99%	3.70%	3.00%	1.24%	4.25%	1.21%
Indiana	2.49%	--	--	12.89% *	4.11%	2.95%	5.28%	2.68%
Michigan	2.39%	--	--	3.39%	3.06%	3.74%	5.21%	2.50%
Ohio	1.62%	--	5.50%	8.34%	2.73%	1.98%	7.28%	1.56%
Wisconsin	1.29%	--	--	2.45%	1.23%	1.47%	3.68%	1.27%
West North Central:								
Iowa	1.71%	--	5.31%	7.79%	2.12%	2.41%	5.67%	1.77%
Kansas	2.15%	--	--	5.23%	3.32%	2.50%	7.04%	2.24%
Minnesota	2.72%	--	--	5.14%	5.39%	2.74%	5.46%	2.92%
Missouri	2.20%	2.41% *	--	5.44%	6.06%	1.76%	8.21%	2.16%
Nebraska	1.50%	--	4.64%	4.02%	3.01%	1.69%	4.81%	1.58%
North Dakota	2.23%	--	--	4.78%	1.97%	4.13%	4.71%	2.53%
South Dakota	1.33%	--	6.71%	5.51%	2.43%	1.38%	4.83%	1.22%
South Atlantic:								
Delaware	3.92%	--	--	6.70%	12.47% *	1.83%	8.32%	4.09%
District of Columbia	1.41%	--	--	5.96%	2.49%	1.43%	7.19%	1.34%
Florida	2.85%	--	--	6.99%	5.50%	2.91%	5.96%	3.02%
Georgia	2.73%	--	--	6.83%	5.61%	3.61%	6.40% *	2.97%
Maryland	3.20%	--	--	4.75%	2.98%	3.71%	11.49%	2.87%
North Carolina	2.59%	--	--	--	8.61%	2.11%	8.49%	2.64%
South Carolina	2.39%	--	--	13.96% *	3.89%	2.13%	5.83%	2.40%
Virginia	2.24%	--	7.12%	5.38%	2.73%	2.87%	5.00%	2.37%
West Virginia	1.69%	--	4.47%	5.27%	3.59%	2.09%	5.24%	1.78%
East South Central:								
Alabama	1.76%	--	7.45%	8.38%	2.91%	2.30%	6.03%	1.88%
Kentucky	1.49%	5.19%	--	4.68%	2.63%	1.58%	7.67%	1.38%
Mississippi	2.34%	--	--	4.26%	6.55%	1.73%	9.79%	1.95%
Tennessee	3.94%	--	--	--	4.06%	5.28%	8.31%	4.21%
West South Central:								
Arkansas	2.27%	--	11.10%	5.27%	5.70%	2.27%	7.08%	2.23%
Louisiana	3.16%	--	--	5.38%	6.17%	4.50%	7.42%	3.18%
Oklahoma	2.73%	--	6.93%	9.12% *	5.20%	2.80%	7.07%	2.87%
Texas	2.34%	--	--	4.63%	8.12%	1.75%	5.58%	2.52%
Mountain:								
Arizona	2.27%	--	--	7.49%	4.72%	1.66%	6.73%	2.35%
Colorado	2.26%	--	8.87%	6.83%	4.53%	1.91%	6.81%	2.34%
Idaho	1.78%	--	9.66%	5.74%	3.45%	1.76%	5.78%	1.67%
Montana	2.00%	--	8.28%	4.37%	4.19%	1.47%	5.43%	1.76%
Nevada	2.29%	--	11.29% *	9.29%	6.00%	2.40%	6.33%	2.40%
New Mexico	3.51%	--	--	--	10.70%	2.12%	10.60% *	3.61%
Utah	5.11%	--	--	4.32%	11.91% *	2.03%	4.10%	5.75%
Wyoming	2.91%	--	--	5.54%	1.75%	5.28%	8.10% *	3.03%
Pacific:								
Alaska	2.96%	--	--	--	6.28%	3.33%	--	3.16%
California	1.46%	7.39% *	5.30%	3.89%	3.34%	1.82%	3.99%	1.57%
Hawaii	2.69%	--	--	8.00%	4.07%	3.96%	3.53% *	3.12%
Oregon	2.22%	--	--	4.03% *	5.33%	2.26%	9.95%	1.96%
Washington	4.37%	--	8.98%	7.45%	5.01%	7.25%	6.36%	4.99%

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.

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

Table II.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	29.6%	27.4%	36.4%	38.3%	30.4%	26.2%	34.0%	28.7%
New England:								
Connecticut	27.2%	--	--	--	--	--	--	26.6%
Maine	29.0%	--	--	--	62.5%	24.5%	--	29.1%
Massachusetts	31.2%	--	--	--	--	30.7%	46.5%	27.0%
New Hampshire	36.7%	--	--	42.2%	38.0%	--	--	37.0%
Rhode Island	25.9%	--	--	--	25.6%	29.5%	--	27.5%
Vermont	44.5%	--	--	39.2%	35.0%	75.8%	40.7%	45.8%
Middle Atlantic:								
New Jersey	30.4%	--	--	--	48.1%	22.2%	--	30.4%
New York	29.2%	--	--	31.5%	19.5%	27.8%	38.1%	24.7%
Pennsylvania	30.1%	--	--	40.4%	26.7%	28.4%	35.4%	28.1%
East North Central:								
Illinois	28.5%	--	--	28.6%	41.2%	23.9%	--	26.0%
Indiana	25.2%	--	--	--	31.2%	22.9%	--	26.0%
Michigan	18.1%	--	--	27.9%	12.1% *	18.7%	23.6%	17.2%
Ohio	21.5%	--	50.0%	--	--	19.0%	--	21.4%
Wisconsin	23.6%	--	--	28.0%	25.4%	18.5%	27.9%	22.3%
West North Central:								
Iowa	34.8%	--	--	44.6%	34.7%	32.8%	40.9%	34.2%
Kansas	37.1%	--	--	--	54.8%	--	--	31.3%
Minnesota	17.5% *	--	--	--	--	--	--	16.0% *
Missouri	23.1% *	--	--	--	--	--	--	17.9% *
Nebraska	33.2%	--	--	--	24.2%	42.3%	--	33.1%
North Dakota	25.2%	--	--	--	--	24.5%	--	18.3% *
South Dakota	33.6%	--	56.3%	--	34.8%	28.7%	--	29.6%
South Atlantic:								
Delaware	43.2%	--	--	--	--	37.1%	77.6%	35.3%
District of Columbia	32.6%	--	--	33.0%	35.6%	31.3%	--	31.6%
Florida	37.0%	--	--	54.3%	34.7%	34.5%	--	36.5%
Georgia	17.3% *	--	59.3%	--	--	29.0%	--	16.9% *
Maryland	34.1%	--	--	50.9%	48.6%	31.5%	22.1% *	37.0%
North Carolina	42.4%	--	--	--	--	39.3%	--	41.9%
South Carolina	22.7%	--	--	--	26.6%	--	--	22.2%
Virginia	34.3%	--	--	--	42.6%	--	--	34.9%
West Virginia	29.9% *	--	--	--	--	--	--	--
East South Central:								
Alabama	48.7%	--	--	--	--	--	--	59.7%
Kentucky	25.3%	--	--	--	23.3%	25.6%	--	25.3%
Mississippi	33.0%	--	--	--	--	31.9%	--	32.2%
Tennessee	52.2%	--	--	--	35.2%	64.5%	--	55.3%
West South Central:								
Arkansas	32.1%	--	--	56.8%	--	25.6%	--	30.4%
Louisiana	32.3%	--	--	--	--	--	--	27.8%
Oklahoma	40.0%	--	--	--	--	33.9%	--	36.8%
Texas	38.6%	--	--	37.7%	--	26.5%	41.9%	37.7%
Mountain:								
Arizona	38.5%	--	--	--	47.7%	30.5%	--	36.3%
Colorado	26.1%	--	--	50.7%	22.5%	24.8%	31.1%	25.2%
Idaho	42.8%	--	--	--	--	39.3%	--	42.9%
Montana	33.6%	--	--	38.7%	--	27.8%	--	28.4%
Nevada	34.5%	--	--	--	--	38.6%	--	41.2%
New Mexico	31.9%	--	--	--	--	31.3%	--	34.7%
Utah	15.8%	--	50.6%	--	8.3% *	21.9%	--	14.4%
Wyoming	26.9%	--	--	--	--	--	--	--
Pacific:								
Alaska	22.0%	--	--	--	--	19.8%	--	20.9%
California	30.5%	--	36.8%	44.5%	36.1%	24.8%	32.8%	30.1%
Hawaii	25.0%	--	--	--	27.7%	25.3% *	--	27.5%
Oregon	15.1%	--	--	--	32.0%	10.1%	--	13.2%
Washington	26.6%	--	--	--	--	--	--	25.3%

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.

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

Table II.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1.02%	4.23%	3.20%	1.94%	2.19%	1.37%	2.01%	1.14%
New England:								
Connecticut	6.80%	--	--	--	--	--	--	6.92%
Maine	3.82%	--	--	--	10.53%	3.14%	--	4.06%
Massachusetts	4.12%	--	--	--	--	4.19%	8.41%	4.19%
New Hampshire	3.90%	--	--	5.49%	4.90%	--	--	4.06%
Rhode Island	3.63%	--	--	--	4.94%	5.69%	--	3.74%
Vermont	4.51%	--	--	6.42%	4.57%	3.31%	10.38%	4.87%
Middle Atlantic:								
New Jersey	5.50%	--	--	--	10.15%	2.75%	--	5.96%
New York	3.18%	--	--	4.20%	3.98%	2.65%	6.42%	2.85%
Pennsylvania	3.30%	--	--	5.33%	3.31%	6.95%	6.92%	3.36%
East North Central:								
Illinois	3.20%	--	--	7.65%	7.76%	2.59%	--	3.32%
Indiana	2.72%	--	--	--	6.09%	2.28%	--	2.67%
Michigan	2.68%	--	--	4.58%	3.63% *	3.90%	2.36%	3.02%
Ohio	2.00%	--	0.00%	--	--	1.77%	--	1.95%
Wisconsin	2.78%	--	--	2.51%	3.64%	4.37%	3.25%	3.25%
West North Central:								
Iowa	2.18%	--	--	3.66%	2.69%	3.31%	6.69%	2.29%
Kansas	7.04%	--	--	--	5.50%	--	--	6.85%
Minnesota	8.08% *	--	--	--	--	--	--	7.77% *
Missouri	8.38% *	--	--	--	--	--	--	8.48% *
Nebraska	5.62%	--	--	--	1.97%	8.23%	--	5.73%
North Dakota	7.18%	--	--	--	--	3.10%	--	6.65% *
South Dakota	3.86%	--	2.74%	--	5.20%	3.65%	--	3.05%
South Atlantic:								
Delaware	7.05%	--	--	--	--	5.09%	3.11%	5.49%
District of Columbia	1.74%	--	--	3.23%	5.36%	2.18%	--	1.83%
Florida	2.81%	--	--	7.56%	4.65%	2.99%	--	2.72%
Georgia	5.70% *	--	3.57%	--	--	7.91%	--	6.42% *
Maryland	3.47%	--	--	4.10%	3.04%	2.45%	10.13% *	2.89%
North Carolina	2.73%	--	--	--	--	2.00%	--	2.68%
South Carolina	5.21%	--	--	--	3.34%	--	--	5.58%
Virginia	4.06%	--	--	--	3.69%	--	--	4.39%
West Virginia	10.18% *	--	--	--	--	--	--	--
East South Central:								
Alabama	10.87%	--	--	--	--	--	--	12.69%
Kentucky	2.97%	--	--	--	2.19%	3.65%	--	3.05%
Mississippi	5.02%	--	--	--	--	5.58%	--	4.06%
Tennessee	9.98%	--	--	--	3.23%	12.51%	--	10.76%
West South Central:								
Arkansas	5.61%	--	--	5.22%	--	1.22%	--	5.22%
Louisiana	8.87%	--	--	--	--	--	--	7.57%
Oklahoma	4.54%	--	--	--	--	4.74%	--	4.00%
Texas	6.29%	--	--	5.47%	--	1.85%	9.56%	7.56%
Mountain:								
Arizona	4.94%	--	--	--	8.95%	5.82%	--	5.21%
Colorado	2.23%	--	--	7.15%	3.48%	2.11%	8.73%	2.09%
Idaho	3.25%	--	--	--	--	3.51%	--	3.70%
Montana	3.17%	--	--	3.24%	--	2.46%	--	3.77%
Nevada	6.03%	--	--	--	--	4.34%	--	4.02%
New Mexico	4.21%	--	--	--	--	3.48%	--	3.87%
Utah	4.21%	--	0.53%	--	2.97% *	2.02%	--	4.10%
Wyoming	5.34%	--	--	--	--	--	--	--
Pacific:								
Alaska	2.80%	--	--	--	--	2.00%	--	2.33%
California	2.29%	--	7.60%	4.88%	4.42%	2.37%	5.81%	2.47%
Hawaii	4.87%	--	--	--	6.10%	7.74% *	--	5.63%
Oregon	3.94%	--	--	--	6.15%	1.56%	--	3.02%
Washington	6.59%	--	--	--	--	--	--	7.19%

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.

* Figure does not meet standard of reliability or precision.

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

Table II.D.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	28.0%	29.1%	36.8%	38.1%	30.5%	25.6%	35.5%	27.3%
New England:								
Connecticut	31.5%	--	--	42.4%	37.3%	26.8%	38.6%	30.4%
Maine	25.0%	--	--	53.0%	21.7%	23.0%	37.2%	23.8%
Massachusetts	26.2%	--	--	37.4%	23.8%	24.2%	38.0%	25.1%
New Hampshire	19.1%	--	--	--	25.6%	16.7%	28.1% *	18.3%
Rhode Island	24.4%	--	--	--	29.0%	22.5%	--	23.2%
Vermont	25.4%	--	61.9%	21.9%	24.5%	25.0%	26.1%	25.3%
Middle Atlantic:								
New Jersey	24.5%	--	--	33.7%	24.7% *	23.6%	25.5% *	24.4%
New York	27.5%	53.5%	47.4%	47.6%	28.7%	23.1%	45.6%	26.1%
Pennsylvania	24.4%	--	--	28.6%	23.3%	23.4%	36.3%	23.7%
East North Central:								
Illinois	26.3%	--	61.1%	36.3%	28.3%	22.2%	41.9%	24.2%
Indiana	27.7%	--	--	42.5% *	37.2%	24.1%	21.0% *	28.7%
Michigan	30.4%	--	--	26.0%	27.6%	26.6%	15.6% *	32.7%
Ohio	25.8%	--	--	36.4%	23.9%	24.7%	45.7%	24.2%
Wisconsin	23.0%	--	--	29.2%	23.9%	21.1%	25.5%	22.6%
West North Central:								
Iowa	27.5%	--	33.7%	--	27.8%	28.3%	21.9%	28.4%
Kansas	26.7%	--	--	36.7%	35.5%	25.0%	22.5% *	27.2%
Minnesota	25.7%	--	--	39.1%	31.0%	20.1%	31.7%	25.0%
Missouri	30.2%	--	--	45.6%	38.3%	24.8%	40.7%	28.8%
Nebraska	25.6%	--	31.2%	40.3%	33.3%	20.8%	32.2%	25.1%
North Dakota	30.0%	--	--	30.4%	28.4%	28.9%	31.2%	29.6%
South Dakota	29.1%	--	53.2%	38.0%	33.2%	23.9%	36.2%	27.8%
South Atlantic:								
Delaware	27.1%	--	--	48.8%	17.3% *	28.5%	29.4%	27.0%
District of Columbia	23.5%	--	57.0%	26.9%	20.5%	25.2%	19.1% *	24.0%
Florida	27.1%	--	--	50.4%	41.5%	24.8%	24.2%	27.2%
Georgia	25.6%	--	--	42.8%	27.7%	24.0%	--	26.4%
Maryland	34.4%	--	--	51.3%	29.9%	30.6%	53.9%	30.9%
North Carolina	28.6%	--	--	--	27.0% *	27.1%	--	28.0%
South Carolina	29.4%	--	--	31.8% *	38.9%	25.7%	54.0%	27.0%
Virginia	30.8%	--	--	40.9%	38.3%	27.3%	47.8%	29.4%
West Virginia	23.6%	--	--	31.9%	28.8%	20.7%	25.6%	23.3%
East South Central:								
Alabama	30.6%	--	--	60.5%	25.7%	28.6%	42.4%	29.6%
Kentucky	24.8%	--	--	37.5%	31.1%	22.2%	44.3%	24.1%
Mississippi	24.0%	--	--	43.8%	23.7% *	20.2%	--	21.4%
Tennessee	28.6%	--	--	47.3%	28.0%	27.1%	56.7%	27.5%
West South Central:								
Arkansas	28.2%	--	--	36.4%	17.4% *	28.7%	57.1%	26.6%
Louisiana	35.5%	--	--	47.3%	49.8%	27.1%	51.2%	33.2%
Oklahoma	30.9%	--	69.6%	16.3% *	42.4%	27.7%	45.5%	29.2%
Texas	27.2%	--	--	48.4%	33.0%	23.7%	40.4%	25.9%
Mountain:								
Arizona	31.5%	--	--	47.7%	46.6%	26.2%	44.9%	31.0%
Colorado	25.9%	--	56.4%	54.7%	21.3% *	24.2%	32.3%	25.3%
Idaho	25.2%	--	--	54.5%	25.2%	21.6%	53.4%	23.1%
Montana	23.4%	--	--	47.0%	29.8%	20.0%	38.1%	22.4%
Nevada	27.0%	--	--	32.1% *	29.5%	25.5%	23.4% *	27.6%
New Mexico	25.0%	--	--	--	48.5% *	19.6%	--	25.5%
Utah	36.5%	--	--	28.5%	53.1%	27.6%	32.3%	37.0%
Wyoming	26.8%	--	--	36.7%	22.3%	28.6%	27.8% *	26.5%
Pacific:								
Alaska	22.0%	--	--	--	29.2%	18.7%	--	22.3%
California	33.6%	--	--	38.1%	36.1%	31.7%	41.1%	33.0%
Hawaii	25.4%	0.0%	--	--	21.8%	29.5%	--	28.5%
Oregon	18.8%	--	--	11.1% *	20.5%	18.6%	--	17.5%
Washington	32.4%	--	--	40.3%	19.5%	37.7%	35.2%	31.9%

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.

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

Table II.D.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.49%	3.00%	3.24%	1.60%	1.17%	0.56%	1.64%	0.51%
New England:								
Connecticut	3.28%	--	--	9.25%	7.69%	3.67%	7.93%	3.58%
Maine	1.92%	--	--	8.17%	4.26%	1.43%	6.66%	1.93%
Massachusetts	1.89%	--	--	3.88%	2.45%	2.67%	6.33%	1.94%
New Hampshire	2.33%	--	--	--	4.46%	2.48%	10.38% *	2.30%
Rhode Island	1.76%	--	--	--	4.44%	1.60%	--	1.49%
Vermont	1.86%	--	6.96%	4.94%	2.48%	2.78%	6.24%	1.90%
Middle Atlantic:								
New Jersey	2.36%	--	--	8.01%	9.14% *	2.24%	8.14% *	2.32%
New York	1.97%	5.25%	8.39%	8.33%	3.86%	1.71%	4.48%	2.06%
Pennsylvania	2.48%	--	--	3.99%	5.41%	2.92%	10.24%	2.48%
East North Central:								
Illinois	1.50%	--	8.39%	4.46%	3.23%	1.57%	5.55%	1.46%
Indiana	3.34%	--	--	13.62% *	6.33%	3.66%	6.98% *	3.61%
Michigan	3.00%	--	--	4.72%	2.25%	4.25%	6.35% *	2.98%
Ohio	2.02%	--	--	10.36%	3.01%	2.55%	9.25%	1.91%
Wisconsin	1.34%	--	--	3.50%	1.13%	1.58%	4.31%	1.38%
West North Central:								
Iowa	2.11%	--	5.47%	--	2.45%	3.00%	5.83%	2.22%
Kansas	2.41%	--	--	4.66%	4.16%	2.89%	7.61% *	2.55%
Minnesota	2.37%	--	--	5.74%	6.16%	2.01%	7.08%	2.45%
Missouri	2.06%	--	--	5.85%	3.88%	1.94%	8.57%	2.00%
Nebraska	1.61%	--	5.54%	4.96%	3.40%	1.66%	5.46%	1.67%
North Dakota	3.18%	--	--	5.64%	2.35%	5.96%	6.23%	3.66%
South Dakota	1.43%	--	2.58%	6.84%	1.68%	1.61%	6.49%	1.34%
South Atlantic:								
Delaware	3.74%	--	--	8.49%	11.28% *	2.05%	7.53%	3.97%
District of Columbia	1.60%	--	3.20%	7.33%	2.65%	1.67%	6.83% *	1.56%
Florida	3.05%	--	--	7.94%	8.85%	3.16%	7.08%	3.21%
Georgia	2.97%	--	--	7.48%	5.34%	4.23%	--	3.17%
Maryland	4.27%	--	--	7.28%	2.35%	4.72%	13.77%	3.73%
North Carolina	2.59%	--	--	--	9.01% *	1.70%	--	2.65%
South Carolina	2.78%	--	--	15.56% *	4.91%	1.92%	6.11%	2.71%
Virginia	2.87%	--	--	5.61%	3.63%	3.33%	6.94%	2.93%
West Virginia	1.91%	--	--	6.16%	4.37%	2.19%	4.75%	2.05%
East South Central:								
Alabama	1.80%	--	--	6.43%	2.95%	2.64%	6.75%	2.06%
Kentucky	1.92%	--	--	5.40%	4.41%	1.95%	5.51%	1.88%
Mississippi	2.55%	--	--	4.64%	7.85% *	1.74%	--	2.03%
Tennessee	2.09%	--	--	7.42%	5.53%	2.11%	10.87%	2.00%
West South Central:								
Arkansas	2.79%	--	--	6.18%	5.37% *	2.72%	8.30%	2.70%
Louisiana	4.03%	--	--	5.16%	8.32%	4.79%	9.85%	4.23%
Oklahoma	3.12%	--	9.43%	8.44% *	5.91%	2.88%	9.71%	3.20%
Texas	1.63%	--	--	5.65%	5.37%	1.56%	7.58%	1.57%
Mountain:								
Arizona	2.55%	--	--	8.81%	5.71%	1.72%	8.46%	2.63%
Colorado	3.03%	--	6.22%	9.22%	7.21% *	2.41%	9.26%	3.17%
Idaho	1.77%	--	--	6.55%	3.44%	1.50%	7.88%	1.53%
Montana	2.01%	--	--	8.98%	4.04%	1.48%	6.52%	1.88%
Nevada	2.79%	--	--	12.83% *	8.55%	2.83%	9.09% *	2.85%
New Mexico	4.33%	--	--	--	15.67% *	2.23%	--	4.50%
Utah	5.78%	--	--	4.04%	11.30%	2.23%	4.34%	6.47%
Wyoming	3.28%	--	--	6.26%	2.02%	5.50%	9.17% *	3.41%
Pacific:								
Alaska	3.80%	--	--	--	6.79%	4.51%	--	4.13%
California	1.83%	--	--	5.74%	3.71%	2.33%	6.79%	1.90%
Hawaii	3.73%	0.00%	--	--	6.19%	4.96%	--	4.04%
Oregon	2.34%	--	--	4.25% *	5.80%	1.88%	--	2.01%
Washington	5.04%	--	--	8.49%	5.19%	7.85%	7.00%	5.73%

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.

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

Table II.D.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	32.9%	24.5%	40.9%	47.5%	35.0%	28.2%	36.3%	32.1%
New England:								
Connecticut	25.5%	--	--	--	--	25.0%	--	23.7%
Maine	20.2% *	--	--	--	--	48.4%	--	30.4%
Massachusetts	34.5%	--	--	--	29.8%	30.6%	--	30.3%
New Hampshire	31.7%	--	--	--	--	27.5%	--	33.2%
Rhode Island	32.7%	--	--	51.5%	30.5%	20.4%	--	27.4%
Vermont	32.7%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	26.7%	--	--	--	28.6%	26.9%	--	28.2%
New York	27.1%	1.8% *	--	41.7%	25.7%	27.2%	--	28.1%
Pennsylvania	21.4%	--	--	--	22.7%	16.7%	--	18.6%
East North Central:								
Illinois	18.0%	1.8% *	--	--	--	14.7%	--	17.2%
Indiana	30.9%	--	--	--	35.4%	--	--	32.5%
Michigan	21.6%	--	--	--	21.2%	21.0%	--	21.1%
Ohio	30.5%	--	--	--	--	30.9% *	--	28.9%
Wisconsin	21.3%	--	--	--	--	13.6%	47.2%	15.3%
West North Central:								
Iowa	27.8%	57.6%	--	--	28.0%	27.5%	53.6%	25.4%
Kansas	24.8%	--	--	--	37.3%	--	--	25.3%
Minnesota	32.4%	--	--	--	--	24.0%	--	36.3%
Missouri	34.9%	--	--	--	--	29.6%	--	33.8%
Nebraska	25.1%	--	--	--	--	--	31.8%	23.6%
North Dakota	27.1%	--	--	26.3%	34.9%	23.5%	--	27.6%
South Dakota	33.0%	--	--	52.8%	--	27.1%	--	33.8%
South Atlantic:								
Delaware	48.1%	--	--	--	--	29.5%	--	46.4%
District of Columbia	27.1%	--	--	--	--	22.8%	--	23.1%
Florida	45.2%	--	--	72.1%	32.7%	30.9%	--	45.5%
Georgia	41.1%	--	--	--	--	41.6%	--	38.4%
Maryland	--	--	--	--	46.9%	30.6%	--	40.0%
North Carolina	53.3%	--	--	--	52.8%	--	--	51.1%
South Carolina	34.6%	--	--	--	--	39.9%	--	35.6%
Virginia	38.4%	--	--	64.0%	--	31.7%	--	37.8%
West Virginia	26.6%	--	--	--	--	29.4%	--	26.8%
East South Central:								
Alabama	--	--	--	--	--	--	--	--
Kentucky	37.3%	--	--	--	--	--	65.5%	28.2%
Mississippi	41.4%	--	--	--	69.5%	--	--	30.5%
Tennessee	32.6%	--	--	--	--	32.6%	--	34.0%
West South Central:								
Arkansas	31.1%	--	71.0%	--	--	25.8%	--	28.9%
Louisiana	41.0%	--	--	--	--	--	--	--
Oklahoma	29.6%	--	--	--	--	--	--	28.6%
Texas	47.3%	--	65.5%	--	--	41.5%	--	47.9%
Mountain:								
Arizona	44.0%	--	--	75.6%	--	--	--	43.9%
Colorado	38.0%	--	--	--	--	--	--	35.0%
Idaho	--	--	--	--	--	--	--	--
Montana	23.7% *	--	--	--	--	24.9%	--	--
Nevada	24.5%	--	--	--	--	20.5%	--	19.3%
New Mexico	28.5%	--	--	65.5%	--	--	75.6%	22.0%
Utah	--	--	--	--	25.7%	--	--	24.0%
Wyoming	--	--	--	--	--	--	--	29.3%
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	31.6%	--	--	--	--	33.7%	--	31.7%
Hawaii	21.3%	--	--	66.5%	--	19.8%	--	24.2%
Oregon	37.4%	--	--	--	--	--	--	38.9%
Washington	28.3%	--	--	--	--	--	--	24.6%

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.

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

Table II.D.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	1.79%	4.82%	3.48%	4.91%	4.61%	1.69%	2.82%	2.12%
New England:								
Connecticut	2.69%	--	--	--	--	2.77%	--	2.51%
Maine	6.45% *	--	--	--	--	2.06%	--	6.69%
Massachusetts	3.85%	--	--	--	1.87%	1.21%	--	1.07%
New Hampshire	4.22%	--	--	--	--	2.39%	--	4.32%
Rhode Island	6.88%	--	--	3.94%	3.22%	0.99%	--	2.93%
Vermont	7.46%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	3.67%	--	--	--	4.82%	4.47%	--	3.39%
New York	4.35%	1.65% *	--	5.87%	3.81%	7.01%	--	4.89%
Pennsylvania	2.94%	--	--	--	1.79%	2.16%	--	1.90%
East North Central:								
Illinois	2.50%	1.89% *	--	--	--	2.17%	--	2.42%
Indiana	4.82%	--	--	--	7.09%	--	--	4.90%
Michigan	3.52%	--	--	--	3.62%	2.37%	--	2.05%
Ohio	6.11%	--	--	--	--	9.72% *	--	6.41%
Wisconsin	5.95%	--	--	--	--	2.70%	4.32%	3.03%
West North Central:								
Iowa	3.86%	5.65%	--	--	3.60%	2.51%	5.18%	3.58%
Kansas	5.05%	--	--	--	6.88%	--	--	5.24%
Minnesota	5.78%	--	--	--	--	2.04%	--	7.06%
Missouri	3.27%	--	--	--	--	2.70%	--	3.17%
Nebraska	3.75%	--	--	--	--	--	1.93%	4.52%
North Dakota	3.01%	--	--	7.32%	3.37%	1.95%	--	2.84%
South Dakota	5.22%	--	--	7.61%	--	1.76%	--	6.89%
South Atlantic:								
Delaware	9.14%	--	--	--	--	3.28%	--	11.08%
District of Columbia	3.55%	--	--	--	--	1.50%	--	2.00%
Florida	8.18%	--	--	8.05%	6.14%	4.07%	--	9.66%
Georgia	4.61%	--	--	--	--	6.37%	--	4.91%
Maryland	--	--	--	--	2.44%	2.17%	--	3.07%
North Carolina	11.17%	--	--	--	6.13%	--	--	15.06%
South Carolina	5.36%	--	--	--	--	4.57%	--	5.46%
Virginia	3.85%	--	--	6.29%	--	5.69%	--	4.33%
West Virginia	3.49%	--	--	--	--	5.03%	--	3.57%
East South Central:								
Alabama	--	--	--	--	--	--	--	--
Kentucky	7.89%	--	--	--	--	--	6.24%	5.44%
Mississippi	6.51%	--	--	--	5.04%	--	--	5.58%
Tennessee	4.74%	--	--	--	--	4.35%	--	4.13%
West South Central:								
Arkansas	3.22%	--	5.68%	--	--	4.47%	--	2.80%
Louisiana	7.48%	--	--	--	--	--	--	--
Oklahoma	5.33%	--	--	--	--	--	--	5.11%
Texas	9.72%	--	5.46%	--	--	11.96%	--	10.73%
Mountain:								
Arizona	5.16%	--	--	3.00%	--	--	--	5.36%
Colorado	3.66%	--	--	--	--	--	--	3.37%
Idaho	--	--	--	--	--	--	--	--
Montana	8.64% *	--	--	--	--	1.31%	--	--
Nevada	4.33%	--	--	--	--	2.35%	--	2.80%
New Mexico	6.26%	--	--	0.49%	--	--	2.52%	3.36%
Utah	--	--	--	--	0.47%	--	--	1.41%
Wyoming	--	--	--	--	--	--	--	2.78%
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	3.65%	--	--	--	--	4.51%	--	3.75%
Hawaii	2.81%	--	--	5.31%	--	0.35%	--	2.86%
Oregon	6.71%	--	--	--	--	--	--	6.15%
Washington	7.24%	--	--	--	--	--	--	6.75%

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.

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

Table II.D.3.d Percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	34.7%	28.7%	37.6%	39.7%	34.5%	32.5%	35.5%	34.5%
New England:								
Connecticut	39.2%	--	--	47.1%	43.0%	--	38.5%	39.6%
Maine	31.8%	--	--	34.9% *	32.0%	--	25.7%	35.2%
Massachusetts	32.1%	--	39.1%	44.5%	21.8%	29.9%	45.3%	27.5%
New Hampshire	25.7%	--	--	38.6%	37.7%	15.2%	30.4%	23.8%
Rhode Island	29.3%	--	--	39.4%	30.8%	18.9%	33.2%	27.0%
Vermont	30.7%	--	52.9%	24.3%	35.2%	26.4%	29.9%	31.2%
Middle Atlantic:								
New Jersey	31.5%	--	--	38.3%	34.4% *	36.5%	25.1% *	35.0%
New York	32.4%	42.2%	36.6%	37.4%	31.5%	25.3%	39.0%	29.3%
Pennsylvania	37.2%	--	42.5%	37.5%	33.6%	41.6%	36.8%	37.4%
East North Central:								
Illinois	30.2%	--	41.6%	32.2%	32.8%	22.7%	36.2%	27.2%
Indiana	27.3%	--	--	32.3%	37.4%	20.8%	23.4%	29.1%
Michigan	25.4%	--	--	24.2%	18.0%	33.2%	19.7%	27.5%
Ohio	28.8%	--	34.8%	27.7%	25.1%	31.2%	36.1%	27.1%
Wisconsin	25.9%	--	--	29.1%	24.7%	19.9%	30.3%	23.4%
West North Central:								
Iowa	32.4%	--	--	25.0% *	33.4%	42.9%	21.3%	36.3%
Kansas	34.7%	--	--	43.7%	48.0%	33.9%	24.2%	38.7%
Minnesota	34.5%	--	--	47.1%	45.9%	21.0% *	30.9%	36.2%
Missouri	32.1%	0.0%	--	45.0%	29.9%	32.5%	34.2% *	31.2%
Nebraska	30.9%	--	--	41.2%	29.2%	26.1%	35.7%	29.3%
North Dakota	31.3%	--	41.7%	29.4%	30.3%	25.5%	33.3%	29.7%
South Dakota	34.3%	--	53.0%	39.7%	31.6%	26.6%	36.8%	32.8%
South Atlantic:								
Delaware	46.3%	--	--	49.6%	--	32.9%	49.4%	45.2%
District of Columbia	24.8%	--	--	24.4%	24.4%	29.7%	23.1%	25.4%
Florida	43.8%	--	--	64.4%	34.5%	47.4%	33.4%	47.0%
Georgia	26.8%	--	--	32.7%	13.6% *	56.5%	20.2% *	29.7% *
Maryland	42.1%	--	--	52.5%	45.7%	34.1%	44.8%	39.8%
North Carolina	34.2%	--	--	--	28.5% *	31.0%	50.3%	32.1%
South Carolina	33.0%	--	53.4%	27.7% *	40.8%	29.8%	45.5%	29.6%
Virginia	42.9%	--	42.7%	48.5%	43.5%	41.3%	40.7%	43.7%
West Virginia	33.6%	--	22.8%	35.8%	36.2%	35.9%	30.5%	34.8%
East South Central:								
Alabama	37.0%	--	44.8%	53.6%	27.4%	31.5%	37.4%	36.8%
Kentucky	39.7%	66.7%	--	36.2%	39.7%	33.8%	50.1%	36.5%
Mississippi	35.1%	--	--	44.6%	37.2%	19.2%	51.1%	26.0%
Tennessee	34.8%	--	--	--	31.5%	36.5%	37.4%	34.3%
West South Central:								
Arkansas	33.7%	--	--	42.0%	15.9% *	43.0%	59.6%	28.9%
Louisiana	41.6%	--	--	43.0%	47.8%	18.5% *	53.0%	36.2%
Oklahoma	40.9%	--	67.4%	29.1% *	51.2%	37.6%	44.2%	38.8%
Texas	40.6%	--	--	46.3%	56.1%	30.6%	39.3%	41.0%
Mountain:								
Arizona	45.0%	--	53.4%	59.9%	51.0%	33.9%	46.7%	44.8%
Colorado	37.7%	--	45.7%	53.3%	37.6%	30.1%	34.7%	39.2%
Idaho	40.8%	--	59.0%	52.6%	31.6%	40.1%	49.9%	36.7%
Montana	36.8%	--	--	37.8%	30.2%	36.2%	39.1%	34.8%
Nevada	36.0%	--	--	36.8% *	31.8%	44.2%	30.7%	38.8%
New Mexico	33.9%	--	--	--	34.4%	35.7%	27.2% *	38.9%
Utah	30.2%	--	--	30.8%	27.7%	32.3%	31.9%	29.6%
Wyoming	30.8%	--	--	48.9%	28.8%	35.6%	28.6% *	32.6%
Pacific:								
Alaska	24.1%	--	--	--	40.8% *	10.3% *	--	23.7% *
California	36.3%	27.0% *	41.5%	39.9%	36.8%	34.4%	36.7%	36.2%
Hawaii	25.7%	--	--	61.1%	24.0%	27.4%	13.2% *	28.4%
Oregon	26.1%	--	--	10.5% *	36.0%	26.5%	37.2%	22.8%
Washington	36.6%	--	--	53.6%	17.3% *	53.3%	41.6%	35.1%

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.

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

Table II.D.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.82%	2.39%	2.36%	1.46%	1.77%	1.32%	1.31%	1.01%
New England:								
Connecticut	5.13%	--	--	7.48%	8.34%	--	7.33%	6.75%
Maine	4.28%	--	--	10.77% *	5.55%	--	7.02%	4.95%
Massachusetts	2.94%	--	5.18%	7.03%	2.60%	5.83%	6.69%	2.49%
New Hampshire	4.01%	--	--	8.02%	5.58%	2.30%	6.85%	4.43%
Rhode Island	3.72%	--	--	4.99%	3.55%	4.86%	8.44%	2.73%
Vermont	3.03%	--	9.49%	4.25%	3.22%	1.90%	5.87%	3.02%
Middle Atlantic:								
New Jersey	5.70%	--	--	8.88%	11.88% *	7.88%	7.94% *	7.20%
New York	2.18%	8.01%	7.89%	3.42%	3.89%	3.11%	4.07%	2.35%
Pennsylvania	3.98%	--	10.23%	5.58%	6.65%	8.24%	6.31%	4.94%
East North Central:								
Illinois	2.02%	--	7.30%	3.78%	3.74%	2.29%	4.18%	2.14%
Indiana	3.33%	--	--	5.03%	5.70%	2.94%	6.88%	3.61%
Michigan	3.78%	--	--	3.58%	4.14%	6.12%	5.81%	4.35%
Ohio	2.47%	--	5.94%	4.86%	3.54%	4.55%	6.30%	2.61%
Wisconsin	2.85%	--	--	3.03%	1.85%	4.68%	4.00%	3.31%
West North Central:								
Iowa	3.45%	--	--	7.59% *	1.87%	6.85%	5.92%	3.88%
Kansas	3.45%	--	--	7.22%	4.04%	5.26%	7.08%	3.90%
Minnesota	5.61%	--	--	5.56%	8.53%	7.20% *	6.18%	7.88%
Missouri	5.17%	0.00%	--	7.12%	8.33%	5.94%	10.63% *	5.82%
Nebraska	2.99%	--	--	5.46%	2.06%	5.45%	5.49%	3.44%
North Dakota	2.57%	--	6.56%	5.00%	2.78%	3.39%	4.73%	2.48%
South Dakota	2.57%	--	2.03%	5.95%	3.97%	3.83%	5.54%	2.57%
South Atlantic:								
Delaware	5.55%	--	--	8.84%	--	3.06%	9.67%	6.69%
District of Columbia	2.71%	--	--	5.81%	2.43%	4.29%	6.91%	2.70%
Florida	4.80%	--	--	7.67%	5.28%	6.09%	6.51%	5.73%
Georgia	7.04%	--	--	7.34%	7.91% *	13.45%	7.20% *	9.88% *
Maryland	5.85%	--	--	5.20%	4.36%	3.85%	12.15%	2.87%
North Carolina	5.38%	--	--	--	11.82% *	4.13%	9.89%	5.60%
South Carolina	6.75%	--	8.56%	14.76% *	7.23%	7.01%	6.51%	7.51%
Virginia	2.54%	--	7.39%	6.33%	3.69%	3.72%	5.59%	2.70%
West Virginia	3.04%	--	4.47%	7.00%	4.90%	4.69%	5.86%	3.32%
East South Central:								
Alabama	3.61%	--	7.61%	9.19%	3.82%	4.59%	6.75%	4.24%
Kentucky	3.49%	5.41%	--	4.75%	6.61%	5.97%	7.01%	3.55%
Mississippi	5.53%	--	--	5.49%	7.35%	5.41%	9.79%	4.42%
Tennessee	2.80%	--	--	--	3.60%	4.14%	8.76%	2.80%
West South Central:								
Arkansas	7.39%	--	--	5.94%	6.54% *	11.23%	7.64%	7.45%
Louisiana	4.91%	--	--	5.38%	8.85%	6.35% *	7.55%	5.50%
Oklahoma	3.92%	--	7.76%	8.77% *	6.23%	4.05%	7.61%	4.28%
Texas	4.79%	--	--	5.45%	8.82%	5.67%	6.56%	5.75%
Mountain:								
Arizona	4.61%	--	9.07%	8.38%	6.16%	5.65%	7.29%	5.05%
Colorado	4.29%	--	9.54%	7.91%	9.03%	3.25%	7.51%	5.31%
Idaho	3.36%	--	10.23%	5.49%	4.25%	4.86%	6.19%	3.70%
Montana	3.29%	--	--	4.30%	3.63%	5.30%	5.49%	3.56%
Nevada	4.60%	--	--	12.20% *	7.77%	2.74%	7.99%	5.62%
New Mexico	6.57%	--	--	--	5.97%	5.37%	12.09% *	5.23%
Utah	2.94%	--	--	4.93%	5.60%	5.11%	4.29%	3.76%
Wyoming	5.42%	--	--	8.46%	1.88%	2.00%	11.53% *	2.21%
Pacific:								
Alaska	6.04%	--	--	--	12.58% *	3.51% *	--	7.79% *
California	2.00%	8.51% *	5.57%	4.20%	3.71%	3.01%	4.39%	2.24%
Hawaii	3.61%	--	--	6.16%	4.19%	5.88%	4.49% *	4.31%
Oregon	4.26%	--	--	4.40% *	5.58%	3.27%	10.19%	4.00%
Washington	6.46%	--	--	6.24%	5.19% *	7.91%	6.32%	8.04%

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.

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

Table II.D.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	25.3%	19.1%	35.0%	37.7%	27.1%	24.3%	33.7%	25.1%
New England:								
Connecticut	26.3%	--	--	--	25.5% *	26.1%	--	26.0%
Maine	22.9%	--	--	--	18.8%	23.2%	--	22.7%
Massachusetts	26.4%	--	51.3%	--	28.8%	25.0%	47.5%	25.9%
New Hampshire	20.7%	--	--	--	26.6%	18.6%	--	20.4%
Rhode Island	23.7%	--	--	--	24.8%	23.8%	--	23.4%
Vermont	29.4%	--	--	--	29.2%	30.1%	--	29.7%
Middle Atlantic:								
New Jersey	23.9%	--	--	--	37.2%	22.3%	--	23.7%
New York	24.7%	--	--	--	17.6%	23.4%	--	24.5%
Pennsylvania	19.7%	--	--	29.8%	18.4%	19.4%	--	19.5%
East North Central:								
Illinois	22.4%	--	--	--	25.3%	20.9%	--	21.7%
Indiana	27.5%	--	--	--	32.4%	24.6%	--	28.2%
Michigan	27.8%	--	--	--	25.3%	30.1%	--	28.5%
Ohio	23.9%	--	--	--	24.0%	22.5%	--	22.9%
Wisconsin	21.2%	--	--	29.6%	23.9%	19.7%	--	21.1%
West North Central:								
Iowa	26.0%	53.2%	--	--	25.0%	24.9%	47.1%	25.1%
Kansas	22.0%	--	--	--	26.9%	20.0%	53.0%	21.3%
Minnesota	20.7%	--	--	--	27.2%	16.9%	--	20.4%
Missouri	28.0%	--	--	52.2%	38.6%	24.4%	48.7%	26.7%
Nebraska	24.3%	--	--	39.9%	32.2%	20.8%	--	24.4%
North Dakota	26.9%	--	--	--	32.9%	27.5%	--	27.5%
South Dakota	27.0%	--	--	--	35.1%	24.1%	--	26.5%
South Atlantic:								
Delaware	26.5%	--	--	--	17.1% *	28.6%	--	25.9%
District of Columbia	25.7%	--	--	--	19.9%	25.6%	--	25.1%
Florida	25.8%	--	--	47.9%	42.2%	23.9%	--	25.8%
Georgia	23.9%	--	--	--	26.4%	22.3%	--	23.8%
Maryland	30.3%	--	--	--	31.3%	30.3%	--	30.5%
North Carolina	29.2%	--	--	--	32.1%	29.0%	--	29.0%
South Carolina	27.1%	--	--	--	27.4%	25.8%	--	26.3%
Virginia	28.2%	--	--	--	36.6%	25.6%	--	27.7%
West Virginia	20.6%	--	--	--	22.2%	19.8%	--	20.8%
East South Central:								
Alabama	29.8%	--	--	--	24.4%	30.2%	--	29.9%
Kentucky	22.0%	--	--	--	22.8%	22.1%	--	22.1%
Mississippi	21.9%	--	--	--	22.8% *	21.1%	--	21.9%
Tennessee	35.0%	--	--	--	--	35.1%	--	34.7%
West South Central:								
Arkansas	27.0%	--	--	--	27.2%	26.3%	43.8%	26.7%
Louisiana	30.8%	--	--	66.0%	30.7%	30.4%	64.8%	30.7%
Oklahoma	27.8%	--	--	--	36.4%	26.8%	--	27.4%
Texas	24.1%	--	--	43.4%	24.1%	22.9%	48.1%	23.3%
Mountain:								
Arizona	26.7%	--	--	--	34.0%	25.4%	--	26.5%
Colorado	22.8%	--	--	--	20.2%	23.5%	--	22.7%
Idaho	22.0%	--	--	--	23.8%	21.4%	--	21.8%
Montana	20.8%	--	--	--	23.9%	19.6%	--	20.7%
Nevada	21.5%	--	--	--	--	21.9%	--	21.5%
New Mexico	22.0%	--	--	--	51.2% *	18.5%	--	22.3%
Utah	30.4%	--	--	--	36.4% *	25.5%	--	30.4%
Wyoming	24.5%	--	--	--	18.8%	27.7%	--	24.7%
Pacific:								
Alaska	21.0%	--	--	--	24.7%	20.7%	--	21.4%
California	28.4%	--	--	43.0%	29.3%	28.3%	26.5%	28.4%
Hawaii	21.5%	0.0%	--	--	--	25.5%	--	25.4%
Oregon	14.1%	--	--	--	--	15.0%	--	14.3%
Washington	26.8%	--	--	--	29.4%	29.5% *	--	27.6%

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.

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

Table II.D.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.48%	4.13%	5.37%	3.22%	1.23%	0.53%	2.68%	0.49%
New England:								
Connecticut	3.06%	--	--	--	8.51% *	3.33%	--	3.09%
Maine	1.56%	--	--	--	5.24%	1.42%	--	1.56%
Massachusetts	1.68%	--	4.14%	--	2.03%	2.17%	3.57%	1.70%
New Hampshire	2.95%	--	--	--	3.84%	3.27%	--	2.96%
Rhode Island	1.41%	--	--	--	4.04%	1.39%	--	1.38%
Vermont	2.89%	--	--	--	4.92%	3.38%	--	3.00%
Middle Atlantic:								
New Jersey	1.71%	--	--	--	10.37%	1.61%	--	1.75%
New York	2.36%	--	--	--	3.41%	1.87%	--	2.39%
Pennsylvania	1.35%	--	--	5.80%	3.00%	1.46%	--	1.34%
East North Central:								
Illinois	1.52%	--	--	--	4.68%	1.44%	--	1.45%
Indiana	3.30%	--	--	--	5.58%	3.41%	--	3.39%
Michigan	2.91%	--	--	--	2.78%	4.38%	--	2.91%
Ohio	2.04%	--	--	--	4.36%	2.08%	--	1.87%
Wisconsin	1.28%	--	--	4.02%	1.65%	1.40%	--	1.30%
West North Central:								
Iowa	1.60%	3.69%	--	--	2.39%	1.97%	7.44%	1.59%
Kansas	2.12%	--	--	--	3.27%	2.22%	4.03%	2.03%
Minnesota	2.66%	--	--	--	4.57%	2.92%	--	2.68%
Missouri	1.95%	--	--	7.25%	5.01%	1.70%	7.78%	1.89%
Nebraska	1.75%	--	--	5.41%	4.12%	1.66%	--	1.79%
North Dakota	3.23%	--	--	--	2.78%	4.53%	--	3.35%
South Dakota	1.33%	--	--	--	2.43%	1.40%	--	1.30%
South Atlantic:								
Delaware	3.57%	--	--	--	8.10% *	2.07%	--	3.60%
District of Columbia	1.57%	--	--	--	4.66%	1.52%	--	1.56%
Florida	2.85%	--	--	5.67%	8.83%	2.81%	--	2.88%
Georgia	2.64%	--	--	--	6.46%	2.53%	--	2.69%
Maryland	3.46%	--	--	--	2.39%	4.25%	--	3.52%
North Carolina	2.30%	--	--	--	4.84%	2.60%	--	2.35%
South Carolina	2.06%	--	--	--	2.88%	2.29%	--	2.00%
Virginia	2.59%	--	--	--	2.93%	3.02%	--	2.61%
West Virginia	1.80%	--	--	--	2.81%	2.16%	--	1.82%
East South Central:								
Alabama	2.49%	--	--	--	3.67%	2.58%	--	2.52%
Kentucky	1.45%	--	--	--	2.65%	1.64%	--	1.45%
Mississippi	2.15%	--	--	--	7.84% *	1.72%	--	2.15%
Tennessee	5.94%	--	--	--	--	6.55%	--	6.00%
West South Central:								
Arkansas	1.62%	--	--	--	0.92%	1.84%	8.55%	1.63%
Louisiana	3.85%	--	--	0.71%	4.39%	5.22%	0.00%	3.85%
Oklahoma	3.37%	--	--	--	6.27%	3.22%	--	3.39%
Texas	1.36%	--	--	8.29%	4.18%	1.36%	7.26%	1.30%
Mountain:								
Arizona	1.61%	--	--	--	2.75%	1.79%	--	1.63%
Colorado	2.24%	--	--	--	4.14%	2.08%	--	2.25%
Idaho	1.45%	--	--	--	5.50%	1.43%	--	1.47%
Montana	1.59%	--	--	--	6.07%	1.29%	--	1.57%
Nevada	1.98%	--	--	--	--	2.17%	--	2.07%
New Mexico	3.85%	--	--	--	20.27% *	1.80%	--	3.98%
Utah	7.89%	--	--	--	16.87% *	2.31%	--	7.97%
Wyoming	3.42%	--	--	--	1.59%	6.17%	--	3.68%
Pacific:								
Alaska	3.29%	--	--	--	6.03%	3.96%	--	3.36%
California	2.00%	--	--	8.29%	5.06%	2.21%	7.63%	2.04%
Hawaii	2.84%	0.00%	--	--	--	2.92%	--	2.58%
Oregon	1.81%	--	--	--	--	2.13%	--	1.85%
Washington	6.47%	--	--	--	7.48%	9.30% *	--	6.78%

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.

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

Table II.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2023

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	24.1%	22.6%	19.5%	20.1%	23.0%	26.0%	20.5%	24.7%
New England:								
Connecticut	24.4%	--	33.1%	15.7%	20.4%	27.5%	24.2%	24.4%
Maine	25.1%	20.2%	10.9%	16.3%	21.5%	32.6%	15.4%	27.7%
Massachusetts	29.1%	20.5%	22.8%	28.1%	31.6%	29.3%	24.5%	29.8%
New Hampshire	24.9%	19.2% *	15.7%	18.9%	22.4%	29.3%	18.3%	26.5%
Rhode Island	27.8%	37.4%	22.4% *	19.7%	29.9%	28.9%	25.3%	28.4%
Vermont	20.1%	23.5% *	12.5%	16.5%	21.3%	22.4%	17.9%	20.7%
Middle Atlantic:								
New Jersey	27.0%	22.3% *	--	25.1%	25.9%	28.7%	25.7%	27.3%
New York	23.4%	21.1%	17.0%	21.9%	20.6%	26.3%	18.6%	24.5%
Pennsylvania	25.3%	21.2%	18.9%	16.5%	25.6%	27.8%	17.7%	26.5%
East North Central:								
Illinois	25.1%	27.3%	20.1%	24.7%	24.5%	25.7%	24.8%	25.2%
Indiana	24.3%	--	--	24.8%	20.1%	25.3%	25.4%	24.1%
Michigan	26.9%	--	37.0%	26.5%	33.5%	23.0%	32.1%	26.1%
Ohio	26.3%	33.6%	16.0%	21.2%	25.1%	28.0%	23.2%	26.8%
Wisconsin	28.4%	--	25.2%	31.1%	26.4%	28.7%	30.6%	28.1%
West North Central:								
Iowa	26.9%	27.8%	16.8% *	25.5%	30.2%	26.6%	23.2%	27.7%
Kansas	22.2%	23.0% *	--	15.9%	19.0%	24.7%	19.2%	22.8%
Minnesota	25.2%	23.0%	18.4%	26.9%	24.9%	25.8%	22.0%	25.8%
Missouri	23.9%	12.9% *	30.9%	17.5%	24.4%	25.5%	22.1%	24.3%
Nebraska	26.9%	--	--	20.9%	29.1%	27.4%	22.5%	27.5%
North Dakota	26.5%	--	23.2%	28.2%	23.9%	29.7%	24.0%	27.4%
South Dakota	25.3%	22.0%	29.8%	18.3%	25.4%	28.5%	24.3%	25.6%
South Atlantic:								
Delaware	23.7%	--	24.0% *	11.4%	28.3%	26.0%	16.1%	25.2%
District of Columbia	24.8%	32.0%	--	18.2%	20.8%	28.9%	21.3%	25.4%
Florida	22.0%	18.8% *	15.0% *	18.6%	18.2%	24.1%	17.4%	22.6%
Georgia	23.9%	--	26.4%	18.2%	28.4%	23.5%	21.9%	24.2%
Maryland	26.2%	31.6%	25.7%	21.3%	20.5%	28.8%	26.2%	26.1%
North Carolina	19.9%	--	--	15.0% *	22.7%	21.1%	11.6%	21.0%
South Carolina	20.0%	--	12.7%	21.6%	16.0%	21.6%	17.2%	20.4%
Virginia	24.3%	25.9% *	20.9%	16.7%	22.0%	27.4%	20.8%	24.9%
West Virginia	22.2%	--	24.1%	20.5%	24.1%	22.4%	16.7%	23.0%
East South Central:								
Alabama	28.4%	27.9% *	27.7%	22.3%	21.8%	31.8%	24.4%	29.1%
Kentucky	25.9%	--	10.2% *	16.5%	20.1%	31.0%	14.9%	27.3%
Mississippi	22.0%	20.9% *	--	13.1%	19.6%	26.8%	14.7%	23.8%
Tennessee	22.6%	--	--	9.2%	18.9%	27.3%	14.9%	23.8%
West South Central:								
Arkansas	26.3%	--	--	21.3%	29.3%	27.3%	17.2%	27.5%
Louisiana	22.1%	--	28.0%	19.8%	17.5% *	26.3%	23.4%	21.8%
Oklahoma	24.0%	20.5%	19.7%	26.3%	21.3%	25.7%	19.1%	25.2%
Texas	25.0%	23.6%	24.5%	14.9%	20.6%	29.3%	21.1%	25.6%
Mountain:								
Arizona	22.9%	--	15.6%	19.5%	30.0%	21.7%	17.7%	23.4%
Colorado	23.9%	32.9%	19.0%	15.9%	24.4%	25.7%	21.5%	24.4%
Idaho	26.0%	--	17.0%	22.3%	21.3%	31.1%	20.5%	27.6%
Montana	25.4%	21.9% *	9.3% *	12.5%	23.2%	32.5%	16.6%	27.6%
Nevada	25.4%	16.4% *	32.6%	24.0%	27.2%	25.0%	26.7%	25.0%
New Mexico	25.5%	--	35.9% *	13.6%	21.4%	28.1%	26.6%	25.3%
Utah	33.1%	--	53.7%	34.6%	33.0%	31.8%	36.6%	32.6%
Wyoming	27.0%	--	--	18.0%	28.7%	31.7%	22.2%	28.7%
Pacific:								
Alaska	26.6%	--	--	12.2%	24.0%	31.7%	16.2%	28.0%
California	20.9%	17.8%	15.8%	19.4%	19.3%	22.9%	17.2%	21.6%
Hawaii	19.4%	20.4%	11.0% *	8.6%	15.7%	26.4%	14.7%	20.9%
Oregon	23.7%	27.7% *	9.3%	20.2%	26.1%	26.5%	14.3%	25.9%
Washington	21.1%	29.9%	7.9%	19.2%	19.8%	25.3%	15.3%	22.8%

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.

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

Table II.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2023

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	0.31%	1.32%	0.92%	0.58%	0.58%	0.50%	0.58%	0.36%
New England:								
Connecticut	1.39%	--	6.35%	2.33%	1.99%	1.96%	3.21%	1.52%
Maine	1.79%	5.57%	2.82%	3.31%	2.38%	2.75%	2.37%	2.05%
Massachusetts	1.45%	6.13%	4.71%	3.33%	3.90%	1.87%	3.38%	1.61%
New Hampshire	1.09%	7.03% *	3.36%	3.38%	2.15%	1.21%	2.71%	1.13%
Rhode Island	1.40%	7.76%	7.09% *	3.05%	2.46%	2.03%	3.89%	1.50%
Vermont	1.13%	7.66% *	2.31%	2.55%	1.86%	1.63%	2.54%	1.28%
Middle Atlantic:								
New Jersey	1.76%	7.28% *	--	5.07%	5.22%	2.06%	4.04%	1.94%
New York	1.33%	4.83%	4.80%	2.74%	2.40%	2.27%	2.49%	1.57%
Pennsylvania	1.37%	5.98%	3.68%	2.51%	3.00%	1.70%	2.32%	1.49%
East North Central:								
Illinois	1.03%	6.68%	4.91%	2.92%	2.58%	1.22%	3.13%	1.07%
Indiana	1.18%	--	--	4.39%	1.63%	1.51%	3.84%	1.23%
Michigan	2.49%	--	8.07%	2.61%	2.43%	3.26%	4.39%	2.69%
Ohio	1.12%	6.28%	3.17%	3.84%	1.81%	1.55%	3.21%	1.19%
Wisconsin	1.23%	--	4.40%	3.55%	2.44%	1.52%	3.99%	1.27%
West North Central:								
Iowa	1.98%	6.43%	5.44% *	5.87%	3.69%	2.87%	3.89%	2.28%
Kansas	1.20%	8.06% *	--	2.57%	1.93%	1.71%	3.56%	1.25%
Minnesota	1.55%	6.82%	4.42%	3.18%	2.18%	2.54%	2.95%	1.75%
Missouri	1.57%	6.94% *	9.12%	2.70%	4.37%	1.46%	4.27%	1.67%
Nebraska	1.40%	--	--	3.33%	2.79%	1.82%	4.29%	1.47%
North Dakota	1.36%	--	4.78%	3.91%	2.12%	2.02%	2.68%	1.58%
South Dakota	1.21%	5.90%	5.54%	2.35%	2.52%	1.60%	3.09%	1.29%
South Atlantic:								
Delaware	1.86%	--	8.63% *	2.14%	6.41%	1.61%	3.76%	1.99%
District of Columbia	1.71%	7.63%	--	2.14%	1.88%	2.76%	3.89%	1.88%
Florida	2.05%	6.40% *	4.66% *	3.39%	2.44%	3.13%	2.94%	2.30%
Georgia	1.93%	--	5.39%	2.10%	4.46%	2.72%	3.67%	2.16%
Maryland	1.52%	8.49%	5.17%	2.40%	2.25%	2.42%	3.51%	1.68%
North Carolina	1.87%	--	--	4.53% *	5.80%	2.22%	3.07%	2.08%
South Carolina	1.60%	--	3.38%	4.90%	2.57%	2.29%	2.91%	1.75%
Virginia	1.57%	8.52% *	5.80%	2.72%	3.19%	2.05%	3.41%	1.73%
West Virginia	2.10%	--	6.64%	3.46%	2.70%	3.31%	3.75%	2.44%
East South Central:								
Alabama	2.50%	10.01% *	5.42%	4.07%	3.36%	2.70%	3.83%	2.70%
Kentucky	2.78%	--	4.89% *	2.69%	3.01%	3.61%	3.02%	2.97%
Mississippi	1.68%	9.58% *	--	2.17%	4.59%	1.55%	3.59%	1.85%
Tennessee	1.55%	--	--	2.38%	2.49%	2.04%	3.35%	1.68%
West South Central:								
Arkansas	2.13%	--	--	2.78%	6.87%	2.51%	3.41%	2.35%
Louisiana	2.32%	--	7.47%	3.35%	5.40% *	1.94%	3.98%	2.61%
Oklahoma	1.55%	4.40%	3.92%	6.81%	2.40%	2.05%	2.72%	1.76%
Texas	1.10%	6.16%	4.75%	1.74%	2.65%	1.38%	2.83%	1.19%
Mountain:								
Arizona	2.72%	--	3.33%	3.76%	5.15%	3.00%	3.36%	3.06%
Colorado	1.75%	9.74%	3.61%	2.40%	4.78%	1.79%	3.23%	1.98%
Idaho	1.86%	--	4.28%	4.82%	2.58%	2.44%	3.66%	2.04%
Montana	3.22%	6.61% *	3.48% *	2.70%	2.79%	4.99%	3.06%	3.73%
Nevada	1.89%	6.58% *	7.97%	4.69%	4.82%	2.42%	4.16%	2.13%
New Mexico	2.11%	--	15.85% *	4.04%	3.13%	2.37%	7.70%	1.96%
Utah	1.67%	--	7.10%	3.60%	1.82%	3.19%	4.54%	1.81%
Wyoming	1.74%	--	--	3.49%	3.64%	1.99%	4.43%	1.77%
Pacific:								
Alaska	2.77%	--	--	2.81%	2.65%	4.75%	4.31%	3.07%
California	0.90%	3.70%	2.11%	1.90%	1.70%	1.55%	1.67%	1.05%
Hawaii	1.65%	5.69%	4.74% *	1.80%	1.94%	2.28%	3.07%	1.90%
Oregon	2.49%	11.99% *	2.08%	4.75%	6.38%	3.73%	3.91%	2.88%
Washington	1.59%	8.10%	2.21%	3.88%	3.02%	2.32%	2.82%	1.84%

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.

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

Table II.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2023

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	6.1%	44.5%	21.0%	10.4%	6.1%	1.7%	25.1%	3.3%
New England:								
Connecticut	2.9% *	--	--	8.5% *	0.0%	2.1% *	13.5% *	1.5% *
Maine	4.3% *	--	--	12.4% *	0.7% *	0.0% *	31.4% *	0.3% *
Massachusetts	4.6% *	--	--	--	11.1% *	0.3% *	10.2% *	3.8% *
New Hampshire	3.3% *	--	--	0.0%	0.0%	0.2% *	22.8% *	0.2% *
Rhode Island	6.0%	--	--	0.0%	0.0%	0.0%	35.3%	0.0%
Vermont	5.1% *	--	--	14.8% *	0.0%	0.0%	24.8% *	0.1% *
Middle Atlantic:								
New Jersey	5.9% *	--	--	10.7% *	7.3% *	1.7% *	21.5% *	3.4% *
New York	9.3%	--	37.8% *	--	5.7% *	8.0% *	23.5% *	6.9% *
Pennsylvania	4.7% *	--	16.1% *	3.2% *	1.4% *	3.1% *	24.9%	2.6% *
East North Central:								
Illinois	3.9% *	--	11.0% *	9.4% *	3.6% *	0.7% *	10.3% *	2.7% *
Indiana	7.0% *	--	--	7.0% *	0.7% *	3.4% *	34.4%	2.6% *
Michigan	11.5%	--	--	11.4% *	10.7% *	3.2% *	42.4%	5.6% *
Ohio	6.3% *	--	--	7.6% *	8.6% *	1.5% *	27.3% *	3.7% *
Wisconsin	5.4% *	--	--	13.5% *	1.3% *	1.3% *	15.4% *	3.5% *
West North Central:								
Iowa	6.4% *	--	--	19.5% *	0.1% *	0.9% *	40.3%	0.6% *
Kansas	8.8% *	--	--	0.8% *	5.2% *	--	33.8% *	--
Minnesota	4.6% *	--	--	1.7% *	--	1.3% *	22.5% *	1.8% *
Missouri	11.0% *	93.3%	--	8.3% *	17.8% *	0.0%	36.4% *	5.7% *
Nebraska	2.2% *	--	0.0%	0.6% *	0.2% *	0.1% *	21.5% *	0.1% *
North Dakota	14.6%	--	--	41.6%	1.5% *	1.6% *	32.1%	9.3% *
South Dakota	7.2% *	--	11.2% *	12.5% *	9.6% *	0.0%	14.9% *	5.3% *
South Atlantic:								
Delaware	2.6% *	--	--	17.5% *	1.7% *	0.0%	20.2% *	0.5% *
District of Columbia	10.0% *	--	--	23.0% *	16.0% *	0.0%	38.3% *	5.7% *
Florida	2.5% *	--	--	0.0%	0.0%	0.2% *	27.4% *	0.2% *
Georgia	12.4% *	--	--	20.2% *	20.1% *	0.1% *	46.3%	7.3% *
Maryland	6.0% *	--	--	0.0%	0.0%	0.0%	35.1%	0.0%
North Carolina	6.6% *	--	0.0%	--	23.9% *	0.0%	9.7% *	6.3% *
South Carolina	--	--	--	29.4% *	0.0%	0.1% *	10.2% *	--
Virginia	2.2% *	--	--	--	2.3% *	0.0%	12.5% *	0.7% *
West Virginia	4.1% *	--	2.0% *	11.2% *	0.0%	5.0% *	7.0% *	--
East South Central:								
Alabama	4.9% *	75.6%	21.6% *	0.0%	7.9% *	0.0% *	27.5%	1.4% *
Kentucky	--	0.0%	--	9.5% *	0.0%	--	14.4% *	--
Mississippi	7.0% *	--	--	2.4% *	21.3% *	0.0%	13.3% *	6.1% *
Tennessee	3.4% *	--	--	--	1.3% *	0.0%	32.7% *	0.6% *
West South Central:								
Arkansas	3.0% *	--	--	2.9% *	--	1.0% *	19.1% *	1.8% *
Louisiana	8.5% *	0.0%	0.0%	1.1% *	0.0%	16.1% *	0.0%	10.0% *
Oklahoma	13.4% *	--	16.3% *	50.2% *	1.7% *	5.5% *	28.3% *	10.7% *
Texas	4.3%	--	--	7.0% *	--	1.6% *	20.1% *	2.2% *
Mountain:								
Arizona	1.5% *	--	--	8.7% *	0.9% *	0.2% *	10.3% *	0.8% *
Colorado	9.4% *	--	31.0% *	1.1% *	16.3% *	0.0%	33.7% *	5.7% *
Idaho	2.4% *	--	0.0%	6.3% *	0.0%	0.0%	12.2% *	0.3% *
Montana	6.5% *	--	0.0%	2.1% *	22.1% *	0.0%	17.7% *	--
Nevada	7.1% *	--	35.2% *	20.9% *	2.0% *	0.0%	28.8% *	0.6% *
New Mexico	10.0% *	--	--	--	1.5% *	0.4% *	51.4% *	0.6% *
Utah	5.1% *	--	--	--	--	2.4% *	19.0% *	3.0% *
Wyoming	13.1% *	--	--	7.6% *	10.6% *	0.0%	44.7% *	--
Pacific:								
Alaska	11.6% *	--	--	--	9.5% *	9.2% *	--	9.1% *
California	5.3%	45.8%	12.3% *	12.2% *	3.1% *	1.4% *	26.2%	2.1% *
Hawaii	15.4%	90.0%	--	8.9% *	6.9% *	2.5% *	69.4%	3.5% *
Oregon	16.6% *	--	--	56.7% *	29.4% *	0.0%	33.0% *	14.5% *
Washington	9.6% *	--	--	15.0% *	--	3.0% *	27.2% *	6.1% *

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.

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

Table II.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2023

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	0.44%	3.54%	2.93%	1.37%	1.26%	0.31%	1.71%	0.41%
New England:								
Connecticut	1.39% *	--	--	5.44% *	0.00%	1.83% *	6.14% *	1.30% *
Maine	1.71% *	--	--	10.23% *	0.67% *	0.04% *	10.27% *	0.23% *
Massachusetts	2.07% *	--	--	--	6.68% *	0.19% *	5.25% *	2.23% *
New Hampshire	1.13% *	--	--	0.00%	0.00%	0.24% *	7.38% *	0.18% *
Rhode Island	1.74%	--	--	0.00%	0.00%	0.00%	9.86%	0.00%
Vermont	1.93% *	--	--	7.53% *	0.00%	0.00%	8.46% *	0.11% *
Middle Atlantic:								
New Jersey	1.81% *	--	--	6.54% *	4.69% *	1.34% *	8.34% *	1.48% *
New York	2.59%	--	15.98% *	--	3.07% *	3.84% *	7.29% *	2.73% *
Pennsylvania	1.49% *	--	7.67% *	2.09% *	1.22% *	2.09% *	6.88%	1.38% *
East North Central:								
Illinois	1.24% *	--	7.74% *	6.27% *	2.44% *	0.44% *	4.70% *	1.16% *
Indiana	2.14% *	--	--	5.87% *	0.54% *	2.01% *	9.74%	1.43% *
Michigan	3.38%	--	--	7.38% *	5.72% *	2.40% *	12.07%	2.41% *
Ohio	1.93% *	--	--	6.06% *	5.54% *	1.01% *	9.79% *	1.68% *
Wisconsin	2.12% *	--	--	9.39% *	1.27% *	1.26% *	6.86% *	2.13% *
West North Central:								
Iowa	2.37% *	--	--	15.92% *	0.12% *	0.86% *	11.18%	0.54% *
Kansas	3.02% *	--	--	0.79% *	4.95% *	--	12.00% *	--
Minnesota	1.60% *	--	--	1.67% *	--	0.94% *	8.13% *	1.05% *
Missouri	5.23% *	7.31%	--	6.74% *	15.28% *	0.00%	14.17% *	5.23% *
Nebraska	1.43% *	--	0.00%	0.62% *	0.18% *	0.13% *	12.44% *	0.10% *
North Dakota	3.78%	--	--	11.45%	0.84% *	0.95% *	8.33%	4.25% *
South Dakota	2.47% *	--	9.75% *	8.04% *	6.68% *	0.00%	6.06% *	2.72% *
South Atlantic:								
Delaware	1.19% *	--	--	11.12% *	1.72% *	0.00%	9.62% *	0.47% *
District of Columbia	3.14% *	--	--	11.05% *	7.93% *	0.00%	12.14% *	2.49% *
Florida	1.12% *	--	--	0.00%	0.00%	0.18% *	10.51% *	0.14% *
Georgia	5.67% *	--	--	11.38% *	16.52% *	0.12% *	13.84%	5.95% *
Maryland	2.14% *	--	--	0.00%	0.00%	0.00%	10.02%	0.00%
North Carolina	5.02% *	--	0.00%	--	19.19% *	0.00%	6.25% *	5.37% *
South Carolina	--	--	--	14.57% *	0.00%	0.11% *	5.93% *	--
Virginia	1.00% *	--	--	--	2.34% *	0.00%	6.07% *	0.70% *
West Virginia	2.36% *	--	2.15% *	7.32% *	0.00%	3.81% *	5.13% *	--
East South Central:								
Alabama	1.97% *	12.31%	9.14% *	0.00%	4.69% *	0.04% *	7.85%	0.96% *
Kentucky	--	0.00%	--	6.95% *	0.00%	--	8.18% *	--
Mississippi	4.88% *	--	--	1.83% *	17.43% *	0.00%	8.39% *	5.51% *
Tennessee	1.37% *	--	--	--	1.37% *	0.00%	12.47% *	0.40% *
West South Central:								
Arkansas	1.21% *	--	--	2.48% *	--	0.66% *	10.20% *	0.96% *
Louisiana	7.45% *	0.00%	0.00%	1.17% *	0.00%	13.31% *	0.00%	8.68% *
Oklahoma	4.68% *	--	8.57% *	18.00% *	1.62% *	3.78% *	8.81% *	5.35% *
Texas	1.25%	--	--	3.62% *	--	0.75% *	6.56% *	1.08% *
Mountain:								
Arizona	0.61% *	--	--	6.35% *	0.93% *	0.17% *	5.59% *	0.46% *
Colorado	4.15% *	--	13.22% *	1.14% *	11.08% *	0.00%	10.53% *	4.62% *
Idaho	1.13% *	--	0.00%	4.69% *	0.00%	0.00%	6.15% *	0.33% *
Montana	2.80% *	--	0.00%	2.14% *	9.86% *	0.00%	9.06% *	--
Nevada	3.65% *	--	20.42% *	17.89% *	1.97% *	0.00%	13.36% *	0.61% *
New Mexico	5.91% *	--	--	--	1.48% *	0.40% *	18.63% *	0.47% *
Utah	1.92% *	--	--	--	--	1.62% *	8.69% *	1.63% *
Wyoming	4.43% *	--	--	4.78% *	6.85% *	0.00%	14.02% *	--
Pacific:								
Alaska	3.80% *	--	--	--	7.78% *	4.00% *	--	3.54% *
California	1.11%	12.28%	4.30% *	5.25% *	1.81% *	0.70% *	5.71%	0.72% *
Hawaii	3.65%	6.45%	--	4.61% *	5.86% *	1.25% *	11.30%	1.58% *
Oregon	6.56% *	--	--	14.86%	21.08% *	0.00%	13.62% *	7.26% *
Washington	3.09% *	--	--	7.73% *	--	2.45% *	12.03% *	2.28% *

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.

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

Table II.D.4.b Percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and State: United States, 2023

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	61.3%	11.9%	13.3%	23.1%	45.1%	80.7%	15.9%	67.9%
New England:								
Connecticut	71.4%	--	--	10.2% *	47.5%	92.9%	17.3% *	78.8%
Maine	71.5%	--	--	10.5% *	46.0%	95.7%	18.7% *	79.1%
Massachusetts	54.5%	--	13.7% *	14.1% *	37.3%	77.8%	9.6% *	60.4%
New Hampshire	57.9%	--	--	9.0% *	57.7%	71.9%	9.1% *	65.9%
Rhode Island	59.2%	--	--	29.7% *	39.5%	85.3%	4.8% *	70.4%
Vermont	61.2%	0.0%	--	19.0% *	70.5%	91.6%	20.0% *	71.8%
Middle Atlantic:								
New Jersey	68.2%	--	--	33.7% *	37.4% *	90.6%	18.4% *	76.2%
New York	57.5%	--	16.1% *	24.1% *	39.4%	78.3%	9.4% *	65.6%
Pennsylvania	67.6%	--	2.2% *	49.4%	57.5%	82.2%	10.9% *	73.6%
East North Central:								
Illinois	57.4%	--	10.8% *	9.9% *	44.8%	79.1%	10.3% *	66.4%
Indiana	67.5%	--	--	61.0%	46.7%	83.6%	25.1% *	74.4%
Michigan	51.9%	--	--	9.0% *	56.3%	68.4%	15.3% *	58.9%
Ohio	63.7%	--	--	22.9% *	43.5%	82.3%	23.6% *	68.6%
Wisconsin	60.8%	--	0.0%	37.8% *	60.6%	74.3%	13.4% *	69.8%
West North Central:								
Iowa	61.0%	--	--	9.9% *	54.8%	79.2%	20.9% *	67.8%
Kansas	54.3%	--	--	38.2% *	46.4%	67.0%	12.3% *	61.2%
Minnesota	66.1%	--	--	28.3% *	73.7%	80.4%	17.9% *	73.8%
Missouri	61.5%	--	--	58.2%	32.5% *	87.1%	30.2% *	68.0%
Nebraska	71.6%	--	--	40.1%	68.7%	81.2%	24.7% *	76.6%
North Dakota	60.0%	--	--	37.0% *	53.3%	91.3%	18.2% *	73.0%
South Dakota	53.1%	--	29.5% *	7.7% *	48.6%	77.8%	17.7% *	62.1%
South Atlantic:								
Delaware	71.1%	--	--	19.8% *	56.2% *	88.4%	20.5% *	77.4%
District of Columbia	59.7%	--	--	7.3% *	46.2%	81.6%	12.0% *	67.0%
Florida	74.7%	--	0.0%	17.3% *	50.2%	90.0%	18.8% *	79.9%
Georgia	66.1%	0.0%	--	9.5% *	63.4%	87.7%	13.8% *	74.0%
Maryland	65.5%	--	--	10.2% *	61.3%	84.7%	11.9% *	76.7%
North Carolina	59.6%	0.0%	--	--	30.7% *	74.9%	22.4% *	62.3%
South Carolina	70.3%	0.0%	--	24.9% *	67.0%	85.8%	22.6% *	74.8%
Virginia	67.4%	--	--	25.4% *	52.4%	88.7%	16.1% *	74.7%
West Virginia	70.1%	--	0.0%	31.4% *	59.7%	88.6%	13.1% *	76.4%
East South Central:								
Alabama	66.4%	--	--	9.4% *	29.2% *	90.3%	15.3% *	74.3%
Kentucky	78.5%	--	--	13.0% *	68.6%	90.1%	17.6% *	82.7%
Mississippi	67.1%	0.0%	0.0%	16.8% *	73.4%	81.3%	0.0%	77.2%
Tennessee	60.6%	0.0%	--	--	25.5% *	79.5%	8.9% *	65.6%
West South Central:								
Arkansas	67.2%	--	--	27.4% *	40.4% *	87.2%	27.7% *	70.1%
Louisiana	58.6%	0.0%	0.0%	6.2% *	53.6% *	83.5%	--	68.6%
Oklahoma	66.3%	--	20.4% *	42.6% *	66.5%	83.9%	10.7% *	76.4%
Texas	59.4%	--	--	26.4% *	39.6%	74.2%	22.9% *	64.2%
Mountain:								
Arizona	65.3%	0.0%	--	50.3%	23.1% *	84.5%	26.0% *	68.1%
Colorado	69.3%	--	16.7% *	11.0% *	76.2%	86.4%	11.7% *	78.0%
Idaho	64.6%	0.0%	--	15.6% *	46.0%	87.8%	10.2% *	75.9%
Montana	76.8%	--	--	17.6% *	64.7%	94.3%	13.6% *	86.3%
Nevada	55.5%	--	38.9% *	26.7% *	31.4% *	81.3%	33.4% *	62.1%
New Mexico	61.2%	--	--	--	47.2% *	84.8%	8.1% *	73.2%
Utah	59.2%	--	0.0%	13.9% *	59.5%	82.6%	6.0% *	67.0%
Wyoming	69.4%	--	--	62.4%	72.0%	85.6%	32.8% *	79.4%
Pacific:								
Alaska	77.2%	--	--	--	73.2%	85.9%	--	81.5%
California	47.4%	12.0% *	9.5% *	12.0% *	20.1% *	71.4%	13.2%	52.7%
Hawaii	23.8%	--	--	38.9% *	3.6% *	28.4% *	24.3% *	23.7% *
Oregon	63.0%	--	--	11.3% *	51.9% *	89.2%	7.3% *	70.3%
Washington	50.5%	--	--	38.4% *	40.9% *	69.8%	17.3% *	57.2%

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.

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

Table II.D.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and State: United States, 2023

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	1.09%	2.10%	2.35%	1.98%	2.40%	1.19%	1.37%	1.16%
New England:								
Connecticut	4.93%	--	--	7.07% *	11.92%	2.99%	7.95% *	4.92%
Maine	4.91%	--	--	6.09% *	11.33%	1.93%	8.89% *	4.68%
Massachusetts	6.03%	--	8.73% *	6.54% *	10.83%	9.57%	4.92% *	6.70%
New Hampshire	8.18%	--	--	4.59% *	10.51%	12.34%	4.79% *	9.33%
Rhode Island	5.09%	--	--	20.04% *	8.26%	5.74%	2.48% *	5.03%
Vermont	4.30%	0.00%	--	7.83% *	7.38%	3.92%	7.21% *	4.72%
Middle Atlantic:								
New Jersey	5.14%	--	--	16.18% *	12.77% *	3.48%	8.31% *	5.25%
New York	4.41%	--	14.23% *	9.50% *	9.22%	5.34%	5.21% *	4.73%
Pennsylvania	5.09%	--	2.20% *	12.21%	11.19%	5.76%	4.69% *	5.34%
East North Central:								
Illinois	4.06%	--	10.28% *	4.44% *	10.04%	4.97%	4.49% *	4.43%
Indiana	5.06%	--	--	13.31%	10.54%	5.38%	8.80% *	5.27%
Michigan	6.42%	--	--	6.59% *	12.71%	8.77%	8.20% *	6.93%
Ohio	4.02%	--	--	11.90% *	9.17%	4.10%	9.74% *	4.24%
Wisconsin	6.18%	--	0.00%	14.36% *	8.60%	9.82%	6.22% *	7.00%
West North Central:								
Iowa	5.37%	--	--	5.91% *	12.94%	5.02%	7.63% *	5.97%
Kansas	6.47%	--	--	14.39% *	9.19%	9.95%	8.76% *	7.26%
Minnesota	5.90%	--	--	11.38% *	11.78%	8.63%	6.51% *	6.55%
Missouri	6.08%	--	--	12.21%	11.41% *	4.02%	9.85% *	6.90%
Nebraska	4.89%	--	--	11.50%	11.33%	5.68%	9.45% *	5.05%
North Dakota	4.36%	--	--	11.63% *	8.18%	3.46%	7.75% *	4.57%
South Dakota	4.55%	--	14.18% *	4.11% *	8.11%	5.77%	6.00% *	5.03%
South Atlantic:								
Delaware	7.20%	--	--	9.11% *	20.64% *	4.34%	8.68% *	6.85%
District of Columbia	5.60%	--	--	6.82% *	8.98%	5.79%	6.28% *	5.66%
Florida	5.18%	--	0.00%	7.67% *	12.74%	3.69%	9.40% *	4.86%
Georgia	6.05%	0.00%	--	5.50% *	15.68%	5.11%	9.65% *	6.51%
Maryland	4.62%	--	--	6.60% *	9.43%	4.68%	5.87% *	4.35%
North Carolina	7.10%	0.00%	--	--	11.87% *	8.16%	13.10% *	7.58%
South Carolina	5.87%	0.00%	--	12.60% *	11.99%	6.93%	11.65% *	6.29%
Virginia	5.47%	--	--	11.61% *	13.34%	4.22%	7.27% *	5.49%
West Virginia	5.18%	--	0.00%	14.93% *	11.40%	4.87%	9.17% *	5.01%
East South Central:								
Alabama	10.94%	--	--	4.72% *	8.85% *	5.87%	6.37% *	9.92%
Kentucky	5.75%	--	--	7.87% *	8.55%	4.19%	8.73% *	5.21%
Mississippi	5.39%	0.00%	0.00%	14.62% *	11.44%	5.76%	0.00%	5.14%
Tennessee	5.52%	0.00%	--	--	9.95% *	5.40%	4.53% *	5.66%
West South Central:								
Arkansas	7.90%	--	--	12.24% *	23.55% *	4.43%	10.97% *	8.44%
Louisiana	6.67%	0.00%	0.00%	4.52% *	17.01% *	6.49%	--	6.50%
Oklahoma	5.08%	--	11.68% *	19.76% *	9.88%	5.34%	5.87% *	4.85%
Texas	4.50%	--	--	8.90% *	11.34%	5.53%	8.03% *	4.86%
Mountain:								
Arizona	9.07%	0.00%	--	13.61%	13.07% *	6.45%	10.38% *	9.63%
Colorado	5.91%	--	9.70% *	5.58% *	14.38%	4.56%	4.62% *	6.04%
Idaho	6.40%	0.00%	--	13.19% *	11.08%	6.02%	7.61% *	6.15%
Montana	6.66%	--	--	8.58% *	12.06%	3.32%	6.65% *	5.28%
Nevada	6.35%	--	20.21% *	18.72% *	16.97% *	6.04%	13.58% *	7.04%
New Mexico	7.32%	--	--	--	14.30% *	5.47%	4.99% *	6.24%
Utah	6.32%	--	0.00%	6.93% *	12.36%	6.50%	2.98% *	6.46%
Wyoming	5.81%	--	--	12.98%	11.90%	7.23%	12.90% *	5.98%
Pacific:								
Alaska	5.08%	--	--	--	10.96%	4.99%	--	4.97%
California	4.01%	6.41% *	4.29% *	4.30% *	6.72% *	4.68%	3.65%	4.53%
Hawaii	6.96%	--	--	16.03% *	1.80% *	11.33% *	10.31% *	8.18% *
Oregon	7.64%	--	--	9.85% *	17.25% *	5.16%	6.01% *	7.32%
Washington	6.48%	--	--	14.49% *	13.45% *	9.51%	9.06% *	7.62%

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.

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

Table II.D.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and State: United States, 2023

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%	23.0%	18.9%	19.4%	21.8%	25.0%	20.2%	22.6%
New England:								
Connecticut	22.7%	--	--	17.7%	22.6%	24.6%	26.2%	21.3%
Maine	16.8%	--	8.9%	17.6%	17.6%	28.6%	14.0%	19.0%
Massachusetts	32.5%	25.3%	23.9%	29.4%	43.4%	29.0%	26.5%	34.9%
New Hampshire	22.6%	--	15.8%	22.3%	18.8%	29.2%	20.2%	23.8%
Rhode Island	26.5%	39.6%	24.1% *	17.5%	28.6%	29.4%	26.1%	26.7%
Vermont	18.1%	25.6% *	13.5%	15.8%	20.6%	21.3%	18.0%	18.1%
Middle Atlantic:								
New Jersey	23.2%	--	--	20.5%	27.2% *	21.5%	26.4%	21.7%
New York	22.3%	21.9%	15.2%	22.3%	21.6%	27.4%	19.1%	24.1%
Pennsylvania	23.8%	18.9% *	20.9%	16.8%	25.8%	28.2%	19.4%	25.9%
East North Central:								
Illinois	23.8%	28.5%	19.1%	26.4%	24.2%	21.7%	25.3%	23.0%
Indiana	22.2%	--	--	16.6%	20.2%	22.3%	25.3%	21.0%
Michigan	27.0%	--	33.3%	26.4%	30.3%	23.1%	30.4%	25.8%
Ohio	23.4%	--	17.8%	19.2%	23.6%	25.1%	21.7%	23.9%
Wisconsin	27.4%	--	25.4%	29.3%	22.8%	28.7%	31.5%	25.6%
West North Central:								
Iowa	26.3%	27.0%	12.8% *	28.4%	33.9%	23.3%	22.4%	28.3%
Kansas	19.8%	--	--	13.8%	16.9%	22.2%	19.9%	19.7%
Minnesota	23.3%	--	16.9%	23.9%	24.9%	24.6%	21.3%	24.4%
Missouri	23.1%	13.1% *	32.2% *	14.8%	26.2%	22.6%	21.6%	23.8%
Nebraska	23.0%	--	--	18.7%	27.1%	22.2%	23.2%	23.0%
North Dakota	24.6%	--	20.2%	26.4%	26.9%	26.6%	23.0%	26.3%
South Dakota	23.4%	22.9%	35.3%	18.6%	23.0%	29.3%	25.6%	22.4%
South Atlantic:								
Delaware	18.8%	--	--	14.8%	22.9%	18.5%	17.9%	19.1%
District of Columbia	20.8%	33.3%	--	17.7%	20.2%	23.8%	20.9%	20.8%
Florida	17.3%	15.4% *	15.0% *	19.4%	13.8%	23.2%	16.1%	17.7%
Georgia	19.7%	--	--	20.6%	26.6% *	12.6% *	20.8%	19.1%
Maryland	22.3%	26.7% *	25.6%	21.2%	17.1%	24.6%	24.7%	20.8%
North Carolina	23.8%	--	--	15.7% *	35.2%	28.8%	10.5%	29.4%
South Carolina	17.6%	--	--	24.2%	10.3%	20.4%	16.9%	17.8%
Virginia	20.3%	26.3% *	20.4%	15.0%	19.1%	28.2%	20.1%	20.4%
West Virginia	21.6%	--	24.1%	20.3%	23.8%	25.4%	16.7%	24.5%
East South Central:								
Alabama	23.7%	--	27.7%	23.7%	25.3%	19.3%	23.5%	23.8%
Kentucky	18.2%	--	9.8% *	15.8%	16.4%	28.8%	14.0%	20.2%
Mississippi	17.7%	--	--	12.6%	12.4%	28.9%	16.4%	18.7%
Tennessee	18.3%	--	--	8.3% *	18.8%	23.3%	15.5%	19.2%
West South Central:								
Arkansas	25.3%	--	--	23.0%	31.6% *	24.5%	15.2%	28.9%
Louisiana	18.5%	--	--	20.0%	12.6% *	28.4%	24.8%	16.2%
Oklahoma	18.5%	20.3%	19.2%	19.0%	15.9%	18.9%	19.1%	18.1%
Texas	21.7%	25.5%	21.6%	13.2%	19.0%	30.7%	19.7%	22.4%
Mountain:								
Arizona	25.7%	--	--	15.8%	30.6%	26.3%	16.5%	28.3%
Colorado	23.6%	--	21.1%	18.2%	24.3% *	26.3%	23.1%	23.9%
Idaho	20.1%	--	--	19.7%	18.1%	28.5%	19.4%	20.8%
Montana	16.8%	23.9% *	9.5% *	13.6%	21.4%	--	17.0%	16.7%
Nevada	22.1%	--	24.6%	22.1%	25.1%	19.2%	23.3%	21.5%
New Mexico	21.1%	--	--	14.5% *	17.1%	18.3%	29.3% *	17.4%
Utah	33.3%	--	53.7%	35.0%	37.3%	22.7%	37.2%	31.9%
Wyoming	21.8%	--	--	12.1%	20.1%	35.0%	22.2%	21.5%
Pacific:								
Alaska	19.9%	--	--	13.3%	17.0%	33.6%	15.6%	21.8%
California	19.6%	18.3%	15.0%	19.0%	18.2%	24.6%	16.8%	20.5%
Hawaii	19.4%	18.0% *	12.4% *	6.6%	16.1%	29.3%	14.2%	21.1%
Oregon	19.7%	29.1% *	9.8%	21.3%	19.4%	26.2%	14.8%	22.7%
Washington	18.6%	27.7% *	8.7%	14.2%	21.1%	24.3%	14.6%	20.9%

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.

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

Table II.D.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and State: United States, 2023

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	0.40%	1.48%	0.95%	0.62%	0.81%	0.81%	0.64%	0.50%
New England:								
Connecticut	1.98%	--	--	2.80%	2.82%	6.21%	3.88%	2.28%
Maine	1.82%	--	2.40%	3.87%	2.96%	5.82%	2.38%	2.61%
Massachusetts	1.88%	7.37%	5.11%	3.77%	3.85%	1.90%	3.77%	2.15%
New Hampshire	1.68%	--	3.85%	3.80%	2.32%	1.55%	2.96%	1.87%
Rhode Island	2.19%	8.31%	7.74% *	3.25%	2.88%	5.14%	4.11%	2.46%
Vermont	1.82%	8.25% *	2.41%	2.77%	2.75%	3.59%	2.94%	2.32%
Middle Atlantic:								
New Jersey	3.12%	--	--	4.24%	8.30% *	5.49%	4.79%	3.89%
New York	1.41%	5.27%	4.43%	2.66%	2.06%	2.46%	2.64%	1.55%
Pennsylvania	2.27%	6.16% *	4.04%	3.29%	5.16%	2.64%	2.71%	3.00%
East North Central:								
Illinois	1.77%	7.16%	5.12%	3.29%	4.12%	2.53%	3.52%	2.00%
Indiana	1.88%	--	--	3.72%	2.38%	3.64%	4.52%	1.96%
Michigan	2.14%	--	8.55%	2.85%	2.72%	4.37%	4.63%	2.38%
Ohio	1.43%	--	3.55%	3.66%	1.84%	2.90%	3.05%	1.61%
Wisconsin	2.01%	--	4.44%	4.72%	2.83%	2.63%	4.64%	2.14%
West North Central:								
Iowa	2.73%	7.65%	6.22% *	6.88%	5.60%	2.42%	4.65%	3.25%
Kansas	1.42%	--	--	3.08%	2.17%	1.88%	3.81%	1.34%
Minnesota	1.91%	--	4.87%	3.37%	2.93%	3.57%	3.36%	2.17%
Missouri	3.42%	7.52% *	10.05% *	4.07%	6.58%	3.45%	5.76%	4.21%
Nebraska	2.25%	--	--	4.06%	5.78%	2.25%	5.39%	2.41%
North Dakota	1.79%	--	4.16%	3.22%	3.48%	3.06%	2.63%	2.33%
South Dakota	1.83%	6.56%	4.95%	2.52%	3.77%	3.27%	3.67%	2.04%
South Atlantic:								
Delaware	2.30%	--	--	2.75%	4.57%	3.37%	4.90%	2.50%
District of Columbia	1.59%	8.27%	--	2.13%	2.38%	2.10%	4.13%	1.49%
Florida	1.67%	7.59% *	4.66% *	4.08%	2.40%	2.22%	3.28%	1.94%
Georgia	3.61%	--	--	1.98%	10.15% *	6.07% *	3.84%	4.94%
Maryland	1.83%	9.30% *	5.40%	2.63%	1.62%	3.80%	3.63%	1.80%
North Carolina	3.63%	--	--	5.60% *	9.65%	4.40%	2.88%	4.54%
South Carolina	2.62%	--	--	6.46%	2.95%	3.61%	2.87%	3.30%
Virginia	2.07%	9.47% *	5.97%	2.78%	3.51%	3.28%	3.82%	2.46%
West Virginia	2.49%	--	6.64%	4.23%	4.30%	5.47%	4.34%	2.94%
East South Central:								
Alabama	2.02%	--	5.67%	4.71%	3.65%	2.18%	4.15%	2.19%
Kentucky	1.78%	--	5.17% *	2.89%	2.97%	2.76%	3.23%	2.02%
Mississippi	2.32%	--	--	2.06%	3.64%	4.72%	3.88%	2.82%
Tennessee	1.60%	--	--	2.74% *	2.43%	2.73%	3.87%	1.72%
West South Central:								
Arkansas	4.56%	--	--	3.52%	11.65% *	2.27%	3.99%	5.58%
Louisiana	3.71%	--	--	3.56%	5.17% *	7.22%	4.21%	4.28%
Oklahoma	1.50%	4.58%	3.86%	3.93%	2.73%	2.14%	2.83%	1.68%
Texas	1.78%	6.90%	4.91%	1.69%	3.36%	3.39%	3.03%	2.14%
Mountain:								
Arizona	3.84%	--	--	3.54%	6.58%	3.43%	3.80%	4.39%
Colorado	2.57%	--	4.39%	2.78%	7.80% *	3.85%	3.84%	3.41%
Idaho	2.20%	--	--	4.29%	3.17%	3.89%	3.61%	2.66%
Montana	2.50%	7.96% *	3.72% *	3.30%	5.44%	--	3.38%	3.63%
Nevada	2.54%	--	6.01%	5.66%	5.43%	2.82%	4.70%	2.98%
New Mexico	3.48%	--	--	4.73% *	3.82%	4.07%	8.97% *	2.54%
Utah	2.52%	--	7.10%	3.79%	3.29%	4.44%	4.83%	2.95%
Wyoming	3.07%	--	--	2.66%	3.01%	6.39%	5.62%	3.11%
Pacific:								
Alaska	2.28%	--	--	3.73%	4.22%	3.13%	3.67%	2.70%
California	1.10%	4.14%	2.15%	2.02%	1.94%	2.66%	1.81%	1.32%
Hawaii	2.16%	5.83% *	6.21% *	1.16%	2.07%	2.92%	3.52%	2.53%
Oregon	2.61%	13.45% *	2.18%	5.55%	3.99%	5.66%	4.27%	3.26%
Washington	2.22%	8.91% *	2.53%	3.16%	3.84%	5.82%	2.91%	2.87%

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.

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

Table II.D.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and State: United States, 2023

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	25.7%	20.3%	24.1%	22.7%	24.7%	26.2%	22.4%	25.9%
New England:								
Connecticut	25.1%	--	37.9%	--	18.3%	27.7%	--	25.4%
Maine	31.3%	--	33.3%	--	29.0%	32.8%	--	31.5%
Massachusetts	26.7%	--	--	--	21.7%	29.4%	--	27.2%
New Hampshire	27.0%	--	--	--	26.1%	29.3%	--	28.2%
Rhode Island	28.8%	--	--	--	31.9%	28.8%	--	29.2%
Vermont	21.5%	0.0%	--	--	21.6%	22.5%	17.5%	21.9%
Middle Atlantic:								
New Jersey	29.3%	--	--	--	23.9%	29.7%	--	29.6%
New York	24.4%	--	--	20.5% *	19.1%	26.0%	--	24.7%
Pennsylvania	26.1%	--	--	16.3%	25.4%	27.7%	10.5% *	26.7%
East North Central:								
Illinois	26.2%	--	--	15.8%	24.9%	27.0%	21.1%	26.4%
Indiana	25.4%	--	--	36.4%	20.0%	25.9%	25.8%	25.4%
Michigan	26.9%	--	--	28.0%	36.6%	23.0%	--	26.4%
Ohio	28.3%	--	--	--	27.3%	28.7%	--	28.3%
Wisconsin	29.1%	--	--	34.6%	29.5%	28.8%	--	29.3%
West North Central:								
Iowa	27.3%	--	--	--	27.7%	27.6%	26.5%	27.4%
Kansas	24.8%	--	--	21.3%	22.0%	26.2%	--	25.3%
Minnesota	26.4%	--	--	39.8%	24.9%	26.1%	26.2%	26.4%
Missouri	24.4%	--	--	20.2%	21.4%	25.9%	23.2%	24.6%
Nebraska	28.8%	--	--	25.5%	30.1%	29.0%	--	29.2%
North Dakota	28.0%	--	--	--	21.8%	30.0%	--	27.9%
South Dakota	27.3%	--	--	--	28.4%	28.3%	--	28.1%
South Atlantic:								
Delaware	26.6%	--	--	--	34.7%	27.5%	--	27.8%
District of Columbia	28.5%	--	--	--	21.6%	30.4%	--	28.6%
Florida	24.3%	--	--	--	26.7%	24.2%	--	24.2%
Georgia	26.9%	--	--	--	29.5%	26.8%	--	26.8%
Maryland	28.7%	--	--	--	23.4%	29.8%	--	28.4%
North Carolina	17.9%	--	--	--	12.7%	19.4%	--	17.9%
South Carolina	21.3%	--	--	--	21.9%	21.8%	--	21.4%
Virginia	26.9%	--	--	--	25.6%	27.3%	26.1%	26.9%
West Virginia	22.4%	--	--	--	24.3%	22.0%	--	22.5%
East South Central:								
Alabama	31.5%	--	--	--	16.4% *	34.2%	--	31.5%
Kentucky	29.4%	--	--	--	22.5%	31.3%	--	29.5%
Mississippi	25.0%	0.0%	--	--	24.8%	26.4%	0.0%	26.0%
Tennessee	26.6%	--	--	--	19.1% *	28.5%	--	27.2%
West South Central:								
Arkansas	26.9%	--	--	--	26.4%	27.7%	26.3%	26.9%
Louisiana	25.5%	--	--	--	26.3%	25.9%	--	25.9%
Oklahoma	28.3%	--	--	--	25.7%	27.6%	--	28.6%
Texas	27.8%	--	--	23.5%	23.7%	28.8%	28.2%	27.8%
Mountain:								
Arizona	21.7%	--	--	--	27.9%	21.1%	--	21.7%
Colorado	24.1%	--	--	--	24.5%	25.6%	--	24.5%
Idaho	31.0%	--	--	--	26.9%	31.4%	--	30.8%
Montana	30.0%	--	--	--	24.2%	34.1%	--	30.8%
Nevada	28.7%	--	--	31.1%	33.5%	26.8%	--	27.7%
New Mexico	29.4%	--	--	--	29.5%	31.1%	--	30.4%
Utah	33.0%	--	--	--	30.6%	34.8%	--	33.0%
Wyoming	30.3%	--	--	25.6%	34.5%	31.1%	--	31.5%
Pacific:								
Alaska	29.5%	--	--	--	28.3%	31.4%	--	29.9%
California	22.5%	--	--	--	25.2%	22.3%	20.5%	22.6%
Hawaii	19.4%	--	--	--	--	21.2%	16.2% *	20.3%
Oregon	26.9%	--	--	--	38.5% *	26.5%	--	27.5%
Washington	24.2%	--	--	--	18.2%	25.8%	--	24.4%

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.

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

Table II.D.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and State: United States, 2023

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	0.48%	2.62%	3.09%	1.43%	0.84%	0.60%	1.36%	0.50%
New England:								
Connecticut	1.82%	--	3.51%	--	2.03%	2.06%	--	1.88%
Maine	2.36%	--	3.32%	--	2.62%	2.86%	--	2.44%
Massachusetts	1.96%	--	--	--	2.31%	2.37%	--	2.03%
New Hampshire	1.50%	--	--	--	3.67%	1.55%	--	1.46%
Rhode Island	1.77%	--	--	--	5.15%	2.10%	--	1.81%
Vermont	1.37%	0.00%	--	--	2.38%	1.75%	4.66%	1.44%
Middle Atlantic:								
New Jersey	1.98%	--	--	--	3.38%	2.13%	--	2.05%
New York	2.20%	--	--	7.53% *	4.80%	2.75%	--	2.30%
Pennsylvania	1.69%	--	--	3.78%	3.64%	1.97%	3.70% *	1.71%
East North Central:								
Illinois	1.12%	--	--	3.92%	2.73%	1.26%	4.43%	1.15%
Indiana	1.40%	--	--	7.06%	2.26%	1.56%	5.06%	1.45%
Michigan	4.37%	--	--	0.35%	3.08%	4.30%	--	4.35%
Ohio	1.59%	--	--	--	3.68%	1.78%	--	1.59%
Wisconsin	1.47%	--	--	3.86%	3.45%	1.74%	--	1.51%
West North Central:								
Iowa	2.79%	--	--	--	4.32%	3.77%	4.68%	2.93%
Kansas	1.85%	--	--	3.73%	3.17%	2.29%	--	1.84%
Minnesota	2.20%	--	--	5.09%	2.78%	3.05%	5.20%	2.28%
Missouri	1.28%	--	--	3.55%	2.85%	1.53%	3.81%	1.35%
Nebraska	1.76%	--	--	5.88%	3.42%	2.17%	--	1.80%
North Dakota	1.97%	--	--	--	2.27%	2.20%	--	2.00%
South Dakota	1.53%	--	--	--	2.83%	1.86%	--	1.56%
South Atlantic:								
Delaware	2.06%	--	--	--	8.10%	1.47%	--	2.03%
District of Columbia	2.79%	--	--	--	2.93%	3.43%	--	2.85%
Florida	3.08%	--	--	--	2.84%	3.49%	--	3.14%
Georgia	1.77%	--	--	--	3.70%	1.97%	--	1.80%
Maryland	2.26%	--	--	--	4.03%	2.79%	--	2.28%
North Carolina	1.92%	--	--	--	3.29%	2.30%	--	1.95%
South Carolina	2.08%	--	--	--	3.63%	2.63%	--	2.14%
Virginia	2.04%	--	--	--	5.08%	2.27%	4.61%	2.10%
West Virginia	2.86%	--	--	--	3.38%	3.57%	--	2.95%
East South Central:								
Alabama	2.87%	--	--	--	5.50% *	2.15%	--	2.94%
Kentucky	3.51%	--	--	--	4.33%	4.00%	--	3.56%
Mississippi	2.21%	0.00%	--	--	7.08%	1.59%	0.00%	2.24%
Tennessee	2.41%	--	--	--	6.76% *	2.51%	--	2.46%
West South Central:								
Arkansas	2.33%	--	--	--	3.45%	2.93%	3.44%	2.40%
Louisiana	2.06%	--	--	--	5.75%	1.90%	--	2.08%
Oklahoma	2.23%	--	--	--	2.92%	2.42%	--	2.27%
Texas	1.33%	--	--	5.09%	3.77%	1.52%	6.42%	1.36%
Mountain:								
Arizona	3.06%	--	--	--	4.57%	3.15%	--	3.13%
Colorado	2.41%	--	--	--	6.25%	1.98%	--	2.49%
Idaho	2.39%	--	--	--	3.83%	2.71%	--	2.42%
Montana	4.18%	--	--	--	2.65%	5.20%	--	4.28%
Nevada	2.69%	--	--	2.45%	6.02%	3.03%	--	2.86%
New Mexico	2.15%	--	--	--	6.01%	2.25%	--	2.19%
Utah	2.22%	--	--	--	1.93%	3.46%	--	2.24%
Wyoming	1.87%	--	--	6.14%	4.06%	2.05%	--	1.86%
Pacific:								
Alaska	3.88%	--	--	--	3.67%	5.47%	--	3.97%
California	1.64%	--	--	--	3.27%	1.83%	4.10%	1.71%
Hawaii	2.34%	--	--	--	--	2.48%	6.26% *	2.29%
Oregon	3.81%	--	--	--	14.30% *	4.07%	--	3.92%
Washington	2.43%	--	--	--	4.41%	2.11%	--	2.51%

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.

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

Table II.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	16,141	14,034	15,381	15,086	16,124	16,475	14,917	16,303
New England:								
Connecticut	17,491	--	12,796	17,358	19,316	17,149	15,246	17,679
Maine	16,816	--	12,409	15,053	18,010	17,233	13,874	17,467
Massachusetts	17,548	16,612	17,254	19,313	20,518	16,573	16,830	17,660
New Hampshire	17,031	--	13,536	16,926	16,134	18,067	14,864	17,453
Rhode Island	16,341	--	18,797	14,892	15,464	16,709	16,844	16,233
Vermont	17,645	18,514	17,639	16,546	18,160	17,809	17,340	17,747
Middle Atlantic:								
New Jersey	18,347	15,039	--	19,817	18,321	17,686	19,716	18,086
New York	17,062	17,957	14,742	16,758	15,894	17,921	16,239	17,216
Pennsylvania	16,961	--	19,028	16,617	17,129	17,032	16,103	17,055
East North Central:								
Illinois	16,668	17,406	13,302	17,133	17,077	16,704	15,316	16,917
Indiana	16,307	14,046	18,672	15,255	15,166	16,648	17,219	16,140
Michigan	15,899	17,076	--	14,105	15,644	16,151	16,001	15,887
Ohio	16,074	--	15,479	14,496	16,798	16,456	12,714	16,480
Wisconsin	15,778	--	--	15,993	16,602	15,483	17,353	15,564
West North Central:								
Iowa	16,153	--	--	12,164	14,977	16,877	14,218	16,325
Kansas	15,523	12,394	11,220	12,041	14,570	17,412	11,274	16,350
Minnesota	16,791	--	--	14,311	18,466	16,962	14,795	17,096
Missouri	16,549	14,731	14,270	14,858	18,238	16,299	14,189	16,923
Nebraska	16,315	--	10,957	17,192	18,133	15,878	14,733	16,474
North Dakota	15,772	--	13,589	14,571	16,022	16,317	14,786	16,023
South Dakota	16,935	--	12,680	16,345	14,455	18,736	15,490	17,227
South Atlantic:								
Delaware	15,716	18,184	15,052	15,839	16,095	15,406	16,960	15,469
District of Columbia	17,598	15,470	--	16,754	18,663	17,995	13,557	18,264
Florida	16,020	--	16,527	15,189	16,410	15,988	15,901	16,028
Georgia	16,033	--	--	15,428	17,275	15,956	13,383	16,314
Maryland	15,748	--	15,962	14,339	15,381	16,279	14,258	15,947
North Carolina	16,922	--	20,233	14,278	14,476	17,394	17,770	16,844
South Carolina	14,519	--	13,665	15,483	13,477	14,897	14,618	14,514
Virginia	15,107	--	18,244	12,534	14,860	15,702	14,277	15,226
West Virginia	16,884	--	17,004	15,618	17,311	16,979	15,716	17,018
East South Central:								
Alabama	14,522	13,077	12,665	12,940	14,980	14,879	13,191	14,718
Kentucky	16,629	--	14,935	16,834	16,198	17,074	15,805	16,763
Mississippi	14,603	15,117	10,907	12,625	12,727	16,124	12,434	15,086
Tennessee	15,008	--	11,792	11,472	13,527	16,108	11,789	15,328
West South Central:								
Arkansas	14,685	--	13,568	13,157	14,684	14,922	14,158	14,729
Louisiana	15,010	--	--	12,375	16,787	14,451	12,894	15,220
Oklahoma	14,757	11,671	11,263	15,336	15,979	14,899	12,250	15,217
Texas	15,534	--	18,911	14,466	14,696	15,923	15,250	15,562
Mountain:								
Arizona	16,060	--	--	10,845	14,609	16,869	11,704	16,321
Colorado	16,549	12,426	11,956	14,409	18,086	16,691	11,683	17,182
Idaho	15,132	--	10,477	11,957	15,264	15,712	12,846	15,523
Montana	16,839	--	10,401	15,450	15,021	18,294	13,269	17,457
Nevada	14,974	--	14,455	12,517	12,857	17,299	12,421	15,723
New Mexico	16,675	12,372	--	14,970	16,814	17,015	15,408	16,885
Utah	15,823	--	--	13,449	18,092	14,914	13,335	15,951
Wyoming	16,628	15,274	16,600	16,613	15,801	17,410	15,801	16,805
Pacific:								
Alaska	17,955	--	--	23,673	17,241	17,430	20,136	17,787
California	16,112	13,801	13,563	14,332	15,721	16,937	14,642	16,338
Hawaii	15,551	17,257	14,734	14,288	16,036	15,247	15,901	15,468
Oregon	14,406	11,401	10,066	17,164	16,191	14,044	11,337	14,882
Washington	15,708	12,304	--	14,271	17,250	16,136	12,227	16,387

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

Table II.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	116.37	574.20	586.49	227.78	220.75	161.66	287.61	126.19
New England:								
Connecticut	574.46	--	2,448.74	1,729.65	876.72	797.62	1,531.19	599.48
Maine	684.65	--	1,224.86	1,895.19	1,773.56	439.22	1,424.04	737.83
Massachusetts	658.40	1,087.47	1,229.56	963.29	1,786.84	718.95	620.56	759.06
New Hampshire	494.15	--	1,963.88	1,559.04	794.09	490.71	1,682.17	440.98
Rhode Island	462.81	--	1,064.45	1,266.60	928.63	613.06	903.85	526.77
Vermont	761.35	1,066.59	948.30	1,147.79	811.60	1,903.56	819.44	978.65
Middle Atlantic:								
New Jersey	609.22	1,419.80	--	1,460.70	822.25	356.00	3,002.93	377.51
New York	464.93	1,600.63	1,517.95	1,083.65	585.07	766.63	1,030.20	518.79
Pennsylvania	437.18	--	1,780.63	1,089.70	1,112.29	496.42	1,370.85	457.82
East North Central:								
Illinois	340.78	2,127.30	659.95	963.27	812.45	429.46	882.77	368.05
Indiana	367.93	1,354.97	1,292.00	1,269.14	801.07	461.88	1,018.58	380.88
Michigan	343.72	928.52	--	1,026.95	755.54	433.32	1,282.69	352.15
Ohio	648.49	--	1,357.60	1,163.64	1,662.11	725.42	1,524.53	679.99
Wisconsin	457.73	--	--	1,169.55	661.10	610.96	1,211.43	473.68
West North Central:								
Iowa	488.54	--	--	823.95	500.98	655.90	1,426.82	515.25
Kansas	580.21	609.15	1,521.17	990.89	866.90	608.86	916.93	563.20
Minnesota	573.30	--	--	1,109.58	1,280.42	750.89	975.52	642.47
Missouri	468.34	1,232.56	1,729.35	1,020.66	780.42	611.17	832.61	508.60
Nebraska	535.62	--	1,092.28	1,350.93	970.86	685.68	1,368.32	571.09
North Dakota	464.83	--	1,386.20	812.13	546.14	821.45	1,284.67	483.64
South Dakota	614.34	--	1,300.21	1,089.19	1,093.73	757.99	1,503.02	660.21
South Atlantic:								
Delaware	875.32	1,109.29	1,707.97	1,250.32	2,451.61	1,023.19	926.98	1,009.62
District of Columbia	514.64	1,313.42	--	1,442.01	1,150.58	631.25	866.23	547.87
Florida	502.34	--	2,192.98	1,399.58	1,221.43	606.38	1,149.80	531.18
Georgia	752.78	--	--	958.76	2,482.22	634.11	1,948.84	795.10
Maryland	432.61	--	2,630.63	942.24	759.12	546.40	1,491.04	440.85
North Carolina	1,551.79	--	3,043.71	1,305.85	691.62	1,960.33	2,133.61	1,688.23
South Carolina	488.55	--	1,108.74	2,416.69	895.52	477.42	1,028.04	508.13
Virginia	545.69	--	2,697.34	1,331.85	934.04	763.15	1,717.87	578.34
West Virginia	514.65	--	1,807.62	1,267.52	1,136.97	662.99	1,353.66	552.98
East South Central:								
Alabama	448.68	246.50	1,179.09	560.62	641.08	753.17	533.28	524.69
Kentucky	487.41	--	2,241.48	1,734.52	811.31	571.58	1,728.88	484.19
Mississippi	469.61	2,114.84	1,039.39	1,204.43	1,198.77	545.86	900.54	515.34
Tennessee	517.66	--	780.51	666.10	1,508.55	506.14	732.71	546.73
West South Central:								
Arkansas	438.78	--	1,269.78	761.42	973.33	578.41	1,192.48	466.63
Louisiana	791.03	--	--	1,212.03	1,036.00	1,126.95	1,294.07	865.72
Oklahoma	450.13	1,288.34	911.16	1,144.36	543.30	666.25	860.18	516.80
Texas	389.72	--	2,369.74	775.89	745.13	513.53	1,492.23	402.41
Mountain:								
Arizona	626.28	--	--	479.60	1,157.17	903.87	965.72	679.47
Colorado	542.50	1,061.34	1,600.77	1,276.98	1,304.45	419.94	1,084.41	556.02
Idaho	679.42	--	1,147.87	1,359.32	1,130.40	947.69	1,855.58	747.44
Montana	1,000.94	--	1,085.19	2,039.58	1,022.96	1,251.47	1,554.15	1,061.22
Nevada	557.30	--	1,528.57	1,000.43	642.23	760.59	815.11	664.80
New Mexico	471.25	752.89	--	1,167.07	1,223.47	513.51	1,285.23	514.27
Utah	948.15	--	--	1,105.75	2,060.18	571.09	1,389.17	986.30
Wyoming	625.68	1,305.70	871.55	1,277.24	1,437.23	751.90	966.43	738.47
Pacific:								
Alaska	648.66	--	--	2,164.81	1,180.07	736.25	1,998.76	680.39
California	381.15	2,318.39	1,013.01	821.47	742.85	517.22	784.88	420.23
Hawaii	404.08	1,755.80	1,167.19	790.95	899.32	405.73	1,183.82	403.64
Oregon	908.19	997.55	1,223.29	2,146.38	740.68	1,298.98	1,287.62	1,040.12
Washington	604.49	1,124.90	--	861.61	1,505.87	472.12	711.75	669.09

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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Table II.E.1.d Average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	15,578	13,615	15,484	15,003	15,914	16,042	14,896	15,813
New England:								
Connecticut	17,776	--	15,508	17,264	19,430	17,224	16,402	18,312
Maine	15,416	--	12,439	14,300	16,371	--	13,902	16,403
Massachusetts	17,236	16,232	17,290	19,696	18,948	15,073	16,730	17,465
New Hampshire	16,817	--	12,683	17,484	16,194	18,870	14,639	17,678
Rhode Island	16,523	--	18,667	16,017	17,268	15,283	16,874	16,246
Vermont	16,969	17,618	17,817	17,109	15,733	17,114	17,786	16,293
Middle Atlantic:								
New Jersey	19,557	--	--	20,171	18,649	17,541	20,312	19,116
New York	16,031	--	14,742	16,586	15,571	17,120	15,830	16,115
Pennsylvania	15,556	--	19,028	15,846	15,240	15,412	16,251	15,266
East North Central:								
Illinois	16,216	17,678	13,275	17,696	17,477	14,791	15,529	16,533
Indiana	16,140	--	18,858	13,351	15,121	17,047	17,288	15,520
Michigan	15,738	17,076	--	13,290	14,793	16,807	15,769	15,730
Ohio	14,606	--	15,352	14,446	14,469	16,084	12,404	15,287
Wisconsin	15,462	--	--	17,416	17,056	13,664	17,762	14,746
West North Central:								
Iowa	15,380	--	--	12,674	15,705	16,078	13,706	15,657
Kansas	14,382	--	--	11,967	15,228	16,415	11,145	15,755
Minnesota	15,505	--	12,705	13,670	--	16,226	14,351	15,994
Missouri	16,037	14,287	12,510	13,197	18,114	15,471	13,182	16,907
Nebraska	16,058	--	--	18,667	16,859	15,186	15,569	16,155
North Dakota	15,413	--	12,614	13,667	17,554	17,842	13,408	16,875
South Dakota	15,018	--	11,455	16,245	14,893	14,314	15,464	14,799
South Atlantic:								
Delaware	13,234	18,184	--	13,763	--	12,035	16,259	12,250
District of Columbia	16,674	15,631	--	17,080	19,634	15,580	13,563	18,017
Florida	16,313	--	16,527	15,193	18,045	14,661	16,253	16,328
Georgia	14,694	--	--	15,327	15,143	14,436	13,223	15,211
Maryland	14,860	--	15,664	13,968	15,357	16,092	14,079	15,320
North Carolina	16,405	--	--	13,621	13,585	17,934	17,903	15,847
South Carolina	15,226	--	12,886	16,999	15,033	14,500	14,353	15,363
Virginia	13,253	--	18,446	11,832	13,726	10,753	14,325	12,829
West Virginia	15,646	--	17,004	16,344	17,762	10,785	16,309	15,390
East South Central:								
Alabama	14,297	--	12,831	12,800	15,316	15,507	13,212	14,734
Kentucky	16,053	--	14,935	16,918	16,474	16,852	15,846	16,202
Mississippi	13,143	--	10,907	12,508	13,390	15,325	11,759	14,236
Tennessee	13,570	--	11,983	11,573	12,653	16,325	11,940	13,961
West South Central:								
Arkansas	13,687	--	--	12,251	14,210	13,584	14,040	13,559
Louisiana	15,694	--	--	12,301	17,922	17,159	12,743	16,642
Oklahoma	13,983	12,170	9,996	15,214	14,109	14,837	12,422	14,775
Texas	15,430	--	20,079	15,035	14,846	15,747	15,468	15,421
Mountain:								
Arizona	16,065	--	--	11,383	14,597	20,183	12,448	16,737
Colorado	14,899	13,652	13,370	13,766	18,069	13,830	12,308	16,153
Idaho	13,987	--	10,703	12,017	15,490	13,589	13,242	14,419
Montana	17,256	--	11,435	15,810	14,623	22,465	14,046	19,078
Nevada	14,014	11,867	14,807	13,348	13,035	15,901	13,400	14,283
New Mexico	15,983	13,136	--	14,971	16,588	15,450	15,667	16,113
Utah	14,179	--	--	13,561	13,966	15,057	13,420	14,281
Wyoming	14,649	--	15,984	14,452	13,884	--	15,011	14,482
Pacific:								
Alaska	19,131	--	--	24,140	18,570	16,547	21,201	18,444
California	15,679	11,846	13,610	14,413	16,407	16,653	14,431	16,033
Hawaii	15,944	18,158	14,881	15,216	16,112	15,400	16,811	15,712
Oregon	13,898	--	9,369	14,591	15,283	17,261	10,734	15,278
Washington	15,944	--	--	13,816	18,995	16,640	12,402	17,246

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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Table II.E.1.d Standard errors for average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	148.24	610.34	638.88	257.41	253.88	265.54	327.75	165.73
New England:								
Connecticut	1,010.40	--	1,423.67	1,822.97	1,494.34	2,475.59	1,222.37	1,254.90
Maine	781.32	--	1,276.83	2,077.25	1,031.64	--	1,450.54	873.89
Massachusetts	1,056.96	1,328.04	1,300.98	1,159.54	712.19	2,038.91	668.54	1,543.31
New Hampshire	905.12	--	1,908.42	1,804.18	1,242.99	504.56	1,876.46	766.77
Rhode Island	619.01	--	1,196.69	1,040.83	1,031.73	1,127.56	946.88	797.91
Vermont	676.75	692.77	984.62	1,366.85	668.75	1,311.36	833.65	916.16
Middle Atlantic:								
New Jersey	1,576.51	--	--	1,753.97	1,233.37	1,105.80	3,702.74	1,073.16
New York	527.34	--	1,517.95	1,189.57	747.22	1,053.20	1,051.79	602.40
Pennsylvania	674.25	--	1,780.63	1,675.09	1,447.89	551.26	1,577.14	701.99
East North Central:								
Illinois	516.24	2,339.79	742.19	1,080.85	1,029.18	474.79	1,031.92	594.89
Indiana	683.40	--	1,404.85	1,976.10	1,161.98	599.27	1,310.55	710.10
Michigan	519.73	928.52	--	966.10	778.24	753.65	1,380.13	550.50
Ohio	734.89	--	1,503.66	1,289.49	811.97	1,290.94	1,651.92	744.12
Wisconsin	800.24	--	--	1,233.78	992.49	758.95	1,362.09	765.86
West North Central:								
Iowa	589.85	--	--	867.41	862.46	891.54	1,512.95	639.67
Kansas	791.90	--	--	1,326.06	1,329.78	474.37	1,022.15	635.02
Minnesota	806.61	--	1,131.21	1,160.83	--	759.82	991.05	1,012.49
Missouri	926.47	1,240.11	1,473.96	1,095.39	1,162.49	1,360.41	852.48	1,016.76
Nebraska	1,167.39	--	--	1,872.12	946.21	1,985.20	1,756.36	1,357.28
North Dakota	743.65	--	1,432.08	885.27	687.02	777.20	1,375.09	626.71
South Dakota	752.32	--	1,284.49	1,170.49	1,149.78	883.24	1,876.87	654.67
South Atlantic:								
Delaware	1,481.09	1,109.29	--	1,197.02	--	2,341.17	792.37	1,780.54
District of Columbia	859.25	1,540.64	--	1,511.43	1,884.10	918.20	916.92	1,107.34
Florida	707.07	--	2,192.98	1,781.97	1,046.76	890.96	1,265.13	829.18
Georgia	947.31	--	--	1,067.41	1,891.47	1,842.06	2,155.38	970.69
Maryland	759.35	--	2,690.43	1,055.09	909.61	1,691.13	1,500.73	821.09
North Carolina	961.40	--	--	1,347.25	611.78	715.40	2,467.92	798.84
South Carolina	1,005.65	--	1,090.25	2,293.55	1,701.45	1,044.91	1,101.03	1,158.58
Virginia	967.16	--	2,689.44	1,416.11	1,115.55	2,954.63	1,932.07	1,075.56
West Virginia	968.30	--	1,807.62	1,782.25	1,439.73	1,667.01	1,513.54	1,190.56
East South Central:								
Alabama	632.96	--	1,236.66	574.97	1,042.64	1,638.60	573.79	835.08
Kentucky	931.39	--	2,241.48	1,836.97	1,415.71	1,462.88	1,789.98	949.63
Mississippi	603.35	--	1,039.39	1,224.85	837.18	1,073.78	769.43	803.74
Tennessee	875.44	--	964.46	742.78	1,773.63	639.50	848.63	1,047.12
West South Central:								
Arkansas	785.47	--	--	984.69	1,199.56	2,074.07	1,387.33	946.99
Louisiana	1,335.40	--	--	1,340.07	1,623.27	1,064.17	1,315.84	1,443.11
Oklahoma	581.94	1,288.66	806.59	1,275.95	1,086.67	1,007.08	941.48	690.90
Texas	578.33	--	2,462.94	709.59	1,138.35	929.76	1,727.71	589.32
Mountain:								
Arizona	1,558.89	--	--	564.47	1,065.89	2,864.37	1,135.93	1,726.16
Colorado	906.75	1,108.63	1,538.50	1,467.20	1,411.43	670.98	1,271.03	941.52
Idaho	936.98	--	1,408.86	1,423.64	1,510.91	1,152.19	2,041.44	924.66
Montana	2,420.20	--	645.09	2,299.94	1,706.33	2,443.48	1,560.32	2,914.00
Nevada	573.11	402.13	1,580.00	929.91	899.75	1,163.58	766.51	765.03
New Mexico	728.83	220.63	--	1,360.97	1,300.23	1,169.74	1,287.07	894.57
Utah	802.71	--	--	1,276.20	847.14	1,685.20	1,546.56	882.80
Wyoming	1,118.31	--	701.51	1,165.14	2,195.96	--	844.96	1,569.49
Pacific:								
Alaska	1,183.99	--	--	1,529.20	2,284.19	1,177.32	2,119.15	1,376.21
California	429.23	1,863.22	1,046.24	876.12	691.58	860.36	779.99	503.27
Hawaii	519.24	1,624.42	885.62	736.28	925.40	627.57	1,200.01	539.86
Oregon	767.13	--	1,124.30	1,245.51	684.88	1,603.10	1,328.97	654.63
Washington	986.60	--	--	847.36	1,806.45	684.59	787.19	1,142.83

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Table II.E.1.e Average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	16,495	16,424	14,362	15,405	16,398	16,579	15,030	16,539
New England:								
Connecticut	17,400	--	--	--	19,228	17,144	--	17,533
Maine	17,966	--	--	--	21,204	17,181	--	17,999
Massachusetts	17,735	--	--	17,990	21,878	16,982	17,492	17,742
New Hampshire	17,249	--	--	--	16,061	17,621	--	17,281
Rhode Island	16,232	--	--	--	12,789	16,921	--	16,228
Vermont	18,142	--	15,928	14,098	19,276	17,862	15,886	18,398
Middle Atlantic:								
New Jersey	17,737	--	17,816	18,203	17,978	17,702	17,695	17,740
New York	17,826	--	--	17,183	16,415	18,114	17,880	17,822
Pennsylvania	17,537	--	--	17,256	18,182	17,362	15,190	17,584
East North Central:								
Illinois	16,987	--	--	14,183	16,618	17,227	14,211	17,112
Indiana	16,388	--	--	16,852	15,213	16,578	17,025	16,347
Michigan	16,055	--	--	18,877	16,530	15,779	--	16,009
Ohio	17,096	--	--	--	19,644	16,578	--	17,127
Wisconsin	16,025	--	--	13,177	16,082	16,311	--	16,064
West North Central:								
Iowa	16,468	--	--	--	14,582	17,103	14,738	16,572
Kansas	16,579	--	--	12,192	13,814	17,944	12,205	16,752
Minnesota	17,492	--	--	--	18,242	17,219	--	17,536
Missouri	16,838	--	--	16,215	18,432	16,454	15,807	16,931
Nebraska	16,454	--	--	15,217	19,048	16,139	--	16,627
North Dakota	15,993	--	--	16,697	14,783	16,163	19,962	15,699
South Dakota	18,218	--	--	--	13,968	19,504	15,590	18,385
South Atlantic:								
Delaware	17,512	--	--	17,669	20,000	16,728	18,109	17,440
District of Columbia	18,332	--	--	10,842	17,576	18,677	--	18,403
Florida	15,915	--	--	15,179	13,524	16,143	13,956	15,942
Georgia	16,692	--	--	--	18,443	16,132	14,736	16,722
Maryland	16,152	--	--	--	15,395	16,306	--	16,128
North Carolina	17,108	--	--	17,352	15,248	17,306	16,917	17,111
South Carolina	14,251	--	--	--	12,605	14,956	--	14,235
Virginia	16,304	--	--	15,584	16,584	16,266	13,912	16,362
West Virginia	17,229	--	--	--	17,077	17,472	--	17,364
East South Central:								
Alabama	14,681	--	--	15,644	14,578	14,727	12,932	14,710
Kentucky	16,902	--	--	--	16,022	17,099	--	16,918
Mississippi	15,457	--	--	--	12,326	16,265	--	15,372
Tennessee	15,994	--	--	--	16,789	16,057	10,773	16,099
West South Central:								
Arkansas	15,004	--	--	14,815	14,949	15,044	--	15,008
Louisiana	14,625	--	--	13,049	15,754	14,147	--	14,613
Oklahoma	15,263	--	--	--	17,320	14,915	--	15,416
Texas	15,605	--	--	11,267	14,451	15,973	14,081	15,642
Mountain:								
Arizona	16,057	--	--	9,593	--	16,354	--	16,171
Colorado	17,191	10,232	--	--	18,091	17,067	--	17,460
Idaho	15,766	--	--	--	14,908	16,041	--	15,920
Montana	16,599	--	--	--	15,379	17,183	--	16,847
Nevada	15,953	--	10,000	--	12,487	17,884	--	16,921
New Mexico	17,287	--	--	--	17,428	17,427	--	17,376
Utah	16,789	--	--	--	20,564	14,861	12,612	16,823
Wyoming	17,800	--	--	19,741	17,623	17,560	--	17,841
Pacific:								
Alaska	17,560	--	--	--	16,657	17,572	--	17,620
California	16,595	--	--	13,496	11,974	17,046	16,114	16,613
Hawaii	14,632	--	--	10,865	--	15,096	12,915	14,936
Oregon	14,722	--	16,323	22,630	18,607	13,665	--	14,706
Washington	15,433	--	--	--	14,587	15,930	10,831	15,621

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Table II.E.1.e Standard errors for average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	162.69	1,420.33	866.63	487.48	377.13	188.51	501.71	166.89
New England:								
Connecticut	695.80	--	--	--	1,070.40	834.94	--	686.78
Maine	971.01	--	--	--	3,302.46	445.66	--	973.86
Massachusetts	746.77	--	--	501.45	3,235.14	608.60	1,554.93	767.26
New Hampshire	471.91	--	--	--	882.48	546.28	--	479.81
Rhode Island	644.77	--	--	--	701.56	672.91	--	654.94
Vermont	1,215.67	--	707.79	2,019.66	1,041.40	2,047.26	2,132.40	1,334.01
Middle Atlantic:								
New Jersey	334.58	--	485.22	1,533.72	1,046.58	376.09	1,003.96	349.19
New York	725.89	--	--	2,354.72	910.45	932.79	2,549.95	753.33
Pennsylvania	516.15	--	--	1,285.56	1,488.92	556.51	1,512.45	524.24
East North Central:								
Illinois	425.21	--	--	426.11	1,264.88	468.58	755.14	437.63
Indiana	446.06	--	--	1,177.00	1,096.11	533.93	1,217.31	465.38
Michigan	467.20	--	--	257.11	1,012.01	485.92	--	469.13
Ohio	934.25	--	--	--	3,107.01	872.19	--	950.51
Wisconsin	446.86	--	--	1,162.07	799.63	505.19	--	458.78
West North Central:								
Iowa	633.24	--	--	--	606.21	797.42	2,336.99	656.42
Kansas	821.05	--	--	1,411.95	902.04	825.66	551.47	837.84
Minnesota	799.96	--	--	--	1,500.04	984.90	--	826.38
Missouri	532.13	--	--	1,371.89	838.98	671.72	1,159.70	571.26
Nebraska	514.94	--	--	1,577.87	1,245.25	529.82	--	522.21
North Dakota	592.63	--	--	1,135.93	647.57	893.10	1,617.62	607.09
South Dakota	820.16	--	--	--	1,948.79	825.57	1,298.09	865.55
South Atlantic:								
Delaware	596.98	--	--	1,536.13	1,872.97	436.63	1,733.48	629.84
District of Columbia	585.41	--	--	1,017.49	985.19	683.54	--	589.66
Florida	628.76	--	--	1,615.24	1,541.87	672.39	2,273.40	636.92
Georgia	884.73	--	--	--	2,912.21	650.90	996.95	897.82
Maryland	507.05	--	--	--	1,058.81	574.62	--	508.45
North Carolina	2,063.46	--	--	1,395.65	1,141.02	2,288.15	1,539.30	2,094.90
South Carolina	545.22	--	--	--	494.26	522.06	--	546.54
Virginia	615.59	--	--	2,165.63	1,374.72	711.99	643.02	631.70
West Virginia	620.25	--	--	--	1,580.54	725.99	--	640.14
East South Central:								
Alabama	649.70	--	--	782.40	606.54	807.46	1,033.80	665.58
Kentucky	538.49	--	--	--	923.19	604.78	--	541.04
Mississippi	610.08	--	--	--	1,882.56	606.76	--	621.93
Tennessee	562.84	--	--	--	1,668.13	604.92	997.61	571.06
West South Central:								
Arkansas	545.37	--	--	601.54	1,443.27	618.57	--	554.28
Louisiana	916.10	--	--	817.96	491.51	1,175.07	--	919.08
Oklahoma	669.94	--	--	--	570.01	800.88	--	698.90
Texas	506.87	--	--	2,013.07	689.45	574.19	1,525.15	516.77
Mountain:								
Arizona	612.64	--	--	817.95	--	688.70	--	641.13
Colorado	661.75	439.64	--	--	1,653.31	443.55	--	663.78
Idaho	949.14	--	--	--	1,662.77	1,088.14	--	975.44
Montana	654.90	--	--	--	1,254.37	651.55	--	611.38
Nevada	928.29	--	0.00	--	728.38	852.34	--	939.40
New Mexico	579.47	--	--	--	2,766.31	532.37	--	580.92
Utah	1,333.44	--	--	--	2,370.99	454.05	964.94	1,341.54
Wyoming	650.67	--	--	1,824.24	1,292.41	828.98	--	687.34
Pacific:								
Alaska	768.51	--	--	--	1,179.42	817.80	--	777.31
California	624.65	--	--	2,021.19	1,972.10	625.35	2,849.42	638.98
Hawaii	498.00	--	--	823.58	--	523.73	1,750.24	489.03
Oregon	1,407.27	--	1,424.01	1,227.32	1,427.15	1,369.89	--	1,447.20
Washington	563.34	--	--	--	1,429.25	591.39	820.50	577.73

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.

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

Table II.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	4,473	4,415	4,989	5,296	4,775	4,191	5,010	4,402
New England:								
Connecticut	4,413	--	--	5,776	6,178	3,740	3,686	4,474
Maine	4,229	--	--	4,961	4,265	4,355	3,365	4,420
Massachusetts	4,570	--	5,185	7,330	5,003	4,120	4,621	4,562
New Hampshire	4,743	--	5,768	5,945	5,307	4,185	5,244	4,646
Rhode Island	4,229	--	--	5,455	4,684	4,027	4,472	4,176
Vermont	5,286	--	--	4,247	5,464	4,909	5,825	5,105
Middle Atlantic:								
New Jersey	4,655	--	--	7,797	4,907	4,251	4,068	4,766
New York	4,441	6,572	--	5,442	3,764	4,374	5,770	4,192
Pennsylvania	3,729	--	5,422	5,313	3,633	3,578	4,412	3,654
East North Central:								
Illinois	4,228	--	5,026	5,669	4,832	3,688	5,166	4,055
Indiana	4,226	--	--	4,291	4,204	4,482	3,164	4,421
Michigan	4,377	--	--	2,791	3,090	4,437	7,908 *	3,952
Ohio	4,463	--	5,623	4,166	4,416	4,469	4,693	4,435
Wisconsin	3,575	--	--	5,382	4,217	2,916	5,118	3,365
West North Central:								
Iowa	4,315	--	--	5,717	4,278	4,222	4,166	4,328
Kansas	4,284	--	--	4,180	5,295	4,185	3,484	4,440
Minnesota	4,385	--	--	5,096	4,948	4,083	3,852	4,466
Missouri	5,246	--	6,428	6,063	5,256	4,913	6,852	4,991
Nebraska	4,235	--	--	6,062	5,583	3,735	3,905	4,268
North Dakota	3,941	--	5,102	4,278	4,282	3,801	3,085	4,159
South Dakota	5,278	--	6,254	7,048	5,180	4,680	6,627	5,005
South Atlantic:								
Delaware	5,208	--	5,871	5,706	5,256	4,815	6,077	5,036
District of Columbia	4,298	--	--	3,927	3,689	4,799	3,033	4,506
Florida	4,867	--	--	6,367	6,255	4,269	7,343	4,697
Georgia	4,204	--	--	5,088	4,172	3,934	4,685	4,153
Maryland	5,168	--	--	5,849	5,127	5,177	5,217	5,162
North Carolina	5,098	--	6,895	6,640	6,305	4,627	6,488	4,971
South Carolina	3,718	--	--	5,427	3,884 *	3,352	6,178	3,611
Virginia	4,287	--	7,720	5,094	5,237	3,336	5,668	4,089
West Virginia	3,815	--	--	5,094	3,848	3,589	3,968	3,798
East South Central:								
Alabama	4,577	--	5,160	7,104	4,250	4,257	5,680	4,415
Kentucky	4,185	--	--	4,070	5,261	4,083	3,226	4,340
Mississippi	3,803	--	--	4,860	3,691	3,549	4,517	3,643
Tennessee	4,856	--	4,906	6,105	3,951	4,975	6,361	4,707
West South Central:								
Arkansas	4,322	--	--	5,570	4,152	3,997	6,980	4,099
Louisiana	5,485	--	--	5,060	8,193 *	3,397	6,197	5,414 *
Oklahoma	4,358	--	5,260	4,676	5,746	3,676	5,347	4,177
Texas	4,874	--	--	5,198	6,512	4,232	6,150	4,746
Mountain:								
Arizona	4,885	--	--	5,129	6,043	4,554	4,854	4,887
Colorado	4,804	--	5,289	7,385	4,532	4,334	5,013	4,776
Idaho	3,866	--	--	4,044	3,874	3,859	3,739	3,888
Montana	4,079	--	6,088	4,877	4,785	3,711	4,637	3,983
Nevada	4,537	--	6,126 *	4,511	3,964	4,762	4,372	4,586
New Mexico	5,008	--	7,597	--	6,982	3,753	5,374	4,947
Utah	3,772	--	--	4,293	3,701 *	3,685	4,793	3,719
Wyoming	4,361	0	--	4,981	3,863	4,402	5,311	4,158
Pacific:								
Alaska	3,829	--	--	--	4,204	3,608	--	3,868
California	4,368	--	3,234	4,368	4,539	4,468	3,661	4,477
Hawaii	5,093	--	--	4,989	3,891	5,297	6,112 *	4,850
Oregon	3,222	--	4,303	3,705	4,502	2,565	4,208	3,069
Washington	4,071	--	--	5,141	3,210	4,362	4,687	3,951

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.

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

Table II.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	61.60	678.41	293.55	171.68	148.22	71.68	212.10	63.63
New England:								
Connecticut	419.83	--	--	1,564.90	1,406.54	270.26	715.96	452.12
Maine	281.03	--	--	925.33	692.52	244.28	715.71	307.09
Massachusetts	254.56	--	784.79	707.58	377.19	298.70	709.36	273.65
New Hampshire	771.82	--	847.30	1,209.71	674.18	1,237.37	941.26	898.24
Rhode Island	334.07	--	--	806.02	594.59	459.71	882.02	360.84
Vermont	388.55	--	--	506.40	683.66	447.32	1,112.96	351.81
Middle Atlantic:								
New Jersey	420.35	--	--	1,548.48	605.35	538.66	702.12	480.32
New York	272.14	1,130.47	--	790.26	583.95	292.64	968.80	276.16
Pennsylvania	218.48	--	1,425.34	830.26	478.00	251.18	849.85	223.11
East North Central:								
Illinois	213.47	--	950.24	898.69	496.84	204.12	783.12	208.55
Indiana	412.66	--	--	614.74	414.03	583.08	783.57	440.94
Michigan	554.63	--	--	516.82	419.98	424.81	3,477.56 *	324.48
Ohio	271.05	--	635.62	598.68	463.44	379.14	724.97	291.57
Wisconsin	303.28	--	--	553.99	347.64	333.67	833.87	304.80
West North Central:								
Iowa	271.46	--	--	497.41	277.23	368.79	747.57	288.04
Kansas	274.85	--	--	558.43	666.62	301.83	891.35	265.79
Minnesota	267.41	--	--	524.47	656.01	341.36	451.57	300.40
Missouri	453.24	--	1,232.61	867.54	1,127.32	572.34	625.26	508.08
Nebraska	345.86	--	--	757.97	596.56	459.77	815.52	371.99
North Dakota	272.36	--	659.48	764.41	343.11	482.71	499.61	316.85
South Dakota	308.82	--	1,179.64	970.93	631.26	366.23	987.12	311.88
South Atlantic:								
Delaware	432.15	--	1,163.63	1,222.56	1,190.48	322.70	1,343.96	443.11
District of Columbia	248.24	--	--	686.21	482.54	333.10	579.77	273.80
Florida	285.33	--	--	900.32	698.55	300.38	1,243.64	282.59
Georgia	265.02	--	--	516.55	622.95	335.07	852.06	278.28
Maryland	422.17	--	--	546.49	423.22	599.82	1,485.09	435.50
North Carolina	400.76	--	469.73	1,119.29	1,303.63	440.62	739.65	425.75
South Carolina	390.74	--	--	1,402.36	1,220.88 *	280.76	880.69	393.01
Virginia	373.96	--	871.16	735.54	509.70	519.49	752.35	402.07
West Virginia	189.38	--	--	1,026.59	489.34	177.65	847.89	188.49
East South Central:								
Alabama	296.56	--	812.58	613.91	952.39	262.84	935.96	309.24
Kentucky	242.75	--	--	725.50	561.58	288.55	699.46	256.46
Mississippi	227.84	--	--	766.39	560.90	275.40	598.31	243.83
Tennessee	449.46	--	458.18	914.75	623.44	618.60	820.10	477.26
West South Central:								
Arkansas	229.82	--	--	1,232.47	432.00	206.90	969.68	224.47
Louisiana	1,510.43	--	--	571.13	3,601.30 *	963.02	1,308.04	1,653.72 *
Oklahoma	361.99	--	1,037.04	1,208.74	725.16	344.34	1,235.49	352.78
Texas	276.61	--	--	918.06	849.05	248.79	881.30	289.04
Mountain:								
Arizona	354.51	--	--	536.03	613.81	360.14	635.04	374.18
Colorado	288.09	--	1,019.54	1,157.85	636.14	252.51	727.46	312.92
Idaho	341.44	--	--	866.54	285.30	495.63	654.06	384.81
Montana	324.07	--	1,127.37	597.40	1,018.68	319.23	923.16	339.84
Nevada	369.75	--	2,098.80 *	1,017.07	711.06	321.78	1,142.14	338.18
New Mexico	417.70	--	343.52	--	901.58	337.51	805.20	463.71
Utah	415.41	--	--	460.75	1,128.07 *	214.58	729.55	432.57
Wyoming	316.16	0.00	--	836.09	396.92	450.21	1,086.76	296.05
Pacific:								
Alaska	327.16	--	--	--	463.15	478.37	--	343.05
California	169.19	--	634.53	504.64	305.90	236.44	431.46	182.30
Hawaii	780.78	--	--	1,300.92	972.82	630.46	3,098.23 *	555.78
Oregon	355.18	--	671.30	598.49	531.64	437.61	597.27	378.48
Washington	332.19	--	--	552.44	457.92	614.75	538.70	381.85

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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* Figure does not meet standard of reliability or precision.

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

Table II.E.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	5,100	4,502	5,008	5,313	5,323	4,868	5,017	5,128
New England:								
Connecticut	6,676	--	--	6,033	8,902	5,089	3,999	7,719
Maine	4,361	--	--	4,324	4,978	--	3,376	5,003
Massachusetts	4,752	--	4,856	7,985	4,819	3,544	4,529	4,854
New Hampshire	4,509	--	5,812	5,914	6,018	2,660	5,446	4,138
Rhode Island	4,508	--	--	6,074	5,868	2,458	4,484	4,526
Vermont	5,926	--	--	4,482	5,836	5,803	6,700	5,286
Middle Atlantic:								
New Jersey	5,764	--	--	8,546	4,497	6,467 *	4,345	6,594
New York	4,804	--	--	5,203	4,522	4,420	5,446	4,533
Pennsylvania	4,458	--	5,422	5,566	4,002	4,943	4,330	4,512
East North Central:								
Illinois	5,039	--	5,636	5,787	5,385	4,146	5,613	4,775
Indiana	3,797	--	--	4,339	4,327	4,471	2,903 *	4,279
Michigan	5,076	--	--	2,852	3,121	5,267	8,133 *	4,297
Ohio	4,939	--	5,927	3,950	4,584	5,549	4,888	4,955
Wisconsin	3,778	--	--	5,178	5,000	2,313	5,208	3,332
West North Central:								
Iowa	5,481	--	--	5,691	4,893	6,074	3,238	5,852
Kansas	4,766	--	--	4,245	6,782	5,077	2,885	5,563
Minnesota	5,039	--	--	4,901	--	4,938	3,771	5,576
Missouri	5,026	--	--	6,197	4,285 *	4,439	7,324	4,325
Nebraska	5,193	--	--	6,132	4,990	5,550	--	5,574
North Dakota	4,195	--	4,783	3,743	4,845	--	2,638	5,330
South Dakota	5,809	--	5,368	6,941	6,156	3,413	6,299	5,568
South Atlantic:								
Delaware	5,883	--	--	--	--	5,063	6,515	5,677
District of Columbia	4,516	--	--	3,740	4,272	6,493	2,947	5,193
Florida	6,685	--	--	6,462	6,641	6,156	7,681	6,425
Georgia	4,999	--	--	5,121	4,707	5,792	4,856	5,049
Maryland	4,982	--	--	5,868	5,392	4,186	5,274	4,809
North Carolina	6,747	--	6,811	--	7,765	6,441	6,298	6,915
South Carolina	5,556	--	--	5,985	7,016	3,309	6,789	5,363
Virginia	5,040	--	7,821	5,007	5,135	3,829 *	5,711	4,775
West Virginia	4,544	--	--	--	5,006	--	--	4,469
East South Central:								
Alabama	6,012	--	5,155	7,324	6,160	5,482	5,946	6,039
Kentucky	4,783	--	--	4,272	6,230	6,773	3,324	5,832
Mississippi	4,017	--	--	4,711	4,172	3,005	4,414	3,703
Tennessee	4,763	--	4,437	6,162	3,629	5,411	6,316	4,390
West South Central:								
Arkansas	4,717	--	10,435	4,571	--	4,271	6,694	3,996
Louisiana	9,436	--	--	4,853	14,203	--	6,264	10,455 *
Oklahoma	5,002	--	4,643	4,712	5,333	4,693	5,298	4,852
Texas	5,795	--	--	5,343	7,511	4,930	5,569	5,847
Mountain:								
Arizona	5,949	--	--	4,683	6,594	5,612	4,732	6,175
Colorado	6,020	--	6,294	6,551	6,838	4,096	5,099	6,466
Idaho	4,177	--	--	4,104	4,078	4,538	3,941	4,314
Montana	4,897	--	--	4,704	5,311	4,888	4,611	5,059
Nevada	5,038	--	--	5,460	4,479	5,312	5,118	5,002
New Mexico	6,749	--	7,597	--	7,726	5,807	5,591	7,223
Utah	4,232	--	--	4,382	4,052	4,180	4,865	4,147
Wyoming	4,954	--	--	--	4,100	--	6,118	4,415
Pacific:								
Alaska	3,716	--	--	--	5,672	--	--	3,834
California	4,377	--	3,244	4,232	4,762	4,490	3,550	4,612
Hawaii	5,502	--	--	5,226 *	3,912	5,966	7,415 *	4,990
Oregon	4,437	--	4,231	3,423	5,160	5,248	4,112	4,578
Washington	4,532	--	--	5,602	2,898	6,388	4,733	4,457

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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Table II.E.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	114.47	781.63	318.37	199.91	220.78	176.61	242.64	129.32
New England:								
Connecticut	1,083.99	--	--	1,627.91	1,713.02	786.70	790.02	1,304.42
Maine	467.30	--	--	909.69	788.43	--	729.25	599.22
Massachusetts	523.23	--	775.08	713.16	743.48	672.73	757.48	699.28
New Hampshire	672.46	--	875.79	1,384.05	1,180.82	383.59	1,044.98	737.73
Rhode Island	517.82	--	--	705.80	565.05	438.20	942.02	569.61
Vermont	664.05	--	--	579.50	607.72	532.15	1,353.32	342.47
Middle Atlantic:								
New Jersey	892.38	--	--	1,889.60	865.41	2,378.52 *	867.23	1,206.07
New York	392.65	--	--	529.28	549.88	589.26	1,009.49	378.18
Pennsylvania	472.85	--	1,425.34	1,543.18	753.29	739.62	975.95	527.03
East North Central:								
Illinois	389.12	--	874.34	1,053.43	563.36	365.50	897.90	393.35
Indiana	466.29	--	--	817.84	343.97	720.55	995.10 *	364.14
Michigan	1,023.70	--	--	538.35	498.00	850.63	3,661.05 *	521.55
Ohio	513.59	--	630.19	654.83	630.45	1,058.83	803.25	623.61
Wisconsin	661.54	--	--	719.48	588.59	608.92	933.83	684.86
West North Central:								
Iowa	456.86	--	--	627.89	682.05	718.33	731.41	498.40
Kansas	500.92	--	--	656.88	790.18	707.64	849.66	561.49
Minnesota	430.81	--	--	600.25	--	535.63	541.09	489.14
Missouri	857.75	--	--	1,144.72	1,497.36 *	843.00	824.13	965.00
Nebraska	781.58	--	--	1,146.54	711.08	1,393.44	--	900.83
North Dakota	451.09	--	723.23	589.38	624.40	--	542.17	594.75
South Dakota	534.09	--	348.64	1,044.33	855.37	680.38	1,102.62	584.05
South Atlantic:								
Delaware	893.53	--	--	--	--	894.04	1,719.83	1,024.59
District of Columbia	482.51	--	--	697.58	554.11	975.32	617.54	598.36
Florida	587.79	--	--	1,127.87	1,063.73	728.44	1,371.89	632.60
Georgia	430.35	--	--	552.13	777.26	1,260.16	941.98	476.21
Maryland	650.20	--	--	656.02	700.58	921.34	1,516.89	516.86
North Carolina	687.40	--	527.06	--	2,160.74	905.52	779.87	890.43
South Carolina	796.84	--	--	1,633.05	819.96	722.05	789.66	888.40
Virginia	478.95	--	880.42	863.53	668.91	1,254.58 *	834.29	571.28
West Virginia	638.78	--	--	--	1,089.12	--	--	740.71
East South Central:								
Alabama	421.40	--	849.85	589.75	912.60	537.70	978.79	452.79
Kentucky	543.99	--	--	762.91	603.93	1,461.72	723.06	673.08
Mississippi	391.14	--	--	754.97	580.21	835.05	657.36	451.45
Tennessee	502.59	--	224.83	997.71	673.79	603.05	953.49	489.25
West South Central:								
Arkansas	607.78	--	977.51	550.33	--	1,016.59	1,034.35	635.21
Louisiana	2,659.81	--	--	598.46	3,304.17	--	1,352.88	3,224.59 *
Oklahoma	590.24	--	751.45	1,377.34	339.32	558.63	1,403.83	533.34
Texas	537.63	--	--	1,035.91	1,139.47	522.97	954.48	623.67
Mountain:								
Arizona	406.92	--	--	629.93	687.16	354.63	745.37	443.30
Colorado	577.09	--	826.56	1,285.23	963.46	576.19	707.28	736.61
Idaho	339.63	--	--	908.46	364.77	442.45	717.45	332.14
Montana	533.15	--	--	585.94	1,528.53	288.93	1,031.00	574.91
Nevada	569.60	--	--	1,116.74	791.70	434.18	1,534.21	468.33
New Mexico	598.09	--	343.52	--	1,113.13	724.70	807.00	761.38
Utah	317.72	--	--	531.10	627.81	472.57	794.07	346.57
Wyoming	613.69	--	--	--	713.13	--	1,193.80	596.91
Pacific:								
Alaska	640.38	--	--	--	1,036.44	--	--	753.37
California	235.78	--	667.69	536.43	339.80	499.88	467.92	267.67
Hawaii	1,049.60	--	--	1,586.06 *	1,002.44	700.38	3,690.48 *	699.73
Oregon	367.91	--	645.73	827.28	688.57	558.32	591.31	462.21
Washington	558.99	--	--	502.32	607.55	1,530.67	598.77	731.11

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.

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Table II.E.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	4,079	3,920	4,811	5,229	4,058	4,029	4,975	4,052
New England:								
Connecticut	3,692	--	--	--	4,094 *	3,648	--	3,720
Maine	4,121	--	--	--	2,876	4,283	--	4,129
Massachusetts	4,461	--	--	--	5,163	4,277	--	4,438
New Hampshire	4,983	--	--	--	4,450	5,032 *	--	5,033
Rhode Island	4,062	--	--	--	2,928	4,261	--	4,057
Vermont	4,814	--	--	--	5,293	4,841	--	5,024
Middle Atlantic:								
New Jersey	4,095	--	4,693	--	5,336	3,997	--	4,151
New York	4,172	--	--	--	2,544 *	4,363	--	4,005
Pennsylvania	3,430	--	--	5,103	3,427	3,300	4,920	3,400
East North Central:								
Illinois	3,655	--	--	--	4,197	3,563	--	3,691
Indiana	4,432	--	--	--	4,079	4,483	3,886	4,468
Michigan	3,698	--	--	--	3,058	3,967	--	3,682
Ohio	4,132	--	--	--	4,212	4,113	--	4,154
Wisconsin	3,418	--	--	--	3,318	3,190	--	3,386
West North Central:								
Iowa	3,839	--	--	--	3,943	3,699	--	3,762
Kansas	3,839	--	--	--	3,590	3,709	7,816	3,682
Minnesota	4,028	--	--	--	4,369	3,784	--	4,022
Missouri	5,370	--	--	--	6,776	5,001	6,093	5,305
Nebraska	3,713	--	--	5,968	6,009	3,048	--	3,641
North Dakota	3,785	--	--	--	3,827	3,456	--	3,713
South Dakota	4,922	--	--	--	4,092	4,900	--	4,737
South Atlantic:								
Delaware	4,721	--	--	--	4,291	4,717	--	4,643
District of Columbia	4,125	--	--	7,328	3,035	4,321	4,495	4,119
Florida	4,219	--	--	--	5,575	4,048	--	4,202
Georgia	3,813	--	--	--	3,879	3,719	--	3,822
Maryland	5,253	--	--	--	4,968	5,324	--	5,263
North Carolina	4,501	--	--	--	5,041	4,334	--	4,451
South Carolina	3,024	--	--	--	2,128	3,358	--	3,034
Virginia	3,801	--	--	5,471	5,391	3,280	--	3,764
West Virginia	3,612	--	--	--	3,247	3,701	--	3,655
East South Central:								
Alabama	3,572	--	--	--	--	3,961	--	3,591
Kentucky	3,902	--	--	--	4,646	3,782	--	3,927
Mississippi	3,677	--	--	--	--	3,645	--	3,623
Tennessee	4,921	--	--	--	--	4,875	6,665	4,885
West South Central:								
Arkansas	4,196	--	--	--	4,196	3,972	--	4,124
Louisiana	3,265	--	--	6,962	--	3,417 *	--	3,260
Oklahoma	3,938	--	--	--	6,042	3,413	--	3,874
Texas	4,239	--	8,650	--	4,886	4,033	9,252	4,115
Mountain:								
Arizona	4,437	--	--	6,167	4,613	4,390	--	4,423
Colorado	4,331	--	--	--	3,814	4,366	--	4,319
Idaho	3,694	--	--	--	3,552	3,753	--	3,735
Montana	3,609	--	--	--	4,313 *	3,398	--	3,578
Nevada	4,026	--	2,500	--	--	4,532	--	4,239
New Mexico	3,468	--	--	--	4,963	3,212	--	3,501
Utah	3,501	--	--	--	3,490 *	3,500	--	3,496
Wyoming	4,010	--	--	--	3,637	4,152	--	4,043
Pacific:								
Alaska	3,866	--	--	--	3,559	3,991	--	3,877
California	4,359	--	--	5,779	3,325	4,460	--	4,356
Hawaii	4,137	0	--	--	--	4,637	--	4,545
Oregon	2,468	--	--	--	2,751	2,249	--	2,398
Washington	3,533	--	--	--	3,686	3,534	--	3,501

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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Table II.E.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	68.42	790.35	575.89	320.81	163.46	78.24	352.72	69.70
New England:								
Connecticut	331.26	--	--	--	1,381.29 *	280.33	--	335.62
Maine	293.03	--	--	--	581.16	255.49	--	295.21
Massachusetts	268.66	--	--	--	184.98	305.00	--	269.41
New Hampshire	1,332.71	--	--	--	579.19	1,747.70 *	--	1,387.68
Rhode Island	436.05	--	--	--	556.86	488.07	--	443.71
Vermont	447.96	--	--	--	957.33	472.18	--	484.41
Middle Atlantic:								
New Jersey	443.63	--	297.25	--	823.04	516.24	--	463.63
New York	384.57	--	--	--	934.21 *	334.46	--	380.39
Pennsylvania	212.74	--	--	829.17	576.60	213.47	726.69	214.57
East North Central:								
Illinois	223.36	--	--	--	825.53	225.21	--	228.44
Indiana	537.77	--	--	--	762.09	669.93	709.00	566.03
Michigan	422.53	--	--	--	694.66	471.30	--	431.24
Ohio	263.07	--	--	--	697.48	290.46	--	267.49
Wisconsin	240.46	--	--	--	252.34	245.67	--	244.61
West North Central:								
Iowa	317.66	--	--	--	221.00	407.32	--	329.61
Kansas	226.23	--	--	--	493.92	229.88	742.53	208.48
Minnesota	287.22	--	--	--	468.77	355.55	--	298.36
Missouri	499.91	--	--	--	930.32	646.08	779.49	541.31
Nebraska	294.89	--	--	875.84	777.29	243.84	--	300.06
North Dakota	334.28	--	--	--	366.68	437.45	--	350.13
South Dakota	368.63	--	--	--	744.03	396.97	--	363.40
South Atlantic:								
Delaware	414.50	--	--	--	1,281.98	301.70	--	403.93
District of Columbia	241.86	--	--	560.05	769.17	216.94	123.20	245.18
Florida	296.24	--	--	--	681.09	320.65	--	299.09
Georgia	337.74	--	--	--	970.51	325.91	--	342.43
Maryland	542.80	--	--	--	534.04	675.12	--	544.40
North Carolina	444.24	--	--	--	778.42	493.42	--	450.00
South Carolina	333.28	--	--	--	425.66	302.46	--	336.75
Virginia	493.95	--	--	853.70	811.57	557.90	--	502.70
West Virginia	175.25	--	--	--	516.04	177.50	--	179.27
East South Central:								
Alabama	415.93	--	--	--	--	328.56	--	418.94
Kentucky	240.73	--	--	--	754.36	252.72	--	240.95
Mississippi	285.01	--	--	--	--	281.70	--	291.36
Tennessee	675.83	--	--	--	--	745.44	595.09	689.29
West South Central:								
Arkansas	232.98	--	--	--	173.32	200.69	--	229.40
Louisiana	777.92	--	--	358.43	--	1,065.41 *	--	780.83
Oklahoma	425.41	--	--	--	1,228.03	383.64	--	429.16
Texas	262.44	--	523.09	--	651.76	284.30	900.96	259.78
Mountain:								
Arizona	335.21	--	--	575.27	736.91	354.45	--	336.29
Colorado	296.84	--	--	--	529.71	270.45	--	297.67
Idaho	480.89	--	--	--	475.39	554.07	--	494.38
Montana	285.22	--	--	--	1,315.36 *	216.01	--	287.68
Nevada	450.06	--	0.00	--	--	423.00	--	470.21
New Mexico	268.74	--	--	--	951.92	205.56	--	272.73
Utah	607.10	--	--	--	1,717.86 *	204.18	--	611.66
Wyoming	333.20	--	--	--	343.98	453.19	--	331.21
Pacific:								
Alaska	380.92	--	--	--	405.33	540.99	--	385.45
California	240.53	--	--	949.65	337.23	264.57	--	246.54
Hawaii	761.71	0.00	--	--	--	943.33	--	878.96
Oregon	385.35	--	--	--	240.49	401.28	--	379.12
Washington	314.53	--	--	--	581.85	400.37	--	325.28

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.

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Table II.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	27.7%	31.5%	32.4%	35.1%	29.6%	25.4%	33.6%	27.0%
New England:								
Connecticut	25.2%	--	--	33.3%	32.0%	21.8%	24.2%	25.3%
Maine	25.1%	--	--	33.0%	23.7%	25.3%	24.3%	25.3%
Massachusetts	26.0%	--	30.0%	38.0%	24.4%	24.9%	27.5%	25.8%
New Hampshire	27.9%	--	--	35.1%	32.9%	23.2% *	35.3%	26.6%
Rhode Island	25.9%	--	--	36.6%	30.3%	24.1%	26.5%	25.7%
Vermont	30.0%	--	56.6%	25.7%	30.1%	27.6%	33.6%	28.8%
Middle Atlantic:								
New Jersey	25.4%	--	--	39.3%	26.8%	24.0%	20.6%	26.4%
New York	26.0%	36.6%	--	32.5%	23.7%	24.4%	35.5%	24.3%
Pennsylvania	22.0%	--	28.5%	32.0%	21.2%	21.0%	27.4%	21.4%
East North Central:								
Illinois	25.4%	--	37.8%	33.1%	28.3%	22.1%	33.7%	24.0%
Indiana	25.9%	--	--	28.1%	27.7%	26.9%	18.4%	27.4%
Michigan	27.5%	--	--	19.8%	19.8%	27.5%	49.4% *	24.9%
Ohio	27.8%	--	36.3%	28.7%	26.3%	27.2%	36.9%	26.9%
Wisconsin	22.7%	--	--	33.7%	25.4%	18.8%	29.5%	21.6%
West North Central:								
Iowa	26.7%	--	--	47.0%	28.6%	25.0%	29.3%	26.5%
Kansas	27.6%	--	--	34.7%	36.3%	24.0%	30.9%	27.2%
Minnesota	26.1%	--	--	35.6%	26.8%	24.1%	26.0%	26.1%
Missouri	31.7%	--	--	40.8%	28.8%	30.1%	48.3%	29.5%
Nebraska	26.0%	--	--	35.3%	30.8%	23.5%	26.5%	25.9%
North Dakota	25.0%	--	37.5%	29.4%	26.7%	23.3%	20.9%	26.0%
South Dakota	31.2%	--	49.3%	43.1%	35.8%	25.0%	42.8%	29.1%
South Atlantic:								
Delaware	33.1%	--	39.0%	36.0%	32.7%	31.3%	35.8%	32.6%
District of Columbia	24.4%	--	--	23.4%	19.8%	26.7%	22.4%	24.7%
Florida	30.4%	--	59.3%	41.9%	38.1%	26.7%	46.2%	29.3%
Georgia	26.2%	--	--	33.0%	24.2%	24.7%	35.0%	25.5%
Maryland	32.8%	--	--	40.8%	33.3%	31.8%	36.6%	32.4%
North Carolina	30.1%	58.7%	34.1%	46.5%	43.6%	26.6%	36.5%	29.5%
South Carolina	25.6%	--	--	35.1% *	28.8%	22.5%	42.3%	24.9%
Virginia	28.4%	--	42.3%	40.6%	35.2%	21.2%	39.7%	26.9%
West Virginia	22.6%	--	--	32.6%	22.2%	21.1%	25.2%	22.3%
East South Central:								
Alabama	31.5%	4.9% *	40.7%	54.9%	28.4%	28.6%	43.1%	30.0%
Kentucky	25.2%	--	--	24.2%	32.5%	23.9%	20.4%	25.9%
Mississippi	26.0%	--	--	38.5%	29.0%	22.0%	36.3%	24.2%
Tennessee	32.4%	--	--	53.2%	29.2%	30.9%	54.0%	30.7%
West South Central:								
Arkansas	29.4%	--	--	42.3%	28.3%	26.8%	49.3%	27.8%
Louisiana	36.5%	--	--	40.9%	48.8% *	23.5%	48.1%	35.6%
Oklahoma	29.5%	--	--	30.5%	36.0%	24.7%	43.6%	27.5%
Texas	31.4%	--	--	35.9%	44.3%	26.6%	40.3%	30.5%
Mountain:								
Arizona	30.4%	--	--	47.3%	41.4%	27.0%	41.5%	29.9%
Colorado	29.0%	--	44.2%	51.3%	25.1%	26.0%	42.9%	27.8%
Idaho	25.6%	--	--	33.8%	25.4%	24.6%	29.1%	25.0%
Montana	24.2%	--	58.5%	31.6%	31.9%	20.3%	34.9%	22.8%
Nevada	30.3%	--	42.4% *	36.0%	30.8%	27.5%	35.2%	29.2%
New Mexico	30.0%	--	43.1%	40.1%	41.5%	22.1%	34.9%	29.3%
Utah	23.8%	--	--	31.9%	20.5% *	24.7%	35.9%	23.3%
Wyoming	26.2%	0.0%	--	30.0%	24.4%	25.3%	33.6%	24.7%
Pacific:								
Alaska	21.3%	--	--	--	24.4%	20.7%	--	21.7%
California	27.1%	--	23.8%	30.5%	28.9%	26.4%	25.0%	27.4%
Hawaii	32.8%	--	--	34.9%	24.3%	34.7%	38.4% *	31.4%
Oregon	22.4%	--	42.8%	21.6%	27.8%	18.3%	37.1%	20.6%
Washington	25.9%	--	--	36.0%	18.6%	27.0%	38.3%	24.1%

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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Table II.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.38%	4.46%	2.14%	1.12%	0.92%	0.43%	1.44%	0.39%
New England:								
Connecticut	2.19%	--	--	7.53%	6.44%	1.33%	4.24%	2.33%
Maine	2.11%	--	--	6.10%	5.11%	1.50%	5.46%	2.29%
Massachusetts	1.10%	--	4.23%	3.30%	2.90%	1.13%	4.49%	1.08%
New Hampshire	4.98%	--	--	8.66%	3.63%	7.28% *	8.87%	5.54%
Rhode Island	1.87%	--	--	4.42%	3.37%	2.48%	5.63%	1.93%
Vermont	2.41%	--	10.35%	4.01%	4.15%	3.09%	6.36%	2.37%
Middle Atlantic:								
New Jersey	2.31%	--	--	5.87%	3.99%	2.87%	4.96%	2.43%
New York	1.41%	5.65%	--	3.83%	3.38%	1.67%	4.36%	1.50%
Pennsylvania	1.28%	--	5.91%	4.74%	2.46%	1.58%	4.43%	1.32%
East North Central:								
Illinois	1.21%	--	7.27%	4.60%	2.37%	1.23%	4.85%	1.15%
Indiana	2.73%	--	--	4.73%	2.95%	3.81%	5.08%	2.90%
Michigan	3.32%	--	--	3.15%	2.52%	2.48%	19.40% *	1.95%
Ohio	1.70%	--	5.60%	4.72%	2.78%	2.30%	5.18%	1.77%
Wisconsin	1.61%	--	--	4.17%	1.86%	1.73%	4.03%	1.67%
West North Central:								
Iowa	2.10%	--	--	3.85%	2.01%	2.71%	5.65%	2.22%
Kansas	1.94%	--	--	3.93%	4.06%	2.21%	6.92%	1.98%
Minnesota	1.51%	--	--	4.02%	3.71%	1.79%	3.35%	1.65%
Missouri	3.04%	--	--	6.96%	6.86%	3.50%	5.54%	3.26%
Nebraska	1.93%	--	--	3.74%	3.38%	2.63%	5.67%	2.04%
North Dakota	1.48%	--	2.92%	5.12%	1.85%	2.23%	3.58%	1.60%
South Dakota	1.41%	--	7.89%	4.67%	3.36%	1.32%	4.15%	1.37%
South Atlantic:								
Delaware	2.72%	--	6.23%	8.82%	7.40%	1.71%	8.61%	2.75%
District of Columbia	1.61%	--	--	4.03%	2.99%	2.20%	4.22%	1.75%
Florida	1.80%	--	10.53%	4.86%	4.62%	1.94%	5.93%	1.81%
Georgia	2.11%	--	--	3.85%	5.60%	2.11%	5.83%	2.19%
Maryland	3.04%	--	--	4.43%	2.33%	4.40%	9.17%	3.22%
North Carolina	2.78%	2.47%	4.49%	10.50%	9.16%	2.29%	4.47%	2.92%
South Carolina	2.24%	--	--	11.43% *	7.54%	1.62%	6.25%	2.25%
Virginia	2.15%	--	8.14%	3.82%	2.90%	2.84%	4.53%	2.31%
West Virginia	1.16%	--	--	5.69%	2.36%	1.27%	6.29%	1.11%
East South Central:								
Alabama	2.28%	2.11% *	7.23%	4.54%	5.85%	2.68%	6.82%	2.42%
Kentucky	1.43%	--	--	5.73%	2.91%	1.47%	5.26%	1.42%
Mississippi	1.44%	--	--	5.41%	4.07%	1.56%	4.45%	1.43%
Tennessee	3.02%	--	--	8.70%	3.25%	3.88%	8.61%	3.04%
West South Central:								
Arkansas	1.84%	--	--	8.81%	3.78%	1.87%	6.78%	1.85%
Louisiana	8.62%	--	--	4.38%	18.81% *	4.97%	8.71%	9.32%
Oklahoma	2.22%	--	--	7.97%	4.40%	1.99%	8.84%	2.04%
Texas	1.77%	--	--	6.39%	5.33%	1.46%	7.45%	1.81%
Mountain:								
Arizona	1.90%	--	--	5.45%	3.81%	1.52%	5.40%	1.89%
Colorado	1.98%	--	5.86%	5.64%	4.12%	1.44%	4.75%	2.07%
Idaho	1.73%	--	--	8.24%	1.97%	2.29%	5.03%	1.85%
Montana	1.93%	--	9.78%	4.15%	5.26%	1.05%	6.95%	1.74%
Nevada	2.19%	--	12.95% *	9.08%	4.64%	1.92%	9.19%	1.77%
New Mexico	2.66%	--	4.03%	7.34%	6.45%	2.06%	4.20%	2.95%
Utah	3.63%	--	--	3.27%	7.94% *	1.74%	6.35%	3.72%
Wyoming	1.64%	0.00%	--	5.04%	1.95%	2.07%	6.74%	1.41%
Pacific:								
Alaska	1.79%	--	--	--	3.03%	2.44%	--	1.89%
California	1.17%	--	4.32%	3.65%	1.77%	1.65%	3.11%	1.27%
Hawaii	4.53%	--	--	8.90%	4.92%	3.97%	17.19% *	3.28%
Oregon	2.08%	--	5.92%	4.44%	3.54%	2.37%	5.92%	1.98%
Washington	2.62%	--	--	4.73%	4.00%	3.80%	4.40%	2.84%

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.

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

Table II.E.3.d Percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	32.7%	33.1%	32.3%	35.4%	33.5%	30.3%	33.7%	32.4%
New England:								
Connecticut	37.6%	--	--	34.9%	45.8%	29.5%	24.4%	42.2%
Maine	28.3%	--	--	30.2%	30.4%	--	24.3%	30.5%
Massachusetts	27.6%	--	28.1%	40.5%	25.4%	23.5%	27.1%	27.8%
New Hampshire	26.8%	--	--	33.8%	37.2%	14.1%	37.2%	23.4%
Rhode Island	27.3%	--	--	37.9%	34.0%	16.1%	26.6%	27.9%
Vermont	34.9%	--	57.3%	26.2%	37.1%	33.9%	37.7%	32.4%
Middle Atlantic:								
New Jersey	29.5%	--	--	42.4%	24.1%	36.9% *	--	34.5%
New York	30.0%	--	--	31.4%	29.0%	25.8%	34.4%	28.1%
Pennsylvania	28.7%	--	28.5%	35.1%	26.3%	32.1%	26.6%	29.6%
East North Central:								
Illinois	31.1%	--	42.5%	32.7%	30.8%	28.0%	36.1%	28.9%
Indiana	23.5%	--	--	32.5%	28.6%	26.2%	16.8% *	27.6%
Michigan	32.3%	--	--	21.5%	21.1%	31.3%	51.6% *	27.3%
Ohio	33.8%	--	38.6%	27.3%	31.7%	34.5%	39.4%	32.4%
Wisconsin	24.4%	--	--	29.7%	29.3%	16.9%	29.3%	22.6%
West North Central:								
Iowa	35.6%	--	--	44.9%	31.2%	37.8%	23.6%	37.4%
Kansas	33.1%	--	--	35.5%	44.5%	30.9%	25.9%	35.3%
Minnesota	32.5%	--	--	35.8%	36.4%	30.4%	26.3%	34.9%
Missouri	31.3%	--	--	47.0%	23.7% *	28.7%	55.6%	25.6%
Nebraska	32.3%	--	--	32.8%	29.6%	36.5%	--	34.5%
North Dakota	27.2%	--	37.9%	27.4%	27.6%	--	19.7%	31.6%
South Dakota	38.7%	--	46.9%	42.7%	41.3%	23.8%	40.7%	37.6%
South Atlantic:								
Delaware	44.5%	--	--	--	48.5%	42.1%	40.1%	46.3%
District of Columbia	27.1%	--	--	21.9%	21.8%	41.7%	21.7%	28.8%
Florida	41.0%	--	59.3%	42.5%	36.8%	42.0%	47.3%	39.4%
Georgia	34.0%	--	--	33.4%	31.1%	40.1%	36.7%	33.2%
Maryland	33.5%	--	--	42.0%	35.1%	26.0%	37.5%	31.4%
North Carolina	41.1%	58.7%	--	--	57.2%	35.9%	35.2%	43.6%
South Carolina	36.5%	--	--	35.2% *	46.7%	22.8%	47.3%	34.9%
Virginia	38.0%	--	42.4%	42.3%	37.4%	35.6%	39.9%	37.2%
West Virginia	29.0%	--	--	42.2%	28.2%	--	--	29.0%
East South Central:								
Alabama	42.1%	--	40.2%	57.2%	40.2%	35.4%	45.0%	41.0%
Kentucky	29.8%	--	--	25.3%	37.8%	40.2%	21.0%	36.0%
Mississippi	30.6%	--	--	37.7%	31.2%	19.6%	37.5%	26.0%
Tennessee	35.1%	--	--	53.2%	28.7%	33.1%	52.9%	31.4%
West South Central:								
Arkansas	34.5%	--	75.9%	37.3%	--	31.4%	47.7%	29.5%
Louisiana	60.1%	--	--	39.4%	79.2%	--	49.2%	62.8%
Oklahoma	35.8%	--	46.4%	31.0%	37.8%	31.6%	42.7%	32.8%
Texas	37.6%	--	--	35.5%	50.6%	31.3%	36.0%	37.9%
Mountain:								
Arizona	37.0%	--	--	41.1%	45.2%	27.8%	38.0%	36.9%
Colorado	40.4%	--	47.1%	47.6%	37.8%	29.6%	41.4%	40.0%
Idaho	29.9%	--	--	34.2%	26.3%	33.4%	29.8%	29.9%
Montana	28.4%	--	57.4%	29.8%	36.3%	21.8%	32.8%	26.5%
Nevada	35.9%	--	--	40.9%	34.4%	33.4%	38.2%	35.0%
New Mexico	42.2%	--	43.1%	--	46.6%	37.6%	35.7%	44.8%
Utah	29.8%	--	--	32.3%	29.0%	27.8%	36.3%	29.0%
Wyoming	33.8%	--	--	--	29.5%	39.0%	40.8%	30.5%
Pacific:								
Alaska	19.4%	--	--	--	30.5%	--	--	20.8%
California	27.9%	--	23.8%	29.4%	29.0%	27.0%	24.6%	28.8%
Hawaii	34.5%	--	--	34.3% *	24.3%	38.7%	44.1% *	31.8%
Oregon	31.9%	--	45.2%	23.5%	33.8%	30.4%	38.3%	30.0%
Washington	28.4%	--	--	40.5%	15.3%	38.4%	38.2%	25.8%

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.

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

Table II.E.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.72%	5.12%	2.31%	1.31%	1.35%	1.07%	1.64%	0.79%
New England:								
Connecticut	4.77%	--	--	7.65%	6.61%	2.92%	4.47%	5.37%
Maine	2.94%	--	--	7.14%	3.98%	--	5.55%	3.27%
Massachusetts	2.08%	--	4.16%	3.72%	3.84%	2.06%	4.73%	2.23%
New Hampshire	5.05%	--	--	9.56%	6.09%	2.29%	10.28%	4.83%
Rhode Island	3.14%	--	--	4.68%	3.89%	3.16%	5.98%	3.07%
Vermont	3.96%	--	10.97%	4.52%	3.64%	4.71%	7.44%	3.14%
Middle Atlantic:								
New Jersey	5.19%	--	--	6.90%	5.19%	12.12% *	--	5.30%
New York	1.95%	--	--	2.63%	2.97%	3.09%	4.71%	1.99%
Pennsylvania	2.76%	--	5.91%	8.76%	4.69%	4.62%	4.97%	3.25%
East North Central:								
Illinois	2.23%	--	6.75%	5.15%	2.50%	2.78%	5.55%	2.16%
Indiana	3.33%	--	--	4.00%	3.42%	4.26%	6.34% *	2.64%
Michigan	5.97%	--	--	3.14%	3.74%	3.98%	20.27% *	2.75%
Ohio	3.00%	--	5.93%	5.06%	4.21%	5.73%	5.63%	3.55%
Wisconsin	3.32%	--	--	3.56%	2.89%	4.05%	4.28%	3.80%
West North Central:								
Iowa	3.19%	--	--	4.39%	4.88%	4.80%	4.89%	3.52%
Kansas	3.33%	--	--	5.37%	5.62%	4.53%	6.73%	4.05%
Minnesota	2.04%	--	--	5.02%	2.94%	2.71%	3.95%	2.07%
Missouri	6.60%	--	--	7.54%	9.32% *	5.04%	6.27%	6.66%
Nebraska	3.85%	--	--	4.75%	3.94%	6.49%	--	4.16%
North Dakota	2.87%	--	3.44%	4.28%	3.21%	--	4.65%	3.30%
South Dakota	2.81%	--	5.04%	5.07%	5.49%	3.93%	4.19%	3.61%
South Atlantic:								
Delaware	4.12%	--	--	--	6.31%	3.06%	10.80%	3.43%
District of Columbia	3.38%	--	--	3.90%	4.09%	7.24%	4.49%	4.24%
Florida	3.17%	--	10.53%	6.09%	4.91%	4.82%	6.44%	3.48%
Georgia	3.48%	--	--	4.52%	8.33%	6.28%	6.40%	4.07%
Maryland	3.94%	--	--	5.32%	4.36%	4.77%	9.45%	3.17%
North Carolina	5.07%	2.47%	--	--	15.08%	5.10%	4.71%	6.60%
South Carolina	4.90%	--	--	12.18% *	2.42%	3.56%	4.83%	5.37%
Virginia	2.58%	--	8.26%	4.43%	3.83%	5.20%	5.05%	3.03%
West Virginia	4.03%	--	--	6.16%	5.85%	--	--	4.28%
East South Central:								
Alabama	3.06%	--	7.42%	4.08%	4.43%	4.79%	7.07%	3.27%
Kentucky	3.55%	--	--	6.12%	3.03%	6.30%	5.47%	3.48%
Mississippi	2.93%	--	--	5.45%	5.53%	4.81%	4.85%	3.13%
Tennessee	3.60%	--	--	9.57%	3.72%	3.90%	10.03%	2.71%
West South Central:								
Arkansas	4.65%	--	3.92%	4.51%	--	4.49%	7.63%	4.94%
Louisiana	12.56%	--	--	4.59%	11.71%	--	9.00%	14.66%
Oklahoma	4.05%	--	6.48%	9.04%	2.90%	4.55%	9.82%	3.78%
Texas	3.64%	--	--	7.07%	6.89%	3.68%	7.70%	4.09%
Mountain:								
Arizona	3.94%	--	--	5.87%	4.24%	2.96%	5.70%	4.39%
Colorado	3.24%	--	6.05%	6.64%	5.34%	3.96%	4.30%	4.13%
Idaho	2.72%	--	--	8.64%	2.68%	4.93%	5.50%	2.97%
Montana	4.27%	--	10.82%	3.54%	7.47%	1.26%	7.05%	4.46%
Nevada	3.54%	--	--	7.89%	4.68%	3.22%	10.54%	2.53%
New Mexico	3.56%	--	4.03%	--	7.15%	2.62%	4.28%	4.49%
Utah	3.01%	--	--	3.71%	4.92%	5.14%	6.99%	3.25%
Wyoming	3.06%	--	--	--	1.91%	2.49%	7.10%	2.21%
Pacific:								
Alaska	3.54%	--	--	--	8.54%	--	--	4.30%
California	1.54%	--	4.54%	3.84%	1.94%	3.34%	3.24%	1.74%
Hawaii	5.90%	--	--	10.64% *	5.04%	4.48%	19.40% *	3.97%
Oregon	3.02%	--	5.13%	6.58%	4.36%	4.08%	6.36%	3.20%
Washington	4.56%	--	--	4.13%	4.40%	9.11%	4.81%	5.33%

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.

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

Table II.E.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	24.7%	23.9%	33.5%	33.9%	24.7%	24.3%	33.1%	24.5%
New England:								
Connecticut	21.2%	--	--	--	21.3% *	21.3%	--	21.2%
Maine	22.9%	--	--	43.2%	13.6% *	24.9%	--	22.9%
Massachusetts	25.2%	--	--	--	23.6%	25.2%	--	25.0%
New Hampshire	28.9%	--	--	--	27.7%	28.6% *	--	29.1%
Rhode Island	25.0%	--	--	--	--	25.2%	--	25.0%
Vermont	26.5%	--	--	--	27.5%	27.1%	--	27.3%
Middle Atlantic:								
New Jersey	23.1%	--	26.3%	24.1%	29.7%	22.6%	--	23.4%
New York	23.4%	--	--	--	15.5% *	24.1%	--	22.5%
Pennsylvania	19.6%	--	--	29.6%	18.8%	19.0%	--	19.3%
East North Central:								
Illinois	21.5%	--	--	--	25.3%	20.7%	--	21.6%
Indiana	27.0%	--	--	--	26.8%	27.0%	--	27.3%
Michigan	23.0%	--	--	--	18.5%	25.1%	--	23.0%
Ohio	24.2%	--	--	--	21.4%	24.8%	--	24.3%
Wisconsin	21.3%	--	--	--	20.6%	19.6%	--	21.1%
West North Central:								
Iowa	23.3%	--	--	--	27.0%	21.6%	--	22.7%
Kansas	23.2%	--	--	33.2%	26.0%	20.7%	--	22.0%
Minnesota	23.0%	--	--	--	23.9%	22.0%	--	22.9%
Missouri	31.9%	--	--	--	36.8%	30.4%	38.5%	31.3%
Nebraska	22.6%	--	--	39.2%	31.5%	18.9%	--	21.9%
North Dakota	23.7%	--	--	--	25.9%	21.4%	--	23.6%
South Dakota	27.0%	--	--	47.6%	29.3%	25.1%	--	25.8%
South Atlantic:								
Delaware	27.0%	--	35.9%	--	21.5%	28.2%	--	26.6%
District of Columbia	22.5%	--	--	67.6%	17.3%	23.1%	--	22.4%
Florida	26.5%	--	--	40.1%	41.2%	25.1%	--	26.4%
Georgia	22.8%	--	--	--	21.0% *	23.1%	--	22.9%
Maryland	32.5%	--	--	--	32.3%	32.6%	--	32.6%
North Carolina	26.3%	--	--	--	33.1%	25.0%	--	26.0%
South Carolina	21.2%	--	--	32.5%	16.9%	22.5%	--	21.3%
Virginia	23.3%	--	--	35.1%	32.5%	20.2%	--	23.0%
West Virginia	21.0%	--	--	--	19.0%	21.2%	--	21.0%
East South Central:								
Alabama	24.3%	--	--	--	--	26.9%	--	24.4%
Kentucky	23.1%	--	--	--	29.0%	22.1%	--	23.2%
Mississippi	23.8%	--	--	--	--	22.4%	--	23.6%
Tennessee	30.8%	--	--	--	--	30.4%	61.9%	30.3%
West South Central:								
Arkansas	28.0%	--	--	--	28.1%	26.4%	--	27.5%
Louisiana	22.3%	--	--	53.4%	--	24.2%	--	22.3%
Oklahoma	25.8%	--	--	--	34.9%	22.9%	--	25.1%
Texas	27.2%	--	--	--	33.8%	25.2%	65.7%	26.3%
Mountain:								
Arizona	27.6%	--	--	64.3%	31.5%	26.8%	64.9%	27.3%
Colorado	25.2%	--	--	--	21.1%	25.6%	--	24.7%
Idaho	23.4%	--	--	--	23.8%	23.4%	--	23.5%
Montana	21.7%	--	--	--	28.0%	19.8%	--	21.2%
Nevada	25.2%	--	25.0%	--	--	25.3%	--	25.1%
New Mexico	20.1%	--	--	--	--	18.4%	--	20.2%
Utah	20.9%	--	--	--	17.0% *	23.5%	--	20.8%
Wyoming	22.5%	--	--	--	20.6%	23.6%	--	22.7%
Pacific:								
Alaska	22.0%	--	--	--	21.4%	22.7%	--	22.0%
California	26.3%	--	24.0%	42.8%	27.8%	26.2%	--	26.2%
Hawaii	28.3%	0.0%	--	--	--	30.7%	--	30.4%
Oregon	16.8%	--	--	--	14.8%	16.5%	--	16.3%
Washington	22.9%	--	--	--	25.3%	22.2%	--	22.4%

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.

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

Table II.E.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2023

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	0.41%	6.00%	4.29%	2.03%	1.05%	0.46%	2.56%	0.42%
New England:								
Connecticut	1.69%	--	--	--	6.55% *	1.37%	--	1.70%
Maine	2.48%	--	--	3.39%	4.29% *	1.53%	--	2.49%
Massachusetts	1.29%	--	--	--	4.12%	1.29%	--	1.27%
New Hampshire	8.16%	--	--	--	3.92%	10.46% *	--	8.49%
Rhode Island	2.35%	--	--	--	--	2.59%	--	2.39%
Vermont	2.79%	--	--	--	5.39%	3.24%	--	2.97%
Middle Atlantic:								
New Jersey	2.37%	--	0.95%	1.83%	5.91%	2.73%	--	2.48%
New York	2.05%	--	--	--	5.14% *	1.96%	--	2.08%
Pennsylvania	1.13%	--	--	4.78%	2.34%	1.26%	--	1.13%
East North Central:								
Illinois	1.20%	--	--	--	4.22%	1.18%	--	1.22%
Indiana	3.52%	--	--	--	4.73%	4.40%	--	3.70%
Michigan	2.80%	--	--	--	3.51%	3.22%	--	2.85%
Ohio	1.51%	--	--	--	2.54%	1.80%	--	1.54%
Wisconsin	1.64%	--	--	--	1.88%	1.45%	--	1.66%
West North Central:								
Iowa	2.42%	--	--	--	1.51%	2.97%	--	2.50%
Kansas	1.94%	--	--	4.80%	2.94%	1.94%	--	1.75%
Minnesota	1.54%	--	--	--	3.50%	1.68%	--	1.58%
Missouri	2.97%	--	--	--	4.26%	3.94%	6.47%	3.19%
Nebraska	1.70%	--	--	5.66%	4.63%	1.50%	--	1.69%
North Dakota	1.60%	--	--	--	1.98%	1.87%	--	1.73%
South Dakota	1.36%	--	--	2.87%	2.37%	1.39%	--	1.20%
South Atlantic:								
Delaware	2.53%	--	2.21%	--	6.19%	1.52%	--	2.46%
District of Columbia	1.37%	--	--	1.18%	4.65%	1.18%	--	1.37%
Florida	1.99%	--	--	6.71%	8.76%	2.04%	--	2.01%
Georgia	2.35%	--	--	--	6.43% *	2.00%	--	2.38%
Maryland	4.01%	--	--	--	2.68%	5.00%	--	4.02%
North Carolina	2.24%	--	--	--	4.47%	2.11%	--	2.19%
South Carolina	1.83%	--	--	0.82%	2.87%	1.78%	--	1.85%
Virginia	2.57%	--	--	5.60%	3.79%	2.94%	--	2.60%
West Virginia	1.13%	--	--	--	1.73%	1.28%	--	1.12%
East South Central:								
Alabama	3.54%	--	--	--	--	3.39%	--	3.58%
Kentucky	1.22%	--	--	--	4.10%	1.20%	--	1.22%
Mississippi	1.61%	--	--	--	--	1.62%	--	1.65%
Tennessee	4.27%	--	--	--	--	4.68%	5.53%	4.32%
West South Central:								
Arkansas	1.99%	--	--	--	3.33%	1.95%	--	1.99%
Louisiana	4.32%	--	--	0.68%	--	5.58%	--	4.34%
Oklahoma	2.36%	--	--	--	6.92%	2.10%	--	2.33%
Texas	1.52%	--	--	--	4.26%	1.55%	7.65%	1.47%
Mountain:								
Arizona	1.72%	--	--	4.28%	3.99%	1.70%	6.00%	1.67%
Colorado	2.10%	--	--	--	3.92%	1.55%	--	2.08%
Idaho	2.11%	--	--	--	2.91%	2.36%	--	2.14%
Montana	1.84%	--	--	--	6.84%	1.28%	--	1.73%
Nevada	2.38%	--	0.00%	--	--	2.17%	--	2.15%
New Mexico	1.82%	--	--	--	--	1.15%	--	1.83%
Utah	4.75%	--	--	--	9.73% *	1.33%	--	4.77%
Wyoming	1.61%	--	--	--	2.19%	2.08%	--	1.60%
Pacific:								
Alaska	2.08%	--	--	--	2.53%	2.80%	--	2.10%
California	1.75%	--	1.89%	6.21%	3.79%	1.87%	--	1.77%
Hawaii	4.98%	0.00%	--	--	--	5.95%	--	5.62%
Oregon	1.86%	--	--	--	1.66%	2.28%	--	1.80%
Washington	2.41%	--	--	--	5.70%	2.75%	--	2.45%

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.

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

Table II.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 2023

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	18.0%	12.3%	14.5%	15.3%	17.0%	19.8%	14.2%	18.7%
New England:								
Connecticut	20.2%	--	15.9%	10.5%	18.2%	23.5%	12.8%	21.2%
Maine	16.9%	20.7%	14.4%	11.5%	20.4%	16.6%	14.9%	17.4%
Massachusetts	17.1%	22.4%	15.0%	15.6%	10.9% *	20.3%	16.7%	17.2%
New Hampshire	19.7%	16.0% *	19.1%	16.1%	18.3%	21.5%	16.9%	20.3%
Rhode Island	15.2%	12.6% *	11.6%	15.5%	10.8%	17.6%	14.4%	15.4%
Vermont	21.4%	29.3%	19.1% *	21.8%	18.7%	23.1%	23.6%	20.8%
Middle Atlantic:								
New Jersey	19.3%	16.5% *	--	17.3%	15.4%	20.3%	21.4%	19.0%
New York	15.9%	9.1% *	14.6%	14.8%	17.0%	16.4%	13.8%	16.3%
Pennsylvania	18.6%	16.0% *	12.1%	13.5%	15.8%	22.1%	13.6%	19.4%
East North Central:								
Illinois	18.1%	19.0%	18.1%	17.5%	16.2%	18.7%	17.4%	18.2%
Indiana	17.8%	--	--	11.9%	16.6%	18.3%	20.7%	17.3%
Michigan	19.5%	--	7.4% *	15.5%	20.5%	20.4%	15.5% *	20.1%
Ohio	19.1%	18.7% *	16.6%	12.8%	19.7%	20.1%	16.7%	19.4%
Wisconsin	17.3%	--	11.8% *	17.2%	14.9%	19.1%	13.9%	17.8%
West North Central:								
Iowa	16.9%	7.4% *	6.7% *	11.6%	13.2%	21.6%	8.2%	18.6%
Kansas	19.9%	5.8% *	--	23.9%	15.9%	21.1%	19.7%	19.9%
Minnesota	16.0%	6.6% *	11.8% *	14.7%	14.9%	17.9%	13.4%	16.5%
Missouri	19.9%	9.9% *	18.1%	14.1%	22.0%	21.6%	14.6%	21.1%
Nebraska	18.5%	--	--	14.3%	16.0%	20.6%	14.7%	19.0%
North Dakota	15.5%	--	9.5%	10.2%	16.8%	18.5%	12.0%	16.7%
South Dakota	17.5%	6.7% *	20.2%	12.4%	15.9%	22.1%	13.9%	18.4%
South Atlantic:								
Delaware	15.9%	--	12.2%	17.2%	21.4%	14.2%	16.3%	15.8%
District of Columbia	17.4%	13.5%	--	14.8%	16.1%	19.5%	16.0%	17.7%
Florida	18.0%	3.8% *	9.2%	15.6%	15.9%	20.1%	10.8%	18.8%
Georgia	15.6%	--	9.9% *	17.9%	16.2%	15.7%	10.5%	16.4%
Maryland	17.8%	13.7% *	13.0%	14.9%	16.4%	19.9%	12.3%	18.9%
North Carolina	21.8%	--	--	16.7%	14.0%	26.0%	15.7%	22.6%
South Carolina	19.9%	--	9.6% *	13.9%	23.6%	20.8%	8.3%	21.3%
Virginia	18.3%	16.9% *	15.4%	14.4%	20.3%	18.4%	15.8%	18.7%
West Virginia	19.4%	--	13.9% *	20.9%	18.5%	20.7%	15.1%	20.0%
East South Central:								
Alabama	18.0%	12.3% *	11.7%	18.9%	21.0%	17.9%	14.8%	18.6%
Kentucky	18.7%	--	19.1%	17.0%	18.0%	18.7%	23.2%	18.1%
Mississippi	19.1%	14.0% *	--	17.9%	15.8%	21.7%	17.5%	19.5%
Tennessee	19.5%	4.5% *	--	18.3%	16.9%	22.7%	13.1%	20.5%
West South Central:								
Arkansas	18.3%	--	--	14.7%	21.0%	18.9%	13.2%	18.9%
Louisiana	20.5%	--	14.5% *	14.1%	21.5%	23.1%	13.0%	21.8%
Oklahoma	16.5%	19.5%	8.1%	15.2%	13.6%	19.0%	13.2%	17.3%
Texas	17.3%	8.2% *	17.2%	14.1%	15.3%	19.5%	11.5%	18.2%
Mountain:								
Arizona	18.8%	--	6.1%	13.5%	20.5%	19.5%	12.2%	19.5%
Colorado	15.5%	9.4% *	12.2%	14.0%	16.9%	16.0%	12.2%	16.1%
Idaho	18.5%	--	11.7%	14.5%	14.1%	23.2%	12.4%	20.2%
Montana	18.3%	13.0% *	13.2%	9.1%	15.7%	23.2%	13.4%	19.5%
Nevada	18.6%	17.8% *	17.7%	20.4%	18.8%	18.2%	19.5%	18.4%
New Mexico	16.0%	--	12.0% *	17.2%	17.3%	16.5%	12.9%	16.7%
Utah	18.7%	--	--	12.6%	17.7%	23.0%	8.0%	20.1%
Wyoming	17.4%	--	--	15.1%	21.9%	18.5%	11.8%	19.4%
Pacific:								
Alaska	19.0%	--	--	15.5%	19.0%	20.7%	11.6%	20.0%
California	17.9%	10.4%	15.8%	15.5%	16.7%	20.1%	14.7%	18.6%
Hawaii	14.4%	13.0% *	10.1%	8.2%	18.9%	15.6%	11.6%	15.3%
Oregon	18.0%	5.3% *	17.1%	17.2%	16.0%	20.6%	12.6%	19.3%
Washington	16.1%	11.6% *	10.8% *	15.2%	16.6%	18.2%	11.5%	17.5%

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.

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

Table II.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 2023

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	0.21%	0.99%	0.81%	0.41%	0.41%	0.30%	0.46%	0.23%
New England:								
Connecticut	1.22%	--	2.94%	2.02%	1.42%	1.71%	2.51%	1.32%
Maine	1.15%	6.19%	3.58%	2.11%	2.21%	1.62%	2.54%	1.30%
Massachusetts	1.42%	5.65%	3.70%	2.02%	3.52% *	1.36%	2.39%	1.61%
New Hampshire	1.20%	4.91% *	5.36%	3.31%	1.94%	1.60%	2.94%	1.29%
Rhode Island	1.03%	4.70% *	2.77%	2.75%	1.68%	1.50%	2.26%	1.16%
Vermont	1.06%	6.07%	6.59% *	1.97%	1.81%	1.45%	2.71%	1.12%
Middle Atlantic:								
New Jersey	1.15%	7.35% *	--	1.89%	1.96%	1.26%	5.07%	1.02%
New York	0.81%	2.77% *	4.21%	1.70%	2.21%	0.87%	1.96%	0.89%
Pennsylvania	0.79%	6.07% *	2.36%	1.57%	1.48%	0.98%	1.88%	0.85%
East North Central:								
Illinois	0.80%	4.85%	3.57%	1.84%	1.19%	1.14%	2.06%	0.87%
Indiana	1.12%	--	--	2.34%	1.95%	1.51%	3.45%	1.18%
Michigan	1.05%	--	2.60% *	2.00%	2.08%	1.25%	4.88% *	0.99%
Ohio	0.92%	7.07% *	3.28%	1.93%	1.87%	1.22%	2.86%	0.97%
Wisconsin	1.20%	--	3.73% *	1.98%	1.83%	1.79%	2.25%	1.33%
West North Central:								
Iowa	1.04%	2.45% *	3.21% *	2.74%	1.76%	1.35%	1.63%	1.15%
Kansas	1.18%	3.29% *	--	2.67%	1.72%	1.53%	3.58%	1.22%
Minnesota	1.11%	4.47% *	3.75% *	2.06%	2.10%	1.73%	2.13%	1.25%
Missouri	1.17%	3.97% *	4.87%	2.41%	2.51%	1.55%	2.48%	1.29%
Nebraska	1.13%	--	--	2.13%	2.28%	1.56%	2.80%	1.22%
North Dakota	0.96%	--	2.73%	1.43%	1.52%	1.83%	1.88%	1.11%
South Dakota	0.96%	3.60% *	4.61%	1.61%	1.95%	1.20%	2.11%	1.09%
South Atlantic:								
Delaware	2.43%	--	3.03%	3.69%	2.74%	3.71%	3.06%	2.83%
District of Columbia	0.79%	3.91%	--	1.51%	1.68%	0.98%	2.18%	0.83%
Florida	0.77%	2.11% *	2.67%	1.89%	1.63%	1.10%	1.75%	0.83%
Georgia	1.36%	--	3.82% *	3.00%	3.55%	1.75%	2.52%	1.52%
Maryland	0.98%	5.97% *	3.19%	3.04%	1.87%	1.25%	2.33%	1.04%
North Carolina	2.99%	--	--	3.98%	2.32%	4.33%	3.55%	3.32%
South Carolina	1.85%	--	3.76% *	2.75%	5.93%	1.59%	2.09%	1.97%
Virginia	0.98%	7.31% *	4.45%	1.86%	1.48%	1.48%	2.64%	1.06%
West Virginia	1.08%	--	4.32% *	5.24%	2.56%	1.36%	4.19%	1.10%
East South Central:								
Alabama	1.72%	7.57% *	2.67%	3.04%	3.31%	2.55%	2.79%	2.10%
Kentucky	1.58%	--	5.17%	2.86%	1.58%	2.38%	3.17%	1.70%
Mississippi	1.07%	5.23% *	--	3.05%	1.84%	1.46%	2.77%	1.15%
Tennessee	0.98%	1.89% *	--	4.33%	1.51%	1.26%	3.72%	0.99%
West South Central:								
Arkansas	1.76%	--	--	2.22%	5.68%	1.97%	2.80%	1.91%
Louisiana	1.64%	--	4.79% *	2.34%	3.35%	2.17%	2.43%	1.81%
Oklahoma	1.17%	4.82%	2.07%	3.07%	2.46%	1.57%	2.30%	1.32%
Texas	0.78%	2.81% *	3.62%	1.75%	1.92%	0.95%	1.64%	0.84%
Mountain:								
Arizona	1.05%	--	1.63%	2.33%	2.81%	1.38%	2.30%	1.20%
Colorado	0.81%	3.69% *	2.56%	1.78%	1.71%	1.09%	1.88%	0.88%
Idaho	1.42%	--	3.16%	2.63%	1.94%	2.01%	2.10%	1.60%
Montana	1.84%	5.54% *	3.49%	2.53%	1.51%	2.84%	2.68%	2.11%
Nevada	1.06%	9.20% *	3.30%	3.35%	1.77%	1.22%	3.46%	0.95%
New Mexico	1.01%	--	6.70% *	2.71%	1.83%	1.26%	3.19%	1.01%
Utah	1.77%	--	--	1.28%	3.97%	1.80%	1.67%	2.02%
Wyoming	1.24%	--	--	2.04%	3.35%	1.81%	2.02%	1.58%
Pacific:								
Alaska	1.77%	--	--	3.27%	2.45%	2.75%	2.80%	1.91%
California	0.65%	2.63%	2.61%	1.47%	1.37%	0.91%	1.54%	0.72%
Hawaii	1.52%	5.15% *	2.54%	1.54%	3.09%	2.61%	2.56%	1.85%
Oregon	1.35%	2.39% *	3.62%	3.76%	2.13%	2.15%	2.55%	1.57%
Washington	0.93%	3.67% *	4.50% *	1.71%	1.91%	1.20%	2.35%	1.00%

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.

* Figure does not meet standard of reliability or precision.

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

Table II.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 2023

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	6.0%	33.5%	18.9%	9.4%	5.2%	3.5%	19.6%	4.2%
New England:								
Connecticut	4.7% *	--	--	10.9% *	--	3.0% *	22.1% *	3.2% *
Maine	7.3% *	--	--	10.6% *	--	1.0% *	30.4% *	2.2% *
Massachusetts	4.1% *	--	--	2.1% *	5.1% *	2.2% *	13.1% *	2.7% *
New Hampshire	2.3% *	--	--	0.0%	0.0%	0.4% *	12.6% *	0.3% *
Rhode Island	8.0% *	--	--	5.8% *	0.0%	2.3% *	34.2% *	2.3% *
Vermont	6.8% *	--	--	17.9% *	0.0%	0.3% *	26.1% *	0.3% *
Middle Atlantic:								
New Jersey	5.7% *	--	0.0%	9.3% *	8.6% *	1.7% *	14.3% *	4.1% *
New York	9.9% *	--	--	7.7% *	17.4% *	6.5% *	11.0% *	9.7% *
Pennsylvania	8.9%	--	48.2%	9.0% *	0.8% *	6.4% *	46.2%	4.7% *
East North Central:								
Illinois	6.3% *	--	--	9.8% *	5.2% *	2.4% *	17.6% *	4.2% *
Indiana	8.8% *	--	--	5.4% *	2.7% *	3.8% *	35.8% *	3.9% *
Michigan	10.8%	--	--	27.9% *	15.3% *	5.1% *	28.5% *	8.7% *
Ohio	2.7% *	0.0%	0.0%	5.2% *	--	2.2% *	0.8% *	2.9% *
Wisconsin	5.5% *	--	--	1.1% *	--	4.0% *	18.3% *	3.7% *
West North Central:								
Iowa	7.1% *	--	--	0.0%	2.1% *	7.4% *	19.4% *	6.0% *
Kansas	8.8% *	--	--	7.5% *	5.8% *	3.6% *	34.6% *	3.8% *
Minnesota	4.4% *	--	--	1.2% *	6.0% *	2.1% *	14.5% *	2.9% *
Missouri	7.9% *	0.0%	--	1.4% *	19.9% *	3.5% *	--	8.8% *
Nebraska	7.9%	--	--	9.0% *	--	6.9% *	29.5% *	5.8% *
North Dakota	13.7%	--	--	19.5% *	3.6% *	11.4% *	37.5%	7.7% *
South Dakota	3.3% *	--	--	8.5% *	0.9% *	1.2% *	8.2% *	2.4% *
South Atlantic:								
Delaware	3.3% *	--	1.9% *	10.7% *	1.5% *	0.2% *	17.0% *	0.6% *
District of Columbia	10.1%	--	--	18.7% *	23.4% *	0.0%	29.1% *	7.0% *
Florida	1.6% *	--	0.0%	6.1% *	0.0%	1.0% *	6.0% *	1.3% *
Georgia	3.3% *	--	--	5.8% *	1.7% *	1.5% *	17.1% *	1.8% *
Maryland	5.4% *	--	--	0.0%	--	1.1% *	32.7% *	1.8% *
North Carolina	1.8% *	0.0%	0.0%	8.6% *	2.5% *	1.1% *	7.2% *	1.3% *
South Carolina	2.6% *	--	0.0%	20.1% *	0.2% *	1.5% *	0.0%	2.8% *
Virginia	10.8% *	--	--	3.5% *	--	14.5% *	15.0% *	10.2% *
West Virginia	4.4% *	--	--	13.6% *	0.0%	3.1% *	19.1% *	2.7% *
East South Central:								
Alabama	2.7% *	--	--	0.0%	1.7% *	2.2% *	8.3% *	1.9% *
Kentucky	7.3% *	--	--	22.4% *	0.8% *	0.3% *	44.4%	1.3% *
Mississippi	5.9% *	--	--	0.6% *	12.8% *	0.6% *	14.1% *	--
Tennessee	2.1% *	0.0%	--	--	--	0.7% *	--	2.0% *
West South Central:								
Arkansas	4.5% *	--	0.0%	10.1% *	8.1% *	1.2% *	10.7% *	4.0% *
Louisiana	13.6% *	0.0%	--	--	0.1% *	25.5% *	9.0% *	14.1% *
Oklahoma	12.5% *	--	--	25.6% *	1.5% *	9.4% *	32.2% *	8.9% *
Texas	5.6%	--	--	6.3% *	2.8% *	4.1% *	19.4% *	4.2% *
Mountain:								
Arizona	1.3% *	--	--	5.8% *	3.0% *	0.1% *	8.6% *	0.9% *
Colorado	4.1% *	--	--	0.9% *	7.4% *	1.2% *	9.8% *	3.4% *
Idaho	3.6% *	--	0.0%	22.9% *	0.0%	0.4% *	17.1% *	1.3% *
Montana	6.8% *	--	0.0%	1.5% *	19.0% *	0.0%	23.4% *	3.9% *
Nevada	7.3% *	--	11.6% *	13.9% *	6.8% *	0.0%	22.6% *	2.8% *
New Mexico	2.4% *	--	0.0%	1.6% *	--	0.0%	10.2% *	1.1% *
Utah	3.2% *	--	--	2.0% *	1.0% *	3.8% *	12.4% *	2.7% *
Wyoming	7.8% *	100.0%	0.0%	17.7% *	6.1% *	0.0%	23.4% *	4.5% *
Pacific:								
Alaska	11.3% *	0.0%	--	--	10.3% *	10.4% *	--	9.8% *
California	7.3%	--	29.4% *	16.2% *	2.4% *	4.3% *	31.0%	3.7%
Hawaii	17.8%	--	--	19.2% *	19.9% *	9.2% *	39.2% *	12.7% *
Oregon	6.2% *	--	13.8% *	20.7% *	2.2% *	0.8% *	22.1% *	3.8% *
Washington	7.1% *	--	0.0%	13.2% *	9.1% *	3.6% *	--	7.8% *

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.

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

Table II.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 2023

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	0.45%	4.00%	2.93%	1.28%	0.96%	0.53%	1.66%	0.45%
New England:								
Connecticut	1.62% *	--	--	8.88% *	--	1.49% *	9.51% *	1.45% *
Maine	2.32% *	--	--	6.92% *	--	0.68% *	10.35% *	1.33% *
Massachusetts	1.39% *	--	--	1.56% *	4.08% *	1.08% *	6.57% *	1.11% *
New Hampshire	0.92% *	--	--	0.00%	0.00%	0.21% *	5.72% *	0.14% *
Rhode Island	2.40% *	--	--	3.98% *	0.00%	1.69% *	9.93% *	1.37% *
Vermont	2.37% *	--	--	8.50% *	0.00%	0.30% *	8.25% *	0.18% *
Middle Atlantic:								
New Jersey	1.99% *	--	0.00%	6.07% *	5.71% *	0.87% *	9.24% *	1.61% *
New York	3.55% *	--	--	4.92% *	10.66% *	3.12% *	4.69% *	4.12% *
Pennsylvania	2.50%	--	11.57%	4.81% *	0.68% *	3.44% *	8.49%	2.37% *
East North Central:								
Illinois	1.89% *	--	--	8.48% *	2.54% *	0.97% *	7.88% *	1.58% *
Indiana	3.25% *	--	--	5.43% *	2.30% *	2.32% *	13.94% *	1.84% *
Michigan	3.20%	--	--	11.82% *	6.65% *	3.40% *	14.12% *	3.11% *
Ohio	0.99% *	0.00%	0.00%	3.28% *	--	1.02% *	0.78% *	1.11% *
Wisconsin	1.88% *	--	--	0.81% *	--	2.37% *	7.38% *	1.79% *
West North Central:								
Iowa	4.09% *	--	--	0.00%	1.31% *	5.79% *	9.36% *	4.40% *
Kansas	3.58% *	--	--	7.28% *	3.05% *	2.19% *	15.18% *	1.66% *
Minnesota	1.49% *	--	--	1.22% *	4.40% *	0.95% *	6.61% *	1.36% *
Missouri	5.27% *	0.00%	--	1.35% *	16.29% *	2.45% *	--	6.06% *
Nebraska	2.37%	--	--	6.57% *	--	2.97% *	11.19% *	2.27% *
North Dakota	3.33%	--	--	6.92% *	1.88% *	5.79% *	9.30%	3.24% *
South Dakota	1.34% *	--	--	4.69% *	0.69% *	0.83% *	6.14% *	0.99% *
South Atlantic:								
Delaware	1.72% *	--	1.92% *	9.46% *	1.47% *	0.20% *	9.41% *	0.50% *
District of Columbia	2.78%	--	--	7.67% *	9.14% *	0.00%	8.97% *	2.88% *
Florida	0.68% *	--	0.00%	5.84% *	0.00%	0.49% *	4.27% *	0.64% *
Georgia	1.19% *	--	--	3.78% *	1.77% *	0.89% *	9.13% *	0.84% *
Maryland	2.07% *	--	--	0.00%	--	0.76% *	12.46% *	1.06% *
North Carolina	1.06% *	0.00%	0.00%	5.81% *	2.48% *	1.18% *	4.67% *	1.04% *
South Carolina	1.34% *	--	0.00%	11.37% *	0.25% *	0.80% *	0.00%	1.40% *
Virginia	6.07% *	--	--	2.18% *	--	11.18% *	7.76% *	6.88% *
West Virginia	1.58% *	--	--	10.10% *	0.00%	1.39% *	11.61% *	1.07% *
East South Central:								
Alabama	1.49% *	--	--	0.00%	1.20% *	2.20% *	5.20% *	1.50% *
Kentucky	2.50% *	--	--	11.38% *	0.78% *	0.33% *	11.84%	0.96% *
Mississippi	2.54% *	--	--	0.59% *	9.28% *	0.45% *	6.71% *	--
Tennessee	1.13% *	0.00%	--	--	--	0.45% *	--	1.20% *
West South Central:								
Arkansas	2.24% *	--	0.00%	6.96% *	8.27% *	0.78% *	8.11% *	2.29% *
Louisiana	10.67% *	0.00%	--	--	0.15% *	19.05% *	5.56% *	11.67% *
Oklahoma	4.35% *	--	--	10.49% *	1.18% *	6.36% *	11.15% *	4.57% *
Texas	1.54%	--	--	5.21% *	2.17% *	1.55% *	8.99% *	1.35% *
Mountain:								
Arizona	0.64% *	--	--	4.27% *	2.34% *	0.09% *	5.26% *	0.55% *
Colorado	1.70% *	--	--	0.97% *	4.46% *	1.05% *	5.37% *	1.78% *
Idaho	1.59% *	--	0.00%	12.12% *	0.00%	0.38% *	8.11% *	1.06% *
Montana	2.87% *	--	0.00%	1.62% *	8.83% *	0.00%	11.44% *	2.18% *
Nevada	3.08% *	--	6.24% *	8.30% *	4.45% *	0.00%	11.62% *	1.48% *
New Mexico	1.12% *	--	0.00%	1.65% *	--	0.00%	5.96% *	0.86% *
Utah	1.28% *	--	--	1.58% *	0.90% *	2.04% *	8.13% *	1.27% *
Wyoming	2.73% *	0.00%	0.00%	8.42% *	4.01% *	0.00%	10.94% *	2.16% *
Pacific:								
Alaska	3.54% *	0.00%	--	--	4.03% *	5.01% *	--	3.38% *
California	1.38%	--	10.11% *	5.54% *	1.34% *	1.49% *	6.19%	1.06%
Hawaii	4.15%	--	--	11.52% *	9.80% *	4.15% *	11.90% *	4.56% *
Oregon	2.06% *	--	8.34% *	11.29% *	2.14% *	0.61% *	9.29% *	1.90% *
Washington	2.57% *	--	0.00%	6.58% *	6.57% *	2.07% *	--	3.00% *

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.

* Figure does not meet standard of reliability or precision.

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

Table II.E.4.b Percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and State: United States, 2023

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	61.4%	14.9%	9.2%	20.8%	43.3%	80.7%	15.5%	67.5%
New England:								
Connecticut	75.8%	--	--	5.6% *	56.7%	93.6%	12.7% *	81.2%
Maine	54.9%	0.0%	--	16.8% *	33.9% *	92.5%	1.8% *	66.7%
Massachusetts	62.4%	--	--	22.4% *	53.6% *	78.6%	13.1% *	70.1%
New Hampshire	49.4%	--	--	16.9% *	45.4%	64.3%	12.2% *	56.7%
Rhode Island	62.5%	--	--	16.1% *	40.3% *	87.1%	6.8% *	74.5%
Vermont	57.6%	--	--	18.7% *	68.5%	92.9%	23.5% *	69.0%
Middle Atlantic:								
New Jersey	66.5%	--	--	18.0% *	48.9%	89.7%	22.8% *	74.8%
New York	57.5%	--	0.0%	28.8%	38.4%	80.5%	19.9% *	64.5%
Pennsylvania	70.9%	0.0%	0.0%	54.6%	64.2%	83.1%	13.9% *	77.2%
East North Central:								
Illinois	58.6%	--	--	16.0% *	46.5%	78.5%	16.1% *	66.4%
Indiana	67.5%	--	--	54.4%	49.4%	84.9%	26.5% *	75.0%
Michigan	50.7%	0.0%	0.0%	14.6% *	49.0%	63.8%	6.8% *	56.0%
Ohio	58.9%	--	--	12.5% *	45.0%	75.2%	10.1% *	64.9%
Wisconsin	56.3%	0.0%	0.0%	33.6% *	46.6%	68.7%	13.3% *	62.1%
West North Central:								
Iowa	71.0%	--	--	27.5% *	64.8%	78.0%	49.6%	72.9%
Kansas	52.0%	--	--	33.2% *	46.6%	65.2%	12.1% *	59.7%
Minnesota	64.7%	--	--	22.5% *	78.1%	74.1%	20.8% *	71.4%
Missouri	63.9%	--	--	55.0%	39.0%	84.3%	38.4% *	67.9%
Nebraska	64.7%	--	--	42.7%	58.2%	72.5%	36.6% *	67.6%
North Dakota	62.0%	--	--	29.8%	55.3%	90.9%	21.0% *	72.4%
South Dakota	59.9%	--	--	7.6% *	47.3%	85.2%	21.3% *	67.7%
South Atlantic:								
Delaware	58.0%	0.0%	--	53.2%	47.1% *	71.8%	37.9% *	62.0%
District of Columbia	55.8%	--	0.0%	5.2% *	47.2%	78.0%	5.6% *	64.0%
Florida	73.7%	0.0%	0.0%	24.9% *	36.2% *	89.5%	15.3% *	77.7%
Georgia	67.0%	0.0%	0.0%	19.6% *	64.6%	89.7%	10.6% *	73.0%
Maryland	68.7%	0.0%	--	16.8% *	62.5%	87.1%	1.9% *	77.7%
North Carolina	73.4%	0.0%	--	17.6% *	53.6%	86.1%	13.4% *	78.9%
South Carolina	72.6%	--	--	14.3% *	64.1% *	87.1%	--	75.2%
Virginia	60.8%	--	2.2% *	18.7% *	39.7%	89.8%	11.4% *	67.8%
West Virginia	78.2%	--	0.0%	54.8% *	65.8%	92.6%	40.8% *	82.5%
East South Central:								
Alabama	58.8%	--	--	--	45.6% *	80.6%	7.6% *	66.3%
Kentucky	67.9%	0.0%	0.0%	5.9% *	61.1%	89.9%	--	78.3%
Mississippi	63.1%	--	0.0%	--	62.4%	85.0%	10.5% *	74.8%
Tennessee	59.3%	0.0%	--	10.7% *	21.1% *	81.3%	13.0% *	63.9%
West South Central:								
Arkansas	75.8%	--	--	35.3% *	64.2%	91.6%	16.4% *	80.7%
Louisiana	64.0%	0.0%	--	9.8% *	52.3% *	89.9%	--	70.1%
Oklahoma	60.5%	--	--	13.6% *	58.2%	79.5%	14.2% *	69.0%
Texas	59.2%	--	--	15.1% *	38.1%	77.7%	15.8% *	63.6%
Mountain:								
Arizona	70.4%	0.0%	--	30.1% *	27.8% *	86.6%	18.0% *	73.5%
Colorado	72.0%	--	--	19.6% *	76.3%	88.4%	20.6% *	78.7%
Idaho	64.4%	0.0%	--	--	38.8%	86.6%	10.7% *	73.6%
Montana	63.5%	--	--	16.0% *	52.6%	79.0%	10.5% *	72.7%
Nevada	49.5%	--	7.3% *	39.0% *	32.4% *	70.5%	32.1% *	54.6%
New Mexico	53.1%	--	0.0%	--	26.9% *	79.2%	--	61.1%
Utah	63.0%	--	0.0%	14.8% *	62.5%	72.7%	10.5% *	65.7%
Wyoming	62.8%	--	--	40.9% *	51.3%	88.5%	33.1% *	69.2%
Pacific:								
Alaska	74.9%	--	--	--	69.5%	86.1%	--	79.7%
California	47.3%	--	5.2% *	8.8% *	15.5% *	72.3%	12.5%	52.6%
Hawaii	29.9%	--	--	21.3% *	2.7% *	50.4%	23.4% *	31.5%
Oregon	61.7%	--	10.0% *	32.0% *	27.3% *	89.5%	13.4% *	69.2%
Washington	46.1%	--	--	16.2% *	39.6%	71.0%	11.1% *	52.9%

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.

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

Table II.E.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and State: United States, 2023

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	1.16%	2.81%	1.70%	1.73%	2.20%	1.22%	1.34%	1.20%
New England:								
Connecticut	4.80%	--	--	5.55% *	12.09%	2.77%	8.74% *	4.67%
Maine	5.33%	0.00%	--	8.19% *	12.91% *	3.45%	1.50% *	5.71%
Massachusetts	6.66%	--	--	12.74% *	17.48% *	9.13%	7.16% *	7.37%
New Hampshire	9.31%	--	--	8.16% *	10.26%	15.80%	5.36% *	11.11%
Rhode Island	5.78%	--	--	13.81% *	12.98% *	6.35%	3.99% *	5.89%
Vermont	4.94%	--	--	7.67% *	8.00%	2.80%	7.34% *	6.36%
Middle Atlantic:								
New Jersey	5.39%	--	--	7.46% *	11.95%	4.29%	10.97% *	4.75%
New York	5.71%	--	0.00%	8.18%	11.39%	5.37%	6.73% *	6.12%
Pennsylvania	4.37%	0.00%	0.00%	10.61%	9.41%	5.49%	5.14% *	4.52%
East North Central:								
Illinois	4.13%	--	--	7.39% *	8.35%	5.51%	6.02% *	4.57%
Indiana	5.22%	--	--	14.06%	10.11%	5.00%	10.31% *	5.13%
Michigan	8.15%	0.00%	0.00%	9.24% *	11.97%	10.34%	6.80% *	8.32%
Ohio	4.72%	--	--	6.46% *	10.75%	6.18%	7.09% *	5.02%
Wisconsin	7.54%	0.00%	0.00%	14.19% *	9.71%	12.63%	8.59% *	8.85%
West North Central:								
Iowa	4.97%	--	--	10.86% *	7.18%	6.05%	11.82%	5.21%
Kansas	7.53%	--	--	13.91% *	9.85%	12.91%	6.54% *	8.91%
Minnesota	6.47%	--	--	10.19% *	13.31%	9.30%	8.55% *	7.27%
Missouri	5.77%	--	--	11.32%	11.39%	5.51%	11.67% *	6.50%
Nebraska	5.59%	--	--	11.06%	11.54%	7.47%	11.60% *	6.03%
North Dakota	4.51%	--	--	8.81%	8.84%	3.44%	7.19% *	4.77%
South Dakota	4.73%	--	--	5.08% *	9.33%	4.05%	7.42% *	4.82%
South Atlantic:								
Delaware	6.98%	0.00%	--	13.77%	18.71% *	8.47%	13.28% *	8.08%
District of Columbia	5.40%	--	0.00%	4.37% *	9.89%	6.63%	4.76% *	5.73%
Florida	5.46%	0.00%	0.00%	9.25% *	12.68% *	3.85%	7.77% *	5.27%
Georgia	4.54%	0.00%	0.00%	8.24% *	9.22%	3.31%	6.18% *	4.63%
Maryland	4.81%	0.00%	--	14.13% *	9.38%	4.58%	1.97% *	4.51%
North Carolina	6.49%	0.00%	--	9.89% *	13.54%	5.40%	7.61% *	6.12%
South Carolina	6.98%	--	--	10.31% *	20.50% *	7.26%	--	7.03%
Virginia	5.44%	--	2.45% *	8.29% *	11.12%	4.02%	5.51% *	5.84%
West Virginia	4.42%	--	0.00%	17.33% *	11.65%	3.19%	20.73% *	4.14%
East South Central:								
Alabama	8.22%	--	--	--	14.52% *	8.65%	4.91% *	8.23%
Kentucky	5.49%	0.00%	0.00%	4.22% *	8.97%	3.65%	--	4.75%
Mississippi	4.80%	--	0.00%	--	9.60%	4.89%	6.10% *	4.94%
Tennessee	5.58%	0.00%	--	6.37% *	8.46% *	5.23%	7.82% *	5.60%
West South Central:								
Arkansas	5.24%	--	--	12.15% *	17.15%	3.26%	8.28% *	4.95%
Louisiana	8.55%	0.00%	--	7.80% *	19.50% *	4.84%	--	8.96%
Oklahoma	5.91%	--	--	6.65% *	11.77%	6.58%	6.29% *	6.17%
Texas	4.71%	--	--	6.86% *	10.32%	5.28%	6.27% *	4.96%
Mountain:								
Arizona	8.40%	0.00%	--	13.41% *	11.12% *	7.07%	9.06% *	8.29%
Colorado	4.86%	--	--	9.23% *	10.76%	3.73%	8.39% *	4.97%
Idaho	6.49%	0.00%	--	--	10.45%	6.12%	8.15% *	6.48%
Montana	10.23%	--	--	9.29% *	11.15%	14.34%	7.46% *	11.32%
Nevada	6.05%	--	7.16% *	19.25% *	15.21% *	8.33%	15.53% *	6.72%
New Mexico	6.88%	--	0.00%	--	10.04% *	7.62%	--	7.09%
Utah	6.70%	--	0.00%	7.04% *	11.67%	9.23%	6.02% *	6.88%
Wyoming	5.87%	--	--	13.43% *	12.44%	5.81%	13.70% *	6.62%
Pacific:								
Alaska	5.57%	--	--	--	10.63%	5.65%	--	5.20%
California	4.35%	--	3.46% *	3.21% *	5.41% *	4.93%	3.74%	4.74%
Hawaii	6.54%	--	--	10.02% *	1.53% *	10.41%	9.19% *	7.78%
Oregon	6.64%	--	6.90% *	20.15% *	10.13% *	4.08%	6.58% *	6.32%
Washington	5.49%	--	--	7.92% *	11.81%	7.22%	5.75% *	6.30%

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.

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Table II.E.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2023

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	16.3%	12.1%	14.7%	15.2%	16.6%	19.0%	14.1%	17.3%
New England:								
Connecticut	15.9%	--	--	12.4%	16.7%	19.0%	14.7%	16.4%
Maine	17.9%	--	15.1%	11.5%	20.5%	25.4%	16.3%	19.1%
Massachusetts	15.8%	21.1% *	17.2%	14.7%	11.1%	19.4%	17.3%	15.2%
New Hampshire	21.4%	--	20.8% *	17.3%	19.9%	27.2%	17.9%	23.1%
Rhode Island	13.3%	13.1% *	11.1%	16.5%	10.3%	15.8%	14.6%	12.4%
Vermont	21.1%	27.5%	20.6% *	21.0%	19.3%	18.6%	22.7%	20.0%
Middle Atlantic:								
New Jersey	17.4%	--	--	17.5%	13.3%	16.7%	20.7%	16.0%
New York	15.1%	6.4% *	15.5%	14.2%	18.2%	15.3%	12.5%	16.6%
Pennsylvania	15.7%	17.5% *	13.7%	12.3%	13.5%	21.2%	14.4%	16.4%
East North Central:								
Illinois	16.6%	18.2%	17.1%	17.4%	15.6%	16.2%	16.6%	16.7%
Indiana	16.3%	--	--	9.3%	15.9%	14.8%	20.2%	14.7%
Michigan	20.0%	--	8.2% *	14.5%	21.6%	23.4%	16.2% *	21.2%
Ohio	19.1%	--	18.2%	13.2%	18.0%	25.2%	18.3%	19.4%
Wisconsin	18.6%	--	11.9% *	17.3%	17.4%	23.2%	14.4%	20.4%
West North Central:								
Iowa	12.2%	3.9% *	3.7% *	10.4% *	11.6%	20.0%	5.0%	16.0%
Kansas	18.6%	--	--	22.4%	14.1%	19.9%	20.4%	17.9%
Minnesota	15.4%	--	11.5% *	14.1%	12.5% *	22.7%	12.5%	17.1%
Missouri	18.0%	9.9% *	14.5%	12.8%	21.4%	23.3%	12.7%	20.7%
Nebraska	19.7%	--	--	12.2%	19.9%	24.4%	12.8%	22.1%
North Dakota	13.6%	--	8.8% *	10.6%	18.0%	17.3%	11.1%	16.3%
South Dakota	13.8%	6.9% *	22.4% *	12.6%	14.8%	15.2%	14.1%	13.7%
South Atlantic:								
Delaware	18.2%	--	--	13.1%	20.9%	24.4%	14.2%	20.1%
District of Columbia	16.1%	13.0% *	--	14.7%	15.4%	19.2%	16.9%	15.8%
Florida	14.7%	--	9.2%	14.8%	15.5%	20.4%	10.4%	16.4%
Georgia	12.5%	--	--	18.1%	14.7%	7.1% *	10.3%	13.4%
Maryland	13.8%	15.8% *	13.0%	13.7%	13.3%	14.2%	12.9%	14.4%
North Carolina	17.1%	--	--	19.6%	14.5%	19.7%	15.8%	17.7%
South Carolina	16.1%	--	--	17.8%	16.6%	17.8%	9.2%	18.2%
Virginia	18.4%	17.6% *	15.7%	14.1%	22.3%	17.1%	16.1%	19.5%
West Virginia	13.8%	--	13.9% *	13.6%	15.5%	15.1%	10.3%	15.8%
East South Central:								
Alabama	18.4%	--	11.7%	21.1%	18.6%	21.7%	15.6%	19.8%
Kentucky	19.6%	--	21.1%	17.7%	18.2%	17.6%	25.6%	16.8%
Mississippi	17.2%	--	--	20.2%	14.1%	18.7%	17.6%	16.9%
Tennessee	16.3%	4.5% *	--	20.0%	17.8%	17.8%	13.0% *	17.4%
West South Central:								
Arkansas	13.0%	--	--	14.1%	13.6% *	11.1%	13.5%	12.8%
Louisiana	15.0%	--	--	13.7%	15.9%	15.3%	13.6%	15.5%
Oklahoma	14.9%	19.2%	6.8% *	16.5%	12.7%	17.7%	12.7%	16.3%
Texas	15.1%	8.0% *	17.6%	14.4%	14.4%	17.6%	11.7%	16.2%
Mountain:								
Arizona	18.0%	--	--	15.4%	19.7%	20.4%	12.5%	19.6%
Colorado	14.0%	--	12.9%	14.5%	16.7% *	14.0%	11.8%	15.3%
Idaho	14.4%	--	--	14.4%	13.6%	23.5%	11.7%	16.8%
Montana	19.0%	15.5% *	12.3%	10.1% *	19.5%	--	14.2%	23.5% *
Nevada	18.5%	--	20.2%	15.6%	17.1%	22.1%	17.4%	19.0%
New Mexico	16.0%	--	--	17.8%	19.1%	14.8%	14.8%	16.6%
Utah	17.1%	--	--	12.6%	18.5%	25.6%	7.7%	20.4%
Wyoming	17.1%	--	--	15.9%	26.6%	16.3%	11.7%	21.7%
Pacific:								
Alaska	15.7%	--	--	13.5%	15.3%	21.5%	12.6%	17.1%
California	16.8%	9.2%	15.7%	15.6%	16.7%	20.9%	14.4%	17.7%
Hawaii	13.3%	12.5% *	9.7% *	8.1%	19.6%	12.0%	11.4%	13.9%
Oregon	15.5%	4.6% *	17.0%	13.9%	17.9%	19.8%	12.2%	17.6%
Washington	15.5%	10.3% *	11.9% *	15.3%	18.0%	16.8%	11.7%	17.6%

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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* Figure does not meet standard of reliability or precision.

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Table II.E.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2023

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	0.27%	1.07%	0.88%	0.46%	0.50%	0.53%	0.51%	0.32%
New England:								
Connecticut	1.39%	--	--	2.22%	1.91%	3.12%	2.81%	1.54%
Maine	1.62%	--	3.87%	2.47%	2.30%	5.66%	2.72%	1.93%
Massachusetts	1.36%	6.74% *	4.31%	1.85%	2.62%	1.56%	2.63%	1.65%
New Hampshire	2.05%	--	6.28% *	4.14%	3.15%	1.63%	3.40%	2.32%
Rhode Island	1.44%	5.27% *	3.04%	3.09%	2.06%	3.99%	2.42%	1.84%
Vermont	1.64%	5.57%	7.54% *	2.28%	2.08%	3.40%	3.11%	1.80%
Middle Atlantic:								
New Jersey	2.35%	--	--	2.19%	2.33%	3.41%	6.15%	1.77%
New York	1.16%	2.30% *	4.35%	2.02%	2.04%	1.21%	2.16%	1.29%
Pennsylvania	1.44%	6.55% *	2.50%	2.35%	1.87%	2.81%	2.19%	1.83%
East North Central:								
Illinois	1.06%	5.10%	3.68%	2.05%	1.80%	1.64%	2.21%	1.16%
Indiana	1.69%	--	--	1.57%	2.79%	2.03%	4.24%	1.56%
Michigan	1.80%	--	2.81% *	2.03%	3.37%	2.08%	5.38% *	1.58%
Ohio	1.33%	--	3.74%	2.16%	1.40%	2.20%	3.17%	1.43%
Wisconsin	2.25%	--	3.77% *	2.23%	2.28%	4.20%	2.43%	2.74%
West North Central:								
Iowa	1.41%	1.78% *	2.14% *	3.15% *	2.98%	2.36%	1.23%	2.05%
Kansas	1.84%	--	--	3.18%	2.36%	2.76%	4.06%	2.09%
Minnesota	1.78%	--	4.03% *	2.35%	5.60% *	2.15%	2.40%	2.28%
Missouri	2.27%	4.24% *	3.91%	2.57%	4.00%	5.75%	2.59%	2.97%
Nebraska	1.99%	--	--	2.37%	2.77%	3.67%	3.25%	2.32%
North Dakota	1.47%	--	2.76% *	1.64%	2.87%	4.33%	1.99%	2.05%
South Dakota	1.29%	3.98% *	7.20% *	1.71%	2.48%	1.68%	2.61%	1.43%
South Atlantic:								
Delaware	2.63%	--	--	3.79%	4.46%	6.89%	3.06%	3.56%
District of Columbia	1.10%	4.15% *	--	1.57%	1.94%	2.21%	2.19%	1.25%
Florida	1.10%	--	2.67%	2.14%	1.90%	1.59%	1.83%	1.25%
Georgia	2.00%	--	--	3.67%	4.19%	2.87% *	2.68%	2.70%
Maryland	1.47%	6.82% *	3.33%	2.80%	2.57%	2.84%	2.47%	1.81%
North Carolina	2.06%	--	--	5.09%	3.80%	2.80%	4.10%	2.36%
South Carolina	1.70%	--	--	2.87%	2.10%	4.23%	2.29%	1.85%
Virginia	1.59%	8.12% *	4.59%	2.14%	2.28%	2.64%	2.98%	1.82%
West Virginia	1.54%	--	4.32% *	3.19%	3.02%	2.33%	2.62%	1.85%
East South Central:								
Alabama	1.88%	--	2.79%	3.38%	2.79%	5.61%	3.11%	2.38%
Kentucky	1.60%	--	5.33%	3.10%	1.92%	2.60%	3.42%	1.55%
Mississippi	1.62%	--	--	3.05%	2.82%	2.01%	2.69%	1.98%
Tennessee	1.38%	1.89% *	--	5.05%	1.90%	1.80%	4.26% *	1.25%
West South Central:								
Arkansas	1.90%	--	--	2.60%	4.49% *	2.82%	3.17%	2.30%
Louisiana	1.25%	--	--	2.39%	1.36%	4.36%	2.60%	1.36%
Oklahoma	1.37%	5.03%	2.20% *	3.63%	2.55%	1.46%	2.51%	1.49%
Texas	1.14%	2.81% *	4.15%	1.93%	2.51%	1.77%	1.80%	1.37%
Mountain:								
Arizona	2.00%	--	--	3.01%	3.49%	3.97%	2.76%	2.53%
Colorado	1.59%	--	2.43%	2.11%	5.45% *	2.18%	1.97%	2.27%
Idaho	1.49%	--	--	2.74%	2.70%	1.79%	2.07%	1.95%
Montana	4.55%	7.11% *	3.64%	3.15% *	2.17%	--	3.04%	7.90% *
Nevada	1.51%	--	3.39%	1.73%	1.89%	3.01%	3.51%	1.44%
New Mexico	1.57%	--	--	2.78%	2.10%	2.52%	3.68%	1.54%
Utah	1.76%	--	--	1.46%	3.62%	2.53%	1.78%	2.09%
Wyoming	2.23%	--	--	2.50%	7.47%	3.10%	2.21%	3.87%
Pacific:								
Alaska	1.96%	--	--	3.51%	3.61%	2.99%	3.37%	2.43%
California	0.81%	2.57%	2.71%	1.62%	1.33%	1.57%	1.65%	0.93%
Hawaii	1.82%	5.87% *	2.96% *	1.68%	3.19%	3.00%	3.13%	2.21%
Oregon	1.45%	2.28% *	3.99%	2.49%	2.54%	2.58%	2.83%	1.62%
Washington	1.29%	3.66% *	5.23% *	1.70%	2.09%	2.46%	2.58%	1.33%

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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Table II.E.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2023

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	19.3%	13.9%	12.5%	15.5%	17.5%	20.0%	15.1%	19.4%
New England:								
Connecticut	22.0%	--	--	2.9% *	19.5%	23.9%	--	22.7%
Maine	16.2%	--	--	--	20.3%	16.1%	2.6% *	16.7%
Massachusetts	18.1%	--	--	--	10.8% *	20.6%	--	18.2%
New Hampshire	18.2%	--	--	--	16.7%	19.2%	--	18.6%
Rhode Island	16.7%	--	--	--	11.8%	17.9%	--	16.8%
Vermont	21.6%	--	--	26.4%	18.4%	23.6%	27.0%	21.2%
Middle Atlantic:								
New Jersey	20.4%	--	--	--	18.6%	20.8%	--	20.3%
New York	16.5%	--	0.0%	16.6%	15.4%	16.7%	23.5%	16.2%
Pennsylvania	20.2%	--	0.0%	14.8%	17.6%	22.2%	10.3%	20.5%
East North Central:								
Illinois	19.3%	--	--	18.0%	17.1%	19.5%	23.3%	19.1%
Indiana	18.6%	--	--	--	17.5%	19.1%	--	18.4%
Michigan	19.0%	--	--	--	19.5%	19.0%	--	19.3%
Ohio	19.0%	--	--	--	22.2%	18.8%	--	19.4%
Wisconsin	16.4%	0.0%	--	--	12.8%	17.7%	--	16.6%
West North Central:								
Iowa	19.9%	--	--	--	14.4%	22.1%	--	19.8%
Kansas	21.2%	--	--	27.9%	18.6%	21.8%	--	21.5%
Minnesota	16.4%	--	--	--	15.8%	16.7%	--	16.3%
Missouri	21.1%	--	--	15.4%	23.1%	21.3%	19.5%	21.3%
Nebraska	18.0%	--	--	18.6%	14.0%	19.5%	--	17.9%
North Dakota	16.9%	--	--	--	15.9%	18.6%	--	16.8%
South Dakota	21.3%	--	16.9%	--	17.3%	24.0%	13.5%	22.1%
South Atlantic:								
Delaware	14.5%	--	--	--	22.0%	12.2% *	--	14.0%
District of Columbia	18.7%	--	0.0%	17.6%	17.0%	19.6%	--	19.0%
Florida	19.5%	0.0%	--	--	16.8%	20.0%	--	19.7%
Georgia	17.7%	--	--	17.3%	17.1%	18.3%	--	17.9%
Maryland	20.5%	0.0%	--	--	19.1%	21.1%	--	20.8%
North Carolina	24.2%	--	--	--	13.6%	27.4%	--	24.4%
South Carolina	21.9%	--	--	--	30.9%	21.3%	--	22.5%
Virginia	18.3%	--	--	--	17.9%	18.6%	--	18.4%
West Virginia	21.8%	--	--	--	20.6%	21.4%	--	21.2%
East South Central:								
Alabama	17.7%	--	--	--	24.6%	17.2%	--	18.0%
Kentucky	18.3%	0.0%	0.0%	--	17.9%	18.8%	--	18.6%
Mississippi	20.4%	--	--	3.3% *	17.1%	22.3%	--	20.5%
Tennessee	22.5%	--	--	--	14.1%	24.3%	--	22.8%
West South Central:								
Arkansas	21.0%	--	--	--	30.0%	20.2%	--	21.3%
Louisiana	25.9%	--	--	--	31.6%	24.5%	--	26.4%
Oklahoma	17.7%	--	--	--	14.4%	19.3%	--	17.7%
Texas	19.2%	--	--	12.7% *	16.9%	20.1%	10.5% *	19.6%
Mountain:								
Arizona	19.2%	--	--	--	23.1%	19.3%	--	19.4%
Colorado	16.3%	--	--	--	16.9%	16.4%	--	16.3%
Idaho	22.0%	--	--	--	15.0%	23.2%	--	21.9%
Montana	17.9%	--	--	--	13.4%	20.4%	--	18.3%
Nevada	18.8%	--	--	--	24.0%	17.0%	--	17.9%
New Mexico	16.0%	--	0.0%	--	13.6%	17.1%	3.4% *	16.7%
Utah	19.8%	0.0%	--	12.7%	17.3% *	22.1%	--	20.0%
Wyoming	17.6%	--	--	14.0%	18.7%	18.9%	--	18.5%
Pacific:								
Alaska	20.5%	--	--	--	21.2%	20.5%	--	20.9%
California	19.3%	--	--	13.7%	16.8% *	19.8%	16.6%	19.4%
Hawaii	18.1%	--	--	--	--	22.1%	12.4%	19.7%
Oregon	20.1%	--	--	--	12.4%	20.7%	--	20.2%
Washington	16.8%	--	--	--	14.8%	18.9%	--	17.3%

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Table II.E.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2023

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	0.30%	2.67%	1.71%	0.84%	0.70%	0.35%	1.02%	0.31%
New England:								
Connecticut	1.61%	--	--	2.02% *	2.42%	1.83%	--	1.64%
Maine	1.56%	--	--	--	4.75%	1.62%	1.89% *	1.62%
Massachusetts	2.25%	--	--	--	6.06% *	1.67%	--	2.33%
New Hampshire	1.38%	--	--	--	2.25%	1.68%	--	1.41%
Rhode Island	1.34%	--	--	--	2.86%	1.56%	--	1.37%
Vermont	1.41%	--	--	4.14%	2.39%	1.53%	5.35%	1.44%
Middle Atlantic:								
New Jersey	1.19%	--	--	--	2.75%	1.34%	--	1.20%
New York	1.16%	--	0.00%	3.14%	4.29%	1.05%	4.08%	1.19%
Pennsylvania	0.90%	--	0.00%	1.97%	1.91%	1.01%	2.83%	0.91%
East North Central:								
Illinois	1.11%	--	--	4.03%	1.37%	1.33%	5.10%	1.13%
Indiana	1.42%	--	--	--	2.50%	1.73%	--	1.47%
Michigan	1.08%	--	--	--	2.11%	1.29%	--	1.12%
Ohio	1.25%	--	--	--	3.79%	1.31%	--	1.28%
Wisconsin	1.18%	0.00%	--	--	2.55%	1.41%	--	1.20%
West North Central:								
Iowa	1.37%	--	--	--	2.21%	1.60%	--	1.41%
Kansas	1.48%	--	--	3.84%	2.02%	1.87%	--	1.50%
Minnesota	1.46%	--	--	--	2.11%	2.01%	--	1.50%
Missouri	1.27%	--	--	4.07%	1.73%	1.53%	5.15%	1.30%
Nebraska	1.34%	--	--	4.30%	2.78%	1.67%	--	1.38%
North Dakota	1.28%	--	--	--	1.56%	1.97%	--	1.32%
South Dakota	1.26%	--	0.81%	--	3.16%	1.28%	2.49%	1.33%
South Atlantic:								
Delaware	3.30%	--	--	--	2.62%	3.70% *	--	3.41%
District of Columbia	1.04%	--	0.00%	1.71%	2.93%	1.01%	--	1.03%
Florida	1.06%	0.00%	--	--	2.95%	1.20%	--	1.07%
Georgia	1.39%	--	--	2.77%	4.10%	1.26%	--	1.41%
Maryland	1.14%	0.00%	--	--	2.38%	1.30%	--	1.14%
North Carolina	4.31%	--	--	--	2.85%	5.22%	--	4.41%
South Carolina	2.54%	--	--	--	8.26%	1.76%	--	2.57%
Virginia	1.25%	--	--	--	1.34%	1.64%	--	1.29%
West Virginia	1.56%	--	--	--	3.74%	1.59%	--	1.43%
East South Central:								
Alabama	2.52%	--	--	--	6.86%	2.55%	--	2.69%
Kentucky	2.13%	0.00%	0.00%	--	2.27%	2.66%	--	2.19%
Mississippi	1.48%	--	--	1.42% *	2.49%	1.73%	--	1.46%
Tennessee	1.28%	--	--	--	1.62%	1.38%	--	1.30%
West South Central:								
Arkansas	2.07%	--	--	--	4.58%	2.15%	--	2.11%
Louisiana	2.08%	--	--	--	5.02%	2.08%	--	2.06%
Oklahoma	1.76%	--	--	--	4.07%	1.95%	--	1.82%
Texas	1.01%	--	--	4.09% *	2.68%	1.10%	3.80% *	1.01%
Mountain:								
Arizona	1.30%	--	--	--	1.91%	1.45%	--	1.37%
Colorado	0.89%	--	--	--	1.32%	1.21%	--	0.89%
Idaho	2.02%	--	--	--	2.32%	2.29%	--	2.06%
Montana	1.50%	--	--	--	1.79%	1.32%	--	1.47%
Nevada	1.45%	--	--	--	1.83%	1.20%	--	1.23%
New Mexico	1.28%	--	0.00%	--	2.22%	1.41%	2.47% *	1.29%
Utah	2.82%	0.00%	--	2.01%	5.78% *	2.21%	--	2.87%
Wyoming	1.46%	--	--	3.47%	3.13%	2.04%	--	1.60%
Pacific:								
Alaska	2.27%	--	--	--	2.62%	3.15%	--	2.30%
California	1.07%	--	--	1.89%	5.04% *	1.10%	4.13%	1.11%
Hawaii	1.72%	--	--	--	--	1.52%	3.44%	1.87%
Oregon	2.14%	--	--	--	3.24%	2.40%	--	2.22%
Washington	1.36%	--	--	--	2.84%	1.34%	--	1.41%

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.

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

Table II.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2023

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	89.4%	81.8%	84.1%	90.5%	86.3%	91.6%	85.2%	90.1%
New England:								
Connecticut	82.7%	100.0%	93.8%	98.3%	74.6%	82.0%	96.4%	80.8%
Maine	98.4%	100.0%	100.0%	90.5%	98.9%	100.0%	93.5%	99.6%
Massachusetts	83.4%	79.2%	94.3%	95.6%	85.9%	78.8%	87.8%	82.7%
New Hampshire	95.0%	81.3%	80.9%	89.9%	96.1%	98.9%	84.7%	97.4%
Rhode Island	92.4%	74.4%	91.0%	93.8%	94.3%	93.4%	84.3%	94.3%
Vermont	94.9%	96.5%	97.9%	99.0%	92.4%	93.7%	97.9%	94.1%
Middle Atlantic:								
New Jersey	85.4%	79.9%	88.9%	87.3%	92.2%	82.9%	85.4%	85.3%
New York	78.9%	61.9%	65.6%	83.3%	66.5%	87.2%	70.4%	80.7%
Pennsylvania	89.8%	85.8%	78.0%	83.5%	86.8%	94.3%	81.1%	91.2%
East North Central:								
Illinois	93.1%	89.4%	88.4%	92.1%	96.9%	92.9%	89.6%	93.8%
Indiana	92.3%	88.9%	94.6%	93.0%	94.9%	91.2%	90.8%	92.6%
Michigan	90.0%	89.5%	85.4%	88.2%	85.2%	93.0%	81.6%	91.3%
Ohio	90.9%	81.1%	91.2%	94.5%	99.4%	87.5%	88.2%	91.3%
Wisconsin	88.1%	86.3%	96.5%	96.0%	94.4%	83.2%	91.8%	87.4%
West North Central:								
Iowa	91.7%	96.3%	99.0%	94.8%	88.6%	91.3%	96.3%	90.7%
Kansas	91.2%	84.8%	95.3%	90.3%	97.3%	88.9%	93.1%	90.9%
Minnesota	97.0%	88.3%	94.9%	95.9%	96.9%	98.1%	95.0%	97.4%
Missouri	94.1%	89.3%	92.9%	97.4%	98.7%	91.7%	94.7%	94.0%
Nebraska	95.6%	100.0%	100.0%	100.0%	99.9%	92.7%	100.0%	95.0%
North Dakota	97.6%	91.3%	97.7%	95.7%	99.6%	98.3%	96.8%	97.9%
South Dakota	96.3%	94.5%	100.0%	97.3%	90.8%	99.1%	96.1%	96.4%
South Atlantic:								
Delaware	92.2%	--	82.3%	87.3%	88.2%	98.5%	82.6%	94.1%
District of Columbia	80.9%	92.5%	--	67.2%	71.7%	89.3%	79.3%	81.2%
Florida	96.3%	89.1%	89.0%	90.4%	94.0%	98.5%	89.1%	97.2%
Georgia	91.1%	62.9%	98.5%	94.6%	98.3%	88.7%	84.8%	92.2%
Maryland	89.0%	85.3%	86.4%	82.8%	84.1%	92.7%	81.5%	90.6%
North Carolina	94.3%	82.5%	92.9%	94.7%	94.9%	94.6%	93.2%	94.5%
South Carolina	94.4%	100.0%	89.3%	91.5%	94.6%	95.3%	93.5%	94.6%
Virginia	94.3%	95.6%	85.7%	98.3%	88.3%	97.8%	93.2%	94.5%
West Virginia	95.8%	95.1%	91.8%	99.5%	96.6%	95.3%	94.7%	95.9%
East South Central:								
Alabama	93.7%	80.3%	84.7%	92.8%	99.8%	93.7%	88.5%	94.7%
Kentucky	94.5%	92.9%	90.0%	90.4%	90.6%	96.9%	89.2%	95.2%
Mississippi	94.6%	100.0%	94.4%	94.8%	99.3%	91.2%	95.2%	94.4%
Tennessee	88.3%	91.4%	94.0%	83.6%	97.7%	84.3%	89.8%	88.1%
West South Central:								
Arkansas	93.3%	100.0%	84.2%	98.7%	91.6%	93.1%	92.0%	93.5%
Louisiana	81.7%	77.5%	98.1%	78.4%	61.8%	97.2%	80.0%	82.0%
Oklahoma	96.5%	90.1%	95.8%	94.5%	97.7%	97.4%	94.4%	97.0%
Texas	94.0%	92.7%	88.4%	98.0%	89.2%	95.3%	93.3%	94.1%
Mountain:								
Arizona	96.2%	90.3%	100.0%	90.3%	90.4%	98.1%	96.5%	96.1%
Colorado	94.9%	69.0%	86.3%	98.4%	92.6%	98.7%	84.8%	96.6%
Idaho	92.5%	--	100.0%	97.2%	98.0%	89.9%	91.6%	92.7%
Montana	97.1%	88.2%	98.9%	96.6%	94.4%	99.2%	93.2%	98.1%
Nevada	84.0%	68.8%	86.3%	90.0%	72.6%	88.8%	86.8%	83.2%
New Mexico	92.1%	93.2%	91.8%	93.5%	94.4%	90.8%	91.6%	92.3%
Utah	94.8%	--	95.2%	91.3%	95.7%	96.2%	90.5%	95.3%
Wyoming	98.1%	96.0%	98.1%	100.0%	96.8%	98.4%	98.4%	98.0%
Pacific:								
Alaska	93.8%	100.0%	79.0%	91.5%	93.5%	95.5%	84.1%	95.1%
California	77.1%	71.6%	61.0%	79.5%	65.6%	85.0%	69.5%	78.6%
Hawaii	48.2%	33.9%	43.7%	41.5% *	54.7%	51.5%	34.9%	52.4%
Oregon	94.4%	87.3%	89.9%	99.6%	98.6%	93.0%	90.9%	95.2%
Washington	92.2%	84.6%	89.8%	93.9%	87.6%	97.0%	89.4%	93.0%

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.

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

Table II.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2023

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	0.54%	1.70%	1.71%	0.81%	1.37%	0.70%	0.90%	0.61%
New England:								
Connecticut	6.69%	0.00%	3.66%	1.03%	16.50%	8.33%	1.54%	7.45%
Maine	0.85%	0.00%	0.00%	5.74%	0.64%	0.02%	3.85%	0.21%
Massachusetts	5.54%	8.01%	4.28%	3.43%	7.15%	9.44%	4.03%	6.39%
New Hampshire	1.58%	16.39%	9.27%	5.95%	2.97%	0.48%	5.93%	1.20%
Rhode Island	1.86%	10.53%	8.66%	3.98%	4.35%	2.33%	5.51%	1.89%
Vermont	1.82%	3.55%	2.04%	0.79%	4.51%	2.80%	1.25%	2.33%
Middle Atlantic:								
New Jersey	3.57%	9.50%	8.34%	5.52%	4.44%	5.62%	5.16%	4.08%
New York	3.38%	9.05%	10.78%	4.36%	8.14%	3.98%	5.25%	3.89%
Pennsylvania	2.49%	6.49%	6.94%	5.40%	7.00%	2.06%	4.25%	2.79%
East North Central:								
Illinois	1.49%	4.85%	8.41%	3.25%	1.13%	2.23%	3.75%	1.61%
Indiana	2.61%	7.53%	5.47%	5.83%	2.45%	4.05%	5.27%	2.91%
Michigan	3.28%	7.25%	8.14%	6.90%	8.26%	3.72%	6.95%	3.55%
Ohio	2.75%	15.80%	6.26%	3.28%	0.44%	4.43%	6.16%	3.01%
Wisconsin	3.52%	9.11%	3.56%	2.59%	2.78%	6.03%	3.45%	4.09%
West North Central:								
Iowa	2.39%	2.39%	0.74%	3.09%	6.58%	3.17%	1.84%	2.86%
Kansas	2.74%	7.59%	4.23%	5.26%	1.48%	4.77%	2.90%	3.21%
Minnesota	0.99%	8.76%	3.99%	3.21%	1.92%	1.21%	2.33%	1.09%
Missouri	1.71%	6.77%	4.43%	1.97%	1.12%	3.07%	2.39%	2.02%
Nebraska	2.14%	0.00%	0.00%	0.00%	0.14%	3.51%	0.00%	2.42%
North Dakota	1.01%	8.26%	1.51%	3.83%	0.39%	0.66%	2.15%	1.13%
South Dakota	1.12%	5.45%	0.00%	2.02%	3.61%	0.58%	2.43%	1.27%
South Atlantic:								
Delaware	2.11%	--	8.78%	7.11%	6.17%	0.63%	5.26%	2.15%
District of Columbia	3.26%	5.46%	--	8.63%	7.84%	4.38%	7.23%	3.62%
Florida	1.07%	6.47%	8.04%	4.59%	2.56%	0.87%	4.18%	1.01%
Georgia	2.06%	12.21%	1.50%	3.60%	0.99%	3.49%	5.41%	2.21%
Maryland	2.34%	6.51%	9.45%	8.06%	6.23%	2.56%	6.08%	2.50%
North Carolina	1.49%	14.55%	7.20%	4.84%	2.54%	1.92%	4.60%	1.57%
South Carolina	2.10%	0.00%	9.83%	4.47%	3.62%	3.00%	5.14%	2.26%
Virginia	1.89%	3.74%	9.75%	0.93%	5.37%	1.74%	3.81%	2.11%
West Virginia	1.21%	5.14%	6.72%	0.42%	1.95%	1.81%	3.45%	1.28%
East South Central:								
Alabama	3.01%	9.24%	7.53%	4.49%	0.24%	4.92%	4.06%	3.39%
Kentucky	1.60%	5.71%	7.41%	5.57%	3.39%	1.75%	4.63%	1.65%
Mississippi	1.55%	0.00%	4.39%	3.79%	0.43%	3.03%	2.62%	1.83%
Tennessee	4.08%	5.28%	6.15%	7.39%	1.46%	6.81%	4.40%	4.66%
West South Central:								
Arkansas	3.33%	0.00%	11.89%	1.14%	5.79%	5.13%	5.31%	3.67%
Louisiana	7.48%	12.30%	1.99%	8.04%	16.95%	1.32%	7.51%	8.66%
Oklahoma	1.05%	7.83%	2.70%	2.79%	1.21%	1.49%	2.88%	1.09%
Texas	1.71%	4.74%	5.98%	0.91%	5.78%	1.91%	2.40%	1.95%
Mountain:								
Arizona	1.62%	9.51%	0.00%	5.97%	6.16%	0.98%	2.38%	1.77%
Colorado	1.84%	12.34%	7.75%	1.35%	5.34%	0.82%	4.96%	1.99%
Idaho	2.93%	--	0.00%	2.81%	1.43%	5.27%	4.94%	3.49%
Montana	1.39%	9.39%	1.10%	2.21%	5.09%	0.49%	3.68%	1.41%
Nevada	3.17%	13.76%	6.09%	5.05%	7.97%	4.06%	4.69%	3.81%
New Mexico	1.53%	5.25%	6.28%	5.56%	2.85%	2.26%	4.27%	1.60%
Utah	1.67%	--	4.83%	6.88%	2.78%	1.47%	6.34%	1.67%
Wyoming	0.80%	4.11%	1.95%	0.00%	2.17%	1.21%	1.14%	1.01%
Pacific:								
Alaska	1.96%	0.00%	12.56%	7.26%	3.45%	2.46%	8.17%	1.87%
California	2.53%	6.24%	6.72%	3.76%	6.46%	3.13%	3.65%	2.90%
Hawaii	4.06%	9.02%	11.64%	13.20% *	7.25%	6.74%	6.18%	4.96%
Oregon	2.47%	7.84%	5.50%	0.40%	1.02%	4.74%	3.75%	2.91%
Washington	3.42%	8.62%	6.22%	3.37%	10.11%	1.86%	3.81%	4.31%

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.

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

Table II.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2023

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	1,930	2,420	2,391	2,611	2,223	1,537	2,493	1,823
New England:								
Connecticut	2,383	3,212	4,527	3,592	2,891	1,469	3,702	2,133
Maine	2,337	3,094	2,843	3,263	2,886	1,417	3,130	2,092
Massachusetts	1,555	2,125	1,758	2,350	1,385	1,347	2,181	1,437
New Hampshire	2,519	2,799	3,684	3,680	2,997	1,712	3,413	2,295
Rhode Island	1,938	2,926	1,491	2,946	2,365	1,413	2,223	1,875
Vermont	2,491	--	2,845	3,377	2,438	1,663	2,685	2,432
Middle Atlantic:								
New Jersey	1,747	1,934	2,324	2,210	1,902	1,483	2,264	1,658
New York	1,722	2,498	2,289	2,296	2,108	1,310	2,291	1,593
Pennsylvania	1,610	2,496	2,063	2,669	1,645	1,197	2,642	1,415
East North Central:								
Illinois	1,816	2,249	2,005	2,025	2,096	1,624	2,009	1,779
Indiana	2,081	--	3,309	3,303	2,406	1,557	3,028	1,948
Michigan	1,405	--	1,803	1,762	1,539	1,229	1,848	1,349
Ohio	2,102	--	3,251	2,941	2,416	1,603	2,751	2,001
Wisconsin	2,161	3,035	--	2,495	2,706	1,662	2,807	2,041
West North Central:								
Iowa	2,312	2,420	2,893	2,624	2,535	2,030	2,710	2,203
Kansas	2,209	2,087	3,316	2,716	2,414	1,882	2,686	2,111
Minnesota	2,181	3,005	2,952	2,567	2,556	1,735	2,925	2,030
Missouri	2,340	3,028	2,338	2,823	2,561	1,957	2,748	2,232
Nebraska	2,239	2,333	2,717	2,891	2,611	1,873	2,723	2,161
North Dakota	1,922	1,890	1,475	1,544	2,396	1,886	1,548	2,068
South Dakota	2,616	2,989	3,806	2,822	3,031	1,946	3,242	2,432
South Atlantic:								
Delaware	1,939	--	2,119	3,165	2,329	1,522	2,745	1,786
District of Columbia	1,328	1,779	--	1,301	1,359	1,246	1,609	1,276
Florida	1,812	--	2,307	2,810	2,370	1,456	2,259	1,751
Georgia	2,275	2,444	2,670	3,457	2,259	1,885	2,742	2,189
Maryland	1,806	--	2,248	1,865	2,100	1,544	2,250	1,723
North Carolina	2,261	--	2,808	3,538	3,115	1,557	3,257	2,090
South Carolina	2,295	--	3,201	3,666	2,613	1,772	3,201	2,169
Virginia	1,752	2,016	1,654	2,489	2,154	1,310	2,077	1,693
West Virginia	1,931	--	2,450	2,088	2,217	1,733	2,274	1,871
East South Central:								
Alabama	1,667	--	1,960	1,534	1,515	1,736	1,671	1,666
Kentucky	2,128	--	2,148	3,221	2,822	1,592	2,602	2,066
Mississippi	2,035	1,995	--	2,769	2,161	1,711	2,286	1,959
Tennessee	2,561	--	3,485	3,339	3,167	1,863	3,095	2,454
West South Central:								
Arkansas	1,728	2,227	1,340	2,003	1,991	1,574	1,929	1,698
Louisiana	1,928	--	2,395	2,020	2,412	1,594	2,146	1,885
Oklahoma	2,244	2,449	2,247	2,599	2,297	2,102	2,623	2,141
Texas	2,350	2,986	3,370	3,084	2,773	1,773	3,308	2,169
Mountain:								
Arizona	1,880	--	3,757	3,189	2,657	1,480	3,463	1,693
Colorado	2,085	2,669	3,435	3,092	2,093	1,543	2,917	1,949
Idaho	1,816	2,458	1,587	2,640	2,020	1,402	2,159	1,691
Montana	2,279	3,112	3,219	3,417	2,268	1,382	3,164	1,995
Nevada	1,870	--	1,677	1,732	2,189	1,779	1,870	1,870
New Mexico	1,992	--	1,347	3,226	1,764	1,777	2,474	1,888
Utah	2,222	3,570	2,807	2,155	2,461	1,883	2,648	2,164
Wyoming	1,893	3,506	1,602	2,273	1,466	1,690	2,465	1,636
Pacific:								
Alaska	1,838	--	2,352	1,680	2,176	1,574	2,162	1,784
California	1,490	2,058	1,596	1,829	1,541	1,318	1,859	1,417
Hawaii	1,059	--	--	626 *	1,040	1,003	1,610	925
Oregon	1,776	1,872	2,429	2,497	2,234	1,102	2,190	1,652
Washington	1,964	--	1,608	2,703	2,113	1,535	2,050	1,934

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.

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

Table II.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2023

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	30.83	99.55	69.09	56.14	57.60	36.14	45.76	33.42
New England:								
Connecticut	158.06	585.84	268.74	304.14	254.26	152.95	227.37	170.26
Maine	119.51	289.24	290.76	300.04	212.68	93.73	180.74	130.99
Massachusetts	136.02	293.60	197.87	237.27	322.51	150.75	180.36	148.01
New Hampshire	137.55	457.86	232.56	379.84	318.37	133.73	208.62	159.10
Rhode Island	127.15	484.51	289.35	277.62	231.69	113.84	248.48	146.57
Vermont	181.48	--	316.89	492.42	143.99	119.38	217.21	230.17
Middle Atlantic:								
New Jersey	100.86	319.07	277.94	261.58	295.58	114.27	213.18	110.75
New York	132.39	492.21	246.55	194.98	195.15	147.58	190.64	142.58
Pennsylvania	89.79	351.63	424.62	333.89	173.29	83.62	259.08	84.62
East North Central:								
Illinois	74.41	414.94	359.52	179.81	211.21	81.96	191.13	79.98
Indiana	112.87	--	407.00	224.30	173.07	142.48	236.08	120.87
Michigan	160.65	--	209.64	220.38	103.55	205.66	198.00	167.31
Ohio	95.84	--	406.55	294.91	215.31	81.32	250.65	102.11
Wisconsin	139.61	488.20	--	252.63	227.60	171.48	276.37	148.85
West North Central:								
Iowa	83.90	330.98	571.68	219.05	145.14	128.02	259.23	85.14
Kansas	95.45	382.39	635.07	332.31	142.06	107.12	296.37	91.77
Minnesota	128.54	472.74	339.68	221.00	157.92	194.67	197.79	143.03
Missouri	123.42	442.63	309.19	223.47	210.12	204.72	188.17	146.31
Nebraska	96.16	422.37	290.76	272.02	212.45	109.26	212.39	105.04
North Dakota	85.49	326.36	314.25	198.38	131.17	119.29	181.59	90.68
South Dakota	99.15	290.74	601.36	194.38	211.97	105.25	196.58	111.50
South Atlantic:								
Delaware	181.98	--	298.07	491.51	270.44	148.29	477.00	168.98
District of Columbia	93.31	314.32	--	202.63	155.59	125.95	296.59	94.12
Florida	205.15	--	308.92	240.96	198.02	220.50	228.30	219.91
Georgia	109.65	382.10	229.16	407.78	273.38	127.69	221.58	124.59
Maryland	119.28	--	273.86	208.40	228.01	176.40	224.94	134.29
North Carolina	177.98	--	496.26	283.34	391.73	139.37	338.46	194.21
South Carolina	135.81	--	395.30	452.01	316.51	101.79	268.05	145.97
Virginia	101.90	322.84	310.44	311.49	248.46	93.90	225.44	112.67
West Virginia	186.96	--	411.80	294.98	275.68	277.25	291.24	208.73
East South Central:								
Alabama	94.04	--	444.71	290.39	215.66	128.53	296.17	96.41
Kentucky	151.00	--	364.07	429.96	241.74	105.45	245.85	161.78
Mississippi	114.47	276.54	--	301.31	274.45	115.62	174.43	139.61
Tennessee	149.51	--	570.76	254.12	358.59	123.59	322.89	168.26
West South Central:								
Arkansas	113.24	371.82	104.06	238.15	224.26	153.70	203.61	125.14
Louisiana	112.52	--	265.65	276.83	256.54	112.79	197.42	127.64
Oklahoma	152.84	335.89	296.59	433.14	269.06	251.21	285.36	176.70
Texas	106.47	404.45	322.28	274.04	254.46	125.54	200.68	113.26
Mountain:								
Arizona	259.79	--	360.08	345.83	480.27	195.31	272.23	229.87
Colorado	138.19	507.19	398.53	308.07	351.08	103.42	230.21	150.20
Idaho	88.53	293.65	243.88	297.89	173.89	69.26	194.17	91.72
Montana	190.92	487.37	730.63	328.12	201.31	149.32	367.70	196.85
Nevada	113.62	--	336.92	266.86	356.01	137.87	259.62	126.18
New Mexico	134.96	--	202.10	340.46	360.07	99.06	370.56	141.25
Utah	121.19	400.61	545.79	284.72	187.85	148.22	368.35	133.81
Wyoming	126.35	445.63	277.94	258.89	296.31	151.96	245.24	141.19
Pacific:								
Alaska	123.23	--	469.93	267.60	269.26	130.56	274.66	137.13
California	84.78	337.95	196.26	153.03	214.17	97.72	152.91	90.60
Hawaii	138.49	--	--	274.79 *	265.07	166.11	264.57	140.20
Oregon	166.72	397.62	303.46	267.74	189.62	186.75	212.12	192.65
Washington	127.94	--	264.93	244.68	312.85	110.73	206.12	159.22

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.

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

Table II.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2023

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	3,733	5,114	4,923	5,048	4,154	3,199	5,074	3,547
New England:								
Connecticut	4,094	--	6,798	7,398	5,942	2,760	6,645	3,674
Maine	3,835	--	6,215	7,214	4,894	2,657	6,918	3,430
Massachusetts	3,128	--	3,428	4,929	3,306	2,519	4,529	2,945
New Hampshire	4,287	--	7,274	7,212	6,086	3,114	6,614	3,928
Rhode Island	3,720	--	5,611	5,375	4,608	2,496	6,015	3,317
Vermont	4,484	--	5,092	6,061	4,348	3,435	5,285	4,267
Middle Atlantic:								
New Jersey	3,709	--	--	3,966	5,450	2,843	5,684	3,435
New York	3,672	6,131	5,534	4,772	4,540	2,937	5,252	3,435
Pennsylvania	2,665	--	3,778	4,379	2,578	2,387	4,640	2,506
East North Central:								
Illinois	3,975	7,183	3,393	4,704	4,699	3,367	4,854	3,822
Indiana	3,830	--	7,408	5,766	4,704	2,832	6,226	3,461
Michigan	3,194	--	--	3,372	3,194	3,010	3,655	3,109
Ohio	3,886	--	6,131	5,536	4,162	3,262	5,342	3,715
Wisconsin	3,921	--	--	5,206	4,682	3,017	5,072	3,685
West North Central:								
Iowa	4,244	--	--	4,191	4,651	3,638	5,335	4,046
Kansas	4,422	--	--	7,202	4,199	4,184	4,643	4,383
Minnesota	4,071	--	--	5,328	5,361	2,805	6,635	3,651
Missouri	3,783	--	--	5,257	4,330	3,272	4,065	3,725
Nebraska	4,437	--	6,023	5,876	4,705	3,954	5,835	4,276
North Dakota	3,634	--	3,943	2,925	4,548	3,380	3,389	3,712
South Dakota	5,004	5,131	8,197	6,555	5,287	3,913	6,688	4,592
South Atlantic:								
Delaware	3,859	--	--	5,657	3,510 *	3,511	6,019	3,611
District of Columbia	2,830	--	--	2,919	2,957	2,741	3,334	2,743
Florida	3,751	--	--	4,637	3,793	3,469	5,813	3,578
Georgia	4,259	--	6,734	5,604	5,159	3,113	6,007	4,033
Maryland	3,684	--	4,666	3,330	4,210	3,606	3,597	3,703
North Carolina	4,141	10,365	--	6,815	5,480	3,368	7,868	3,915
South Carolina	4,337	6,506	--	5,582	4,991	3,779	6,307	4,135
Virginia	3,189	--	3,921	4,853	3,467	2,696	4,673	2,962
West Virginia	4,457	--	7,191	4,213	5,938	3,513	6,264	4,258
East South Central:								
Alabama	3,916	--	5,979	5,728	3,083	3,704	5,651	3,666
Kentucky	3,926	--	--	6,957	5,850	3,143	6,682	3,746
Mississippi	3,378	--	--	4,947	3,234	3,356	3,539	3,355
Tennessee	4,234	--	--	6,003	5,336	3,550	5,766	4,087
West South Central:								
Arkansas	3,073	--	--	4,412	2,157 *	3,141	3,467	3,043
Louisiana	3,703	--	--	5,599	4,538	2,773	5,156	3,492
Oklahoma	4,545	4,940	5,732	5,719	5,016	3,907	5,395	4,389
Texas	4,317	6,813	5,147	6,934	5,117	3,541	6,481	4,024
Mountain:								
Arizona	3,997	--	6,555	6,188	4,403	3,489	7,478	3,740
Colorado	3,713	5,789	6,994	5,568	3,683	2,941	5,920	3,400
Idaho	3,229	--	3,163	5,510	3,305	2,691	4,966	2,885
Montana	3,100	--	--	5,765	3,605	2,381	5,619	2,717
Nevada	3,943	--	2,818	5,800	2,784	4,062	4,767	3,668
New Mexico	3,927	--	--	7,235	2,300	4,194	4,314	3,835
Utah	4,153	--	6,784	4,623	4,537	3,299	6,119	3,857
Wyoming	3,097	--	--	4,023	2,881	2,705	3,798	2,910
Pacific:								
Alaska	3,272	--	--	3,785	3,638	3,085	3,631	3,249
California	3,167	--	2,950	4,074	2,998	3,107	3,191	3,163
Hawaii	2,683	--	--	--	2,888	2,611	--	2,646
Oregon	3,322	--	--	4,578	3,478	2,874	3,722	3,272
Washington	3,627	--	3,523	3,493	4,143	3,513	3,499	3,652

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.

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

Table II.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2023

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	48.97	336.93	194.90	123.80	135.40	51.41	136.44	50.74
New England:								
Connecticut	323.32	--	828.28	675.87	829.97	221.33	620.95	352.27
Maine	314.69	--	1,039.50	821.45	615.78	239.50	933.32	291.24
Massachusetts	251.66	--	604.77	422.10	496.88	336.09	536.66	266.62
New Hampshire	319.59	--	964.71	621.44	734.56	316.77	567.46	332.36
Rhode Island	312.77	--	1,083.76	873.82	476.90	281.09	851.81	317.59
Vermont	227.23	--	700.63	572.24	327.34	261.00	528.55	249.27
Middle Atlantic:								
New Jersey	409.09	--	--	609.18	1,348.47	321.18	642.59	452.62
New York	194.55	1,056.67	716.46	547.95	504.87	176.12	478.78	200.36
Pennsylvania	209.62	--	673.25	508.58	323.39	262.35	701.33	204.93
East North Central:								
Illinois	246.91	1,038.84	736.57	425.52	879.60	219.88	595.74	266.79
Indiana	241.95	--	887.10	737.20	455.78	246.70	637.19	241.43
Michigan	213.51	--	--	433.64	292.69	281.17	767.48	201.26
Ohio	190.84	--	704.76	666.59	427.92	196.44	735.75	193.88
Wisconsin	256.48	--	--	486.30	354.54	250.33	712.01	254.38
West North Central:								
Iowa	257.32	--	--	922.49	423.86	298.89	1,095.27	233.65
Kansas	266.78	--	--	912.49	407.62	319.01	905.30	273.28
Minnesota	300.18	--	--	435.31	399.37	286.57	713.37	288.06
Missouri	295.80	--	--	677.46	844.49	286.53	613.08	332.40
Nebraska	243.81	--	694.38	760.43	520.67	304.64	882.18	252.89
North Dakota	167.87	--	652.34	439.95	266.37	214.28	424.70	176.93
South Dakota	234.06	737.00	1,178.04	370.78	480.88	249.09	575.06	233.56
South Atlantic:								
Delaware	395.90	--	--	570.63	1,262.48 *	248.97	1,169.57	371.81
District of Columbia	235.19	--	--	599.41	356.62	341.54	585.99	265.37
Florida	220.80	--	--	461.74	451.95	200.70	1,455.23	184.47
Georgia	436.87	--	1,109.80	694.91	1,197.18	308.76	763.90	485.89
Maryland	267.21	--	318.62	525.97	433.13	393.40	372.82	314.78
North Carolina	275.60	945.56	--	1,033.73	425.86	266.08	707.19	271.22
South Carolina	278.41	468.09	--	920.69	840.76	320.18	702.68	288.54
Virginia	209.51	--	559.20	739.15	501.69	222.32	523.95	207.37
West Virginia	318.83	--	1,186.70	717.15	722.52	265.53	1,046.13	316.54
East South Central:								
Alabama	251.15	--	1,209.58	1,221.08	755.20	213.19	1,034.15	237.59
Kentucky	405.19	--	--	1,095.22	510.24	250.13	1,177.60	384.42
Mississippi	199.97	--	--	643.79	400.85	244.31	702.43	205.55
Tennessee	279.91	--	--	962.21	697.87	288.06	618.44	297.74
West South Central:								
Arkansas	301.87	--	--	626.11	665.75 *	322.56	304.68	321.15
Louisiana	238.73	--	--	815.46	330.95	232.29	645.58	253.73
Oklahoma	280.01	797.35	923.91	621.02	630.97	371.12	563.75	316.08
Texas	220.75	1,336.14	980.13	575.44	562.93	247.43	649.45	228.49
Mountain:								
Arizona	331.63	--	716.24	1,133.81	1,219.74	288.19	972.29	319.75
Colorado	222.11	579.94	1,028.00	542.76	460.58	196.75	589.27	215.74
Idaho	233.81	--	588.12	1,020.96	250.03	191.53	778.58	177.14
Montana	348.51	--	--	1,041.99	375.89	251.46	783.37	281.20
Nevada	395.40	--	761.70	997.85	584.39	462.29	923.32	403.84
New Mexico	393.23	--	--	589.69	483.43	501.90	945.22	451.78
Utah	275.72	--	689.87	510.99	452.68	268.58	509.12	296.88
Wyoming	200.44	--	--	808.08	394.65	215.25	548.62	207.90
Pacific:								
Alaska	287.94	--	--	492.15	488.80	359.06	638.43	302.51
California	153.13	--	460.48	455.02	485.66	144.05	391.77	165.77
Hawaii	338.55	--	--	--	616.24	475.29	--	373.28
Oregon	506.03	--	--	882.02	849.86	794.77	1,002.52	556.00
Washington	275.64	--	629.83	820.83	694.66	293.96	597.28	307.53

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.

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

Table II.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2023

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	57.9%	68.7%	71.4%	69.8%	66.8%	49.4%	70.0%	55.8%
New England:								
Connecticut	47.1%	--	58.1%	58.0%	60.6%	36.5%	65.1%	44.6%
Maine	52.3%	62.1%	65.6%	61.5%	56.5%	44.0%	65.3%	48.9%
Massachusetts	73.5%	72.3%	89.6%	85.3%	93.7%	59.5%	81.3%	72.2%
New Hampshire	45.1%	58.1%	74.5%	70.8%	63.1%	26.1%	68.5%	39.6%
Rhode Island	59.5%	74.0%	68.4%	62.9%	72.1%	51.1%	76.2%	55.7%
Vermont	50.5%	57.1%	47.9%	60.7%	49.1%	43.7%	59.8%	47.8%
Middle Atlantic:								
New Jersey	54.2%	74.8%	--	74.8%	71.9%	41.2%	71.1%	51.4%
New York	54.7%	69.4%	65.4%	65.0%	54.8%	49.6%	66.2%	52.2%
Pennsylvania	63.0%	86.7%	70.7%	75.9%	78.4%	49.7%	79.9%	60.4%
East North Central:								
Illinois	54.9%	74.9%	79.2%	67.5%	53.0%	48.9%	74.7%	51.1%
Indiana	57.6%	--	--	61.1%	58.2%	58.3%	56.3%	57.8%
Michigan	58.1%	--	73.1%	56.5%	70.7%	51.0%	60.2%	57.7%
Ohio	46.9%	47.4%	55.0%	53.2%	63.3%	38.5%	53.6%	45.9%
Wisconsin	41.5%	--	69.3%	45.5%	39.0%	38.9%	55.6%	39.0%
West North Central:								
Iowa	55.3%	46.1%	60.2%	45.2%	39.8%	64.8%	56.5%	55.1%
Kansas	56.2%	59.7%	--	71.6%	68.1%	46.0%	64.3%	54.6%
Minnesota	41.9%	45.8% *	28.2%	44.3%	41.6%	42.7%	37.6%	42.7%
Missouri	61.4%	72.8%	83.5%	71.1%	52.5%	59.5%	77.2%	57.8%
Nebraska	42.7%	--	--	53.4%	42.4%	39.1%	55.0%	41.1%
North Dakota	34.7%	--	46.3%	41.0%	27.8%	31.9%	41.6%	32.2%
South Dakota	61.3%	85.8%	62.4%	87.8%	43.2%	56.6%	78.3%	56.7%
South Atlantic:								
Delaware	55.2%	--	75.2%	58.2%	62.7%	49.0%	68.7%	52.6%
District of Columbia	68.8%	86.1%	--	88.6%	64.8%	64.0%	77.1%	67.3%
Florida	58.3%	67.6%	73.4%	90.2%	64.8%	51.0%	76.7%	56.1%
Georgia	68.5%	83.7%	98.3%	84.6%	84.0%	53.0%	90.6%	64.8%
Maryland	59.6%	69.6%	70.4%	75.2%	65.3%	52.3%	71.5%	57.1%
North Carolina	63.3%	--	--	57.8%	75.4%	59.7%	65.7%	63.0%
South Carolina	54.8%	--	71.3%	79.7%	70.3%	42.8%	71.9%	52.8%
Virginia	58.3%	74.8%	62.3%	74.6%	74.3%	44.1%	68.1%	56.7%
West Virginia	41.2%	80.9%	57.2%	70.4%	45.6%	31.3%	63.9%	37.7%
East South Central:								
Alabama	64.0%	65.3%	81.6%	83.0%	83.5%	51.6%	75.1%	61.9%
Kentucky	58.2%	--	40.2%	70.7%	53.7%	58.8%	49.7%	59.2%
Mississippi	65.1%	83.1%	77.6%	76.0%	81.8%	49.3%	81.5%	61.1%
Tennessee	43.9%	66.7%	--	67.2%	35.9%	40.3%	69.7%	39.9%
West South Central:								
Arkansas	60.3%	--	96.1%	65.1%	47.4%	61.1%	76.2%	58.4%
Louisiana	59.4%	88.9%	63.7%	69.1%	78.1%	38.7%	65.1%	58.5%
Oklahoma	60.0%	56.7%	70.3%	73.2%	76.2%	48.6%	69.3%	57.8%
Texas	56.2%	67.2%	65.9%	71.2%	66.6%	47.0%	65.3%	54.8%
Mountain:								
Arizona	46.8%	--	57.3%	72.8%	81.3%	35.2%	57.5%	45.8%
Colorado	60.5%	56.2%	56.6%	72.1%	69.4%	52.6%	59.6%	60.6%
Idaho	47.6%	90.1%	69.0%	65.6%	53.7%	32.9%	69.4%	41.5%
Montana	45.7%	42.2%	42.8% *	26.8% *	36.7%	55.3%	42.2%	46.6%
Nevada	64.3%	81.5%	86.3%	56.9%	61.6%	62.8%	72.0%	62.2%
New Mexico	64.1%	86.1%	66.9%	81.4%	80.6%	51.1%	74.2%	61.9%
Utah	48.3%	90.7%	--	46.3%	38.9%	53.1%	59.2%	46.9%
Wyoming	33.3%	--	--	37.0%	20.2%	37.7%	26.8%	35.6%
Pacific:								
Alaska	52.4%	--	--	49.2%	57.3%	52.7%	36.4%	54.5%
California	66.1%	78.4%	84.0%	78.9%	79.8%	53.0%	81.9%	63.0%
Hawaii	69.9%	35.8%	75.4%	56.2%	69.0%	82.0%	54.8%	74.6%
Oregon	69.6%	61.1%	65.1%	87.5%	63.9%	68.3%	66.0%	70.5%
Washington	56.5%	62.3%	95.4%	58.3%	64.2%	37.5%	78.6%	49.9%

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.

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

Table II.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2023

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	0.93%	2.04%	1.90%	1.42%	1.54%	1.37%	1.14%	1.06%
New England:								
Connecticut	6.11%	--	13.67%	10.93%	11.90%	7.36%	7.44%	6.86%
Maine	3.96%	12.52%	11.88%	8.74%	6.54%	6.27%	6.87%	4.56%
Massachusetts	4.95%	9.35%	5.86%	5.63%	2.87%	8.25%	4.82%	5.70%
New Hampshire	4.80%	16.61%	9.56%	8.71%	7.12%	5.82%	7.45%	5.35%
Rhode Island	3.86%	9.54%	12.24%	12.87%	6.78%	5.38%	6.21%	4.35%
Vermont	5.02%	12.43%	11.53%	9.54%	6.82%	11.29%	6.14%	6.26%
Middle Atlantic:								
New Jersey	4.86%	9.03%	--	7.87%	9.21%	7.34%	7.40%	5.55%
New York	3.97%	8.11%	10.53%	6.39%	8.77%	5.66%	5.73%	4.57%
Pennsylvania	4.60%	5.51%	7.03%	6.51%	7.09%	6.63%	4.03%	5.19%
East North Central:								
Illinois	2.96%	9.07%	9.22%	6.64%	6.57%	4.23%	4.95%	3.38%
Indiana	3.79%	--	--	8.72%	8.08%	5.16%	8.56%	4.17%
Michigan	5.70%	--	10.52%	9.44%	7.65%	7.66%	8.48%	6.41%
Ohio	3.71%	13.44%	11.86%	9.51%	7.34%	5.04%	7.32%	4.09%
Wisconsin	4.62%	--	10.99%	7.20%	7.28%	7.26%	6.99%	5.22%
West North Central:								
Iowa	3.21%	10.28%	14.44%	8.72%	7.01%	3.70%	6.89%	3.60%
Kansas	4.15%	11.38%	--	8.85%	6.95%	5.73%	7.80%	4.67%
Minnesota	4.68%	13.84% *	7.41%	8.32%	8.80%	7.48%	5.71%	5.46%
Missouri	3.87%	12.20%	7.81%	6.96%	8.41%	5.55%	5.52%	4.53%
Nebraska	4.03%	--	--	8.68%	6.57%	5.80%	7.73%	4.41%
North Dakota	3.49%	--	11.92%	7.66%	5.43%	6.34%	6.81%	4.02%
South Dakota	3.03%	7.32%	15.60%	3.89%	6.87%	3.70%	6.10%	3.53%
South Atlantic:								
Delaware	4.03%	--	9.65%	10.65%	14.72%	4.39%	6.90%	4.73%
District of Columbia	3.70%	7.35%	--	5.33%	6.77%	5.97%	7.63%	4.19%
Florida	6.28%	12.77%	11.40%	3.93%	8.57%	8.52%	6.03%	6.84%
Georgia	4.27%	7.44%	1.33%	6.40%	6.01%	6.65%	3.51%	4.86%
Maryland	4.65%	11.50%	10.93%	7.42%	7.52%	6.90%	6.62%	5.34%
North Carolina	4.55%	--	--	11.59%	8.12%	6.24%	9.56%	4.99%
South Carolina	6.32%	--	12.38%	6.94%	12.69%	8.54%	7.15%	7.01%
Virginia	5.75%	10.96%	14.18%	7.26%	7.16%	8.46%	7.25%	6.56%
West Virginia	5.14%	14.72%	13.40%	10.76%	8.38%	5.88%	9.30%	5.32%
East South Central:								
Alabama	3.14%	11.68%	7.72%	6.71%	4.80%	6.76%	6.03%	3.60%
Kentucky	5.04%	--	11.66%	7.95%	7.47%	7.65%	7.53%	5.68%
Mississippi	4.23%	8.63%	13.86%	10.09%	5.18%	6.34%	6.36%	4.92%
Tennessee	4.58%	12.74%	--	11.11%	8.58%	6.56%	8.42%	5.05%
West South Central:								
Arkansas	5.66%	--	3.83%	10.32%	8.83%	8.45%	5.93%	6.36%
Louisiana	6.53%	7.64%	14.80%	9.26%	7.61%	8.79%	8.48%	7.48%
Oklahoma	4.92%	11.38%	9.27%	9.49%	6.39%	7.69%	6.21%	5.83%
Texas	3.47%	10.80%	9.54%	7.02%	6.20%	4.94%	6.31%	3.87%
Mountain:								
Arizona	9.10%	--	12.64%	9.23%	8.27%	8.58%	7.90%	9.72%
Colorado	3.64%	11.90%	10.08%	7.99%	6.76%	5.88%	6.85%	4.10%
Idaho	5.55%	7.15%	12.03%	10.56%	7.56%	8.01%	7.40%	6.32%
Montana	6.05%	11.45%	13.09% *	9.59% *	8.02%	9.08%	7.77%	7.23%
Nevada	4.36%	10.52%	6.11%	9.28%	12.20%	5.91%	7.00%	5.26%
New Mexico	6.23%	7.16%	17.19%	8.78%	5.87%	8.99%	8.99%	7.19%
Utah	4.85%	5.57%	--	9.82%	6.98%	8.52%	7.73%	5.42%
Wyoming	3.89%	--	--	8.97%	5.56%	6.39%	7.30%	4.59%
Pacific:								
Alaska	5.01%	--	--	10.96%	9.60%	7.02%	9.79%	5.49%
California	3.24%	5.44%	4.80%	4.19%	4.83%	4.59%	2.82%	3.73%
Hawaii	3.99%	8.64%	9.43%	13.13%	7.92%	4.37%	6.32%	4.73%
Oregon	5.03%	13.38%	12.70%	4.08%	8.59%	8.98%	8.30%	5.82%
Washington	4.14%	10.69%	3.88%	8.07%	8.81%	5.59%	4.69%	5.12%

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.

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

Table II.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2023

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	27.22	29.13	31.20	29.46	26.56	26.15	30.12	26.59
New England:								
Connecticut	26.95	39.44	33.64	30.69	25.67	24.84	35.21	25.28
Maine	25.72	25.25	31.55	28.77	25.49	23.31	29.18	24.52
Massachusetts	25.53	32.00	27.88	28.31	24.63	24.39	30.36	24.65
New Hampshire	27.94	22.29	33.44	32.92	26.51	24.42	32.07	26.26
Rhode Island	25.58	25.34	19.62	26.21	27.18	25.60	23.86	26.12
Vermont	28.56	33.19	31.60	29.80	25.78	28.89	29.81	28.10
Middle Atlantic:								
New Jersey	26.82	31.35	--	29.27	25.46	24.54	29.62	26.16
New York	27.06	29.12	28.59	28.62	25.34	26.98	28.14	26.75
Pennsylvania	26.26	29.57	36.62	27.64	25.81	24.23	32.51	24.96
East North Central:								
Illinois	28.23	35.36	33.71	28.15	25.86	27.36	32.55	27.01
Indiana	28.53	--	32.44	30.90	30.37	27.13	30.63	28.22
Michigan	26.78	--	30.66	27.18	26.05	26.71	29.41	26.35
Ohio	24.95	26.67	32.49	28.18	26.54	22.16	28.78	24.33
Wisconsin	27.86	21.13	29.02	28.62	29.85	27.25	25.10	28.54
West North Central:								
Iowa	28.03	32.42	30.31	28.43	28.62	27.25	30.13	27.60
Kansas	29.15	26.97	29.35	29.50	28.60	29.63	29.66	29.03
Minnesota	29.23	25.84	29.20	31.69	35.57	25.94	29.14	29.24
Missouri	28.46	22.49	29.14	29.86	28.84	28.47	27.79	28.66
Nebraska	28.57	--	25.34	30.87	27.95	28.59	30.00	28.32
North Dakota	26.59	25.42	20.87	26.52	26.74	29.00	22.71	28.35
South Dakota	29.20	32.74	29.70	31.42	28.35	27.16	32.10	28.13
South Atlantic:								
Delaware	28.72	--	30.38	27.45	22.66	32.04	29.19	28.60
District of Columbia	22.89	26.50	18.93	17.65	20.68	25.92	22.38	22.99
Florida	27.67	23.67	29.86	27.06	29.23	27.34	27.11	27.76
Georgia	28.93	28.21	36.20	30.18	28.38	27.67	31.77	28.27
Maryland	25.36	25.95	29.43	29.62	23.69	24.39	29.43	24.31
North Carolina	29.97	--	29.00	32.64	29.84	29.80	31.11	29.81
South Carolina	27.01	33.81	32.59	27.73	26.26	26.39	30.42	26.48
Virginia	25.83	31.77	27.63	28.08	25.92	23.92	28.95	25.20
West Virginia	24.00	21.73	23.42	24.82	24.07	24.09	23.49	24.14
East South Central:								
Alabama	32.03	29.07	33.72	33.10	29.95	32.64	32.43	31.95
Kentucky	26.87	30.85	32.83	28.11	24.19	26.93	28.88	26.66
Mississippi	27.86	26.30	24.67	28.53	31.58	25.06	27.97	27.83
Tennessee	28.64	--	--	28.53	29.78	26.93	32.32	27.64
West South Central:								
Arkansas	28.20	35.24	29.04	30.04	28.00	27.42	30.63	27.82
Louisiana	28.83	36.15	32.82	30.17	28.79	26.07	33.52	27.95
Oklahoma	28.40	36.29	30.58	30.23	27.83	26.47	34.38	26.68
Texas	29.02	28.00	30.37	33.15	30.66	26.55	31.28	28.60
Mountain:								
Arizona	27.79	--	25.99	32.47	24.82	28.81	30.27	27.49
Colorado	28.52	25.79	33.55	32.41	25.71	28.94	30.86	28.12
Idaho	29.41	34.06	31.48	35.96	28.15	25.54	33.80	27.35
Montana	27.58	34.52	34.87	29.39	31.34	24.85	32.88	26.38
Nevada	25.84	26.22	27.28	27.18	22.62	26.62	27.83	25.20
New Mexico	26.68	29.05	36.05	34.18	23.88	24.40	33.01	25.05
Utah	27.52	28.97	--	24.90	27.76	27.91	27.86	27.47
Wyoming	27.53	--	--	31.46	24.40	25.91	29.63	26.97
Pacific:								
Alaska	28.79	--	--	36.04	29.59	26.19	41.95	27.64
California	25.58	29.57	34.08	29.61	23.81	23.36	30.83	24.25
Hawaii	16.80	19.97	16.26	16.95	19.42	15.43	17.37	16.67
Oregon	23.96	31.63	29.55	27.50	23.68	20.84	31.00	22.40
Washington	26.66	29.75	28.80	30.49	23.11	26.67	29.75	25.22

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.

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

Table II.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2023

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	0.20	0.69	0.65	0.37	0.43	0.28	0.36	0.22
New England:								
Connecticut	1.73	3.47	3.62	2.20	4.32	1.01	1.92	1.85
Maine	0.89	2.59	2.57	1.28	0.70	1.86	1.45	1.07
Massachusetts	0.94	2.86	2.14	1.45	1.38	1.77	1.40	1.06
New Hampshire	0.88	2.91	2.55	2.64	1.19	0.72	1.99	0.84
Rhode Island	0.83	1.74	2.30	1.49	1.32	1.50	1.35	1.02
Vermont	0.90	2.41	3.15	1.96	1.53	1.13	1.46	1.14
Middle Atlantic:								
New Jersey	1.23	2.80	--	2.59	2.46	1.17	3.51	1.21
New York	0.84	2.63	2.53	1.79	1.12	1.51	1.31	1.02
Pennsylvania	1.00	2.30	3.04	1.65	2.38	0.98	1.60	1.15
East North Central:								
Illinois	0.72	3.69	2.79	2.47	1.19	0.81	1.56	0.78
Indiana	1.10	--	2.85	1.83	3.04	1.26	1.57	1.25
Michigan	0.75	--	2.53	1.77	1.51	1.01	1.97	0.80
Ohio	0.69	3.83	2.88	1.56	0.97	0.97	1.84	0.72
Wisconsin	1.22	2.18	4.53	2.74	2.33	1.84	2.19	1.42
West North Central:								
Iowa	0.57	4.34	2.57	1.49	1.26	0.72	1.71	0.60
Kansas	1.14	3.05	2.93	2.17	1.47	2.16	1.67	1.35
Minnesota	1.35	2.19	2.77	1.20	2.78	1.42	1.53	1.55
Missouri	1.10	2.62	3.97	1.15	2.35	1.81	1.73	1.34
Nebraska	0.83	--	1.52	1.68	0.92	1.35	1.93	0.91
North Dakota	0.65	2.12	1.31	1.60	0.74	1.22	0.99	0.76
South Dakota	0.69	2.56	2.80	1.39	1.37	0.96	1.38	0.73
South Atlantic:								
Delaware	2.15	--	3.02	3.04	3.50	2.65	2.24	2.64
District of Columbia	0.78	2.88	2.42	1.63	1.60	0.87	1.43	0.89
Florida	1.10	4.36	2.28	1.41	1.11	1.72	1.87	1.25
Georgia	0.91	3.31	2.18	1.53	1.47	1.67	1.50	1.04
Maryland	0.99	1.19	4.04	1.91	2.49	1.14	2.06	1.08
North Carolina	0.98	--	2.70	1.54	1.39	1.49	1.98	1.08
South Carolina	1.00	2.87	4.78	1.64	1.04	1.84	3.17	1.04
Virginia	0.64	2.13	3.33	1.49	0.92	1.01	1.64	0.67
West Virginia	0.75	3.97	1.45	2.22	1.21	1.17	1.61	0.84
East South Central:								
Alabama	1.14	2.99	1.57	1.92	1.69	1.81	1.61	1.36
Kentucky	0.90	2.34	3.84	1.78	1.71	1.26	1.99	0.97
Mississippi	0.87	2.56	1.62	1.75	1.85	1.12	1.33	1.07
Tennessee	1.15	--	--	2.10	3.73	1.12	2.41	1.26
West South Central:								
Arkansas	0.78	2.27	4.03	2.29	1.89	0.80	2.35	0.78
Louisiana	0.95	2.67	5.52	1.91	1.54	1.33	2.24	0.94
Oklahoma	1.02	3.08	1.67	2.71	1.33	1.82	1.82	1.12
Texas	0.97	2.41	2.80	1.78	2.12	1.35	1.63	1.11
Mountain:								
Arizona	1.08	--	2.15	2.48	1.65	1.20	1.63	1.18
Colorado	0.85	4.80	3.49	1.51	1.23	1.25	2.04	0.92
Idaho	1.11	5.54	2.25	2.64	1.49	1.29	2.28	1.04
Montana	1.27	4.68	3.12	1.18	1.29	1.25	2.15	1.24
Nevada	1.09	3.12	2.38	2.06	2.91	1.15	1.56	1.33
New Mexico	0.76	3.19	1.22	2.01	1.23	0.83	1.38	0.80
Utah	1.15	2.93	--	2.28	2.51	1.56	2.34	1.28
Wyoming	0.94	--	--	1.87	1.70	0.96	2.89	0.93
Pacific:								
Alaska	1.27	--	--	4.47	0.98	1.68	3.59	1.19
California	0.66	2.14	2.35	1.24	1.42	0.71	1.32	0.70
Hawaii	0.64	2.35	1.57	1.15	1.57	0.65	1.09	0.75
Oregon	1.26	1.65	2.44	1.94	1.27	1.55	1.94	1.23
Washington	1.14	2.18	1.96	1.52	2.46	1.22	1.32	1.47

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.

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

Table II.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2023

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	19.7%	21.9%	23.1%	23.3%	20.8%	18.9%	23.0%	19.4%
New England:								
Connecticut	18.3%	--	--	20.5%	14.8%	17.8%	28.1%	17.2%
Maine	18.3%	19.1%	17.8%	24.8%	21.5%	15.5%	19.7%	18.1%
Massachusetts	15.7%	--	--	--	21.7%	15.1%	--	15.5%
New Hampshire	18.8%	--	--	19.1%	18.6%	18.3%	--	18.3%
Rhode Island	19.7%	--	20.0%	--	16.7%	19.5%	--	19.5%
Vermont	21.5%	--	--	--	23.6%	19.9%	26.1%	21.1%
Middle Atlantic:								
New Jersey	18.1%	--	--	--	18.5%	18.3%	--	17.8%
New York	17.2%	18.2%	22.9%	19.0%	17.5%	16.4%	20.8%	16.7%
Pennsylvania	18.9%	--	--	21.7%	15.1%	19.4%	23.7%	18.7%
East North Central:								
Illinois	21.6%	--	--	26.4%	18.5%	20.9%	31.1%	20.6%
Indiana	18.0%	20.0%	21.3%	19.9%	18.3%	17.4%	20.3%	17.7%
Michigan	17.7%	--	--	21.2%	19.6%	16.4%	21.5%	17.2%
Ohio	18.7%	--	--	23.4%	16.2%	18.4%	25.6%	18.2%
Wisconsin	19.5%	--	--	17.8%	20.1%	19.6%	16.9%	19.8%
West North Central:								
Iowa	21.2%	--	--	20.0%	21.7%	21.3%	20.3%	21.3%
Kansas	21.2%	--	18.2%	35.9%	21.1%	19.8%	29.2%	20.4%
Minnesota	19.4%	--	29.1%	21.3%	22.0%	17.5%	25.6%	18.6%
Missouri	18.7%	23.2%	--	20.8%	15.1%	20.2%	19.8%	18.5%
Nebraska	20.0%	--	--	31.5%	20.3%	18.1%	21.9%	19.8%
North Dakota	19.3%	--	23.7%	20.0%	18.2%	18.7%	20.7%	18.8%
South Dakota	20.1%	--	26.0%	25.8%	21.4%	18.1%	23.4%	19.8%
South Atlantic:								
Delaware	22.1%	--	--	33.8%	21.7%	21.1%	--	22.4%
District of Columbia	16.1%	--	--	--	16.3%	15.8%	18.1%	15.8%
Florida	17.9%	--	--	--	20.1%	17.3%	--	17.6%
Georgia	24.6%	15.8%	--	29.3%	17.9%	26.2%	18.7%	25.1%
Maryland	20.7%	--	--	20.0%	18.2%	21.4%	18.1%	20.9%
North Carolina	20.0%	--	18.8%	22.2%	23.0%	19.5%	20.5%	20.0%
South Carolina	23.6%	--	--	--	30.6%	22.4%	18.2%	23.9%
Virginia	21.2%	20.0%	20.7%	--	24.2%	20.7%	18.7%	21.5%
West Virginia	17.4%	18.8%	20.0%	--	15.6%	17.5%	21.6%	17.1%
East South Central:								
Alabama	24.4%	10.8%	--	--	18.3%	25.2%	--	24.4%
Kentucky	19.2%	--	20.0%	27.4%	20.7%	17.8%	20.1%	19.1%
Mississippi	21.2%	20.0%	20.0%	19.8%	23.8%	20.9%	19.9%	21.4%
Tennessee	26.2%	--	--	--	36.4%	22.1%	36.2%	25.3%
West South Central:								
Arkansas	21.8%	20.3%	21.2%	36.5%	16.4%	22.7%	23.9%	21.6%
Louisiana	20.6%	21.8%	--	21.0%	20.5%	20.6%	21.9%	20.5%
Oklahoma	23.4%	19.9%	26.6%	20.8%	26.1%	23.1%	23.3%	23.5%
Texas	20.3%	--	--	20.0%	22.3%	19.7%	25.2%	20.0%
Mountain:								
Arizona	15.3%	--	20.0%	23.7%	25.2%	13.9%	21.7%	14.8%
Colorado	21.0%	18.8%	19.2%	26.0%	21.1%	20.6%	20.1%	21.1%
Idaho	21.9%	--	22.7%	--	24.9%	20.3%	23.5%	21.7%
Montana	21.8%	17.8%	--	24.1%	24.5%	20.3%	22.2%	21.7%
Nevada	22.6%	20.0%	--	24.1%	25.2%	20.7%	28.8%	22.1%
New Mexico	21.3%	--	30.1%	--	28.5%	18.3%	25.2%	20.6%
Utah	20.1%	--	--	21.0%	20.6%	19.2%	20.0%	20.1%
Wyoming	21.7%	--	20.4%	24.3%	20.6%	21.2%	24.9%	21.0%
Pacific:								
Alaska	17.7%	--	20.1%	24.0%	17.5%	16.9%	23.7%	17.2%
California	18.8%	21.8%	--	27.2%	20.8%	17.7%	24.1%	18.5%
Hawaii	16.1%	14.3%	19.0%	15.7%	11.0%	19.8%	15.1%	16.5%
Oregon	21.0%	--	20.8%	24.6%	26.6%	17.2%	21.4%	20.9%
Washington	21.5%	--	--	26.3%	21.3%	20.3%	24.4%	21.0%

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.

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

Table II.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2023

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	0.36%	1.38%	1.15%	0.65%	0.46%	0.46%	0.66%	0.38%
New England:								
Connecticut	1.07%	--	--	1.22%	1.04%	1.24%	4.83%	0.97%
Maine	0.90%	0.88%	1.32%	1.88%	0.60%	1.22%	0.86%	1.01%
Massachusetts	1.47%	--	--	--	1.31%	1.50%	--	1.45%
New Hampshire	2.17%	--	--	0.91%	1.74%	2.54%	--	2.32%
Rhode Island	1.05%	--	0.00%	--	2.92%	1.16%	--	1.10%
Vermont	1.37%	--	--	--	3.37%	0.65%	3.90%	1.46%
Middle Atlantic:								
New Jersey	0.94%	--	--	--	1.50%	1.17%	--	0.97%
New York	1.36%	1.67%	2.30%	0.76%	1.53%	1.81%	1.20%	1.46%
Pennsylvania	0.76%	--	--	1.77%	2.62%	0.40%	3.75%	0.77%
East North Central:								
Illinois	0.84%	--	--	3.48%	1.25%	0.69%	6.30%	0.61%
Indiana	1.12%	0.00%	1.49%	0.65%	1.10%	1.56%	0.68%	1.24%
Michigan	2.06%	--	--	0.76%	0.92%	2.59%	1.01%	2.17%
Ohio	0.77%	--	--	2.51%	1.72%	0.81%	3.66%	0.76%
Wisconsin	0.55%	--	--	1.52%	1.22%	0.66%	2.01%	0.54%
West North Central:								
Iowa	0.60%	--	--	1.64%	1.04%	0.82%	2.26%	0.62%
Kansas	0.92%	--	1.79%	6.08%	1.86%	0.74%	5.66%	0.77%
Minnesota	0.71%	--	3.08%	1.85%	0.78%	0.90%	1.99%	0.73%
Missouri	1.10%	1.63%	--	1.00%	1.93%	1.13%	1.28%	1.20%
Nebraska	0.90%	--	--	5.33%	0.67%	0.71%	3.59%	0.93%
North Dakota	0.56%	--	3.15%	1.23%	0.72%	0.63%	1.79%	0.43%
South Dakota	1.02%	--	2.11%	2.16%	2.43%	1.22%	1.51%	1.07%
South Atlantic:								
Delaware	1.60%	--	--	3.39%	1.31%	1.75%	--	1.62%
District of Columbia	1.00%	--	--	--	3.22%	1.14%	1.88%	1.07%
Florida	2.19%	--	--	--	1.63%	2.39%	--	2.20%
Georgia	3.05%	1.29%	--	5.44%	2.85%	3.67%	1.38%	3.22%
Maryland	1.57%	--	--	0.03%	0.79%	1.96%	2.69%	1.67%
North Carolina	1.11%	--	1.25%	1.97%	3.33%	1.30%	1.50%	1.19%
South Carolina	1.73%	--	--	--	3.83%	1.70%	3.09%	1.81%
Virginia	1.02%	0.00%	0.96%	--	3.71%	0.98%	1.50%	1.11%
West Virginia	1.70%	1.38%	0.00%	--	1.85%	2.19%	1.09%	1.75%
East South Central:								
Alabama	2.03%	0.95%	--	--	2.29%	2.13%	--	2.12%
Kentucky	1.99%	--	0.00%	3.44%	0.97%	2.31%	0.74%	2.23%
Mississippi	0.50%	0.00%	0.00%	0.34%	1.79%	0.59%	0.26%	0.60%
Tennessee	1.54%	--	--	--	3.63%	1.59%	5.58%	1.55%
West South Central:								
Arkansas	1.42%	0.40%	1.02%	6.25%	2.39%	1.60%	2.55%	1.54%
Louisiana	0.81%	1.83%	--	0.66%	0.53%	1.16%	0.92%	0.89%
Oklahoma	0.95%	1.00%	3.30%	0.83%	4.15%	1.12%	1.91%	1.08%
Texas	0.62%	--	--	2.67%	2.34%	0.60%	2.62%	0.63%
Mountain:								
Arizona	2.34%	--	0.00%	2.55%	2.25%	2.08%	1.75%	2.29%
Colorado	0.68%	1.25%	1.97%	4.63%	0.96%	0.74%	0.99%	0.74%
Idaho	0.67%	--	1.75%	--	1.80%	0.33%	1.90%	0.70%
Montana	0.63%	1.63%	--	2.02%	1.76%	0.60%	1.66%	0.68%
Nevada	1.02%	0.00%	--	2.76%	2.80%	0.79%	3.60%	1.05%
New Mexico	1.49%	--	1.59%	--	3.77%	1.23%	3.34%	1.57%
Utah	0.43%	--	--	0.69%	0.48%	0.65%	1.94%	0.43%
Wyoming	0.66%	--	0.39%	1.69%	1.01%	1.06%	1.54%	0.74%
Pacific:								
Alaska	1.66%	--	0.15%	2.69%	1.77%	2.36%	2.49%	1.72%
California	1.20%	3.34%	--	1.56%	2.17%	1.31%	2.42%	1.23%
Hawaii	0.67%	1.48%	1.01%	0.81%	0.73%	0.88%	1.14%	0.82%
Oregon	1.05%	--	0.95%	3.75%	2.74%	0.86%	1.49%	1.23%
Washington	0.66%	--	--	2.15%	0.85%	0.79%	2.57%	0.62%

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.

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

Table II.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 2023

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	35.0%	19.4%	18.4%	19.5%	24.8%	45.4%	19.6%	37.6%
New England:								
Connecticut	28.2%	--	27.2% *	16.7% *	21.5% *	34.3%	23.3% *	28.9%
Maine	40.8%	42.2% *	20.1% *	34.3%	36.9%	48.0%	24.4%	45.0%
Massachusetts	21.8%	5.7% *	0.0%	2.5% *	5.1% *	37.6%	1.8% *	25.0%
New Hampshire	47.3%	39.2% *	11.9% *	18.0% *	16.2% *	72.9%	23.8% *	52.8%
Rhode Island	32.1%	6.8% *	24.5% *	10.1% *	16.8% *	47.5%	11.8% *	36.7%
Vermont	31.0%	13.3% *	11.4% *	10.5% *	30.8%	53.4%	11.2%	36.8%
Middle Atlantic:								
New Jersey	28.8%	5.7% *	--	16.3% *	21.2% *	36.0%	13.1% *	31.5%
New York	33.5%	14.9% *	31.5% *	19.1%	23.6% *	43.6%	21.6%	36.1%
Pennsylvania	26.5%	9.2% *	5.8% *	11.1% *	13.7% *	40.0%	6.5% *	29.7%
East North Central:								
Illinois	36.5%	23.8% *	16.6% *	23.2%	31.3%	43.9%	20.8%	39.6%
Indiana	32.6%	--	--	24.6% *	24.2%	36.8%	30.2%	33.0%
Michigan	40.9%	--	12.3% *	41.8%	28.2%	50.4%	30.4%	42.6%
Ohio	39.3%	22.9% *	13.1% *	21.6% *	31.7%	48.5%	18.0%	42.3%
Wisconsin	43.0%	--	30.5% *	42.2%	46.1%	45.1%	30.1%	45.3%
West North Central:								
Iowa	27.7%	18.1% *	10.1% *	21.8% *	40.9%	25.6%	15.0% *	30.3%
Kansas	40.1%	11.2% *	--	22.0% *	32.0%	52.2%	21.2% *	43.8%
Minnesota	39.0%	24.0% *	30.2%	26.2% *	32.8%	47.4%	27.6%	41.2%
Missouri	26.1%	7.8% *	10.2% *	18.4%	32.5%	28.8%	13.4%	29.0%
Nebraska	50.6%	--	--	41.0%	42.1%	59.2%	29.7%	53.4%
North Dakota	45.2%	--	45.7%	49.0%	30.3%	59.5%	43.3%	45.8%
South Dakota	31.1%	--	12.2% *	12.7%	40.8%	40.2%	8.9%	37.1%
South Atlantic:								
Delaware	32.7%	--	19.5% *	22.4% *	7.6% *	47.1%	11.8% *	36.7%
District of Columbia	20.9%	16.8% *	--	1.3% *	8.7% *	32.0%	15.8% *	21.8%
Florida	39.0%	31.2% *	16.8% *	5.5% *	22.6% *	49.6%	17.5% *	41.6%
Georgia	29.9%	--	2.4% *	11.6% *	20.5% *	42.3%	14.9% *	32.4%
Maryland	34.3%	17.4% *	16.2% *	13.9% *	19.5%	47.7%	16.1% *	38.1%
North Carolina	28.1%	0.0%	--	14.5% *	18.5% *	34.2%	19.0% *	29.3%
South Carolina	40.1%	--	19.2% *	15.2% *	29.6% *	51.8%	19.6% *	42.4%
Virginia	30.3%	10.6% *	29.9% *	16.5% *	16.7% *	42.6%	19.4% *	32.1%
West Virginia	53.3%	--	36.5% *	13.4% *	38.7%	68.9%	23.8% *	57.8%
East South Central:								
Alabama	31.0%	12.1% *	3.2% *	10.0% *	17.9% *	43.8%	9.8% *	34.9%
Kentucky	33.4%	--	45.9%	27.2%	23.3%	37.1%	36.2%	33.0%
Mississippi	41.4%	30.4% *	--	39.6%	27.5%	50.5%	33.4%	43.3%
Tennessee	46.4%	--	--	28.0% *	28.8%	60.3%	29.5%	49.0%
West South Central:								
Arkansas	35.0%	--	--	13.9% *	42.2%	38.2%	27.3%	36.0%
Louisiana	38.4%	--	16.3% *	23.0% *	21.7% *	61.0%	24.3%	40.8%
Oklahoma	37.4%	50.3%	43.9%	7.4% *	19.6%	49.6%	37.9%	37.2%
Texas	36.9%	24.3% *	7.1% *	14.7% *	26.8%	49.5%	14.9%	40.4%
Mountain:								
Arizona	50.1%	--	41.2% *	33.3% *	19.2% *	60.1%	44.0%	50.7%
Colorado	33.9%	13.8% *	18.0% *	19.7% *	22.9%	48.3%	19.2%	36.4%
Idaho	41.8%	--	26.0% *	19.9% *	48.7%	49.9%	20.8% *	47.7%
Montana	38.5%	22.2% *	32.4% *	36.5%	37.2%	42.7%	25.9%	41.7%
Nevada	26.6%	11.2% *	--	22.8% *	34.4% *	29.1%	9.9% *	31.3%
New Mexico	27.0%	--	30.9% *	16.1% *	20.1% *	33.0%	24.0% *	27.7%
Utah	53.1%	--	--	30.3% *	72.4%	46.8%	38.6%	55.0%
Wyoming	61.4%	--	--	36.1%	71.7%	76.4%	42.5%	68.1%
Pacific:								
Alaska	48.7%	--	--	32.1%	41.9%	57.1%	33.0%	50.8%
California	31.5%	13.6% *	11.8% *	15.0%	15.7%	47.2%	13.5%	35.0%
Hawaii	26.5%	40.5%	11.8% *	38.1% *	26.3%	22.4%	29.4%	25.7%
Oregon	27.9%	29.6% *	25.0% *	15.0% *	39.2%	27.9%	25.2% *	28.5%
Washington	43.0%	39.8%	11.4% *	40.4%	41.0%	55.0%	28.6%	47.2%

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.

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

Table II.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 2023

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	0.98%	1.91%	1.66%	1.13%	1.40%	1.45%	0.99%	1.11%
New England:								
Connecticut	3.59%	--	14.14% *	6.60% *	7.17% *	4.97%	7.18% *	4.01%
Maine	3.62%	13.47% *	9.19% *	8.52%	7.46%	5.76%	5.62%	4.32%
Massachusetts	4.88%	5.59% *	0.00%	1.51% *	2.52% *	8.59%	1.76% *	5.69%
New Hampshire	5.20%	16.84% *	6.44% *	8.10% *	5.42% *	5.84%	7.19% *	5.84%
Rhode Island	3.92%	6.62% *	14.28% *	6.39% *	6.29% *	5.45%	6.40% *	4.56%
Vermont	4.82%	7.08% *	5.71% *	3.54% *	7.63%	11.27%	3.04%	6.18%
Middle Atlantic:								
New Jersey	4.28%	3.98% *	--	6.10% *	8.19% *	6.72%	6.00% *	4.94%
New York	4.33%	6.70% *	10.81% *	5.12%	8.14% *	6.11%	5.40%	4.99%
Pennsylvania	4.89%	4.89% *	3.53% *	4.88% *	6.54% *	7.42%	2.18% *	5.51%
East North Central:								
Illinois	2.88%	9.01% *	8.06% *	5.47%	5.96%	4.13%	4.64%	3.29%
Indiana	3.75%	--	--	8.07% *	6.20%	5.24%	8.44%	4.12%
Michigan	5.69%	--	7.21% *	9.26%	6.70%	7.46%	8.15%	6.27%
Ohio	3.82%	10.33% *	7.11% *	6.97% *	7.88%	5.48%	5.16%	4.25%
Wisconsin	5.05%	--	12.72% *	7.95%	7.74%	8.14%	6.91%	5.83%
West North Central:								
Iowa	3.50%	8.42% *	8.79% *	6.92% *	7.91%	4.75%	4.84% *	4.19%
Kansas	4.20%	6.01% *	--	8.01% *	7.11%	5.67%	6.58% *	4.69%
Minnesota	4.83%	10.79% *	8.70%	8.13% *	7.98%	7.78%	5.70%	5.62%
Missouri	3.59%	5.78% *	5.44% *	5.06%	8.69%	5.22%	3.85%	4.30%
Nebraska	4.17%	--	--	8.09%	7.93%	5.82%	7.19%	4.56%
North Dakota	3.43%	--	11.49%	7.78%	6.05%	5.83%	6.71%	4.00%
South Dakota	2.79%	--	5.33% *	3.71%	7.40%	3.59%	2.46%	3.43%
South Atlantic:								
Delaware	2.75%	--	9.85% *	10.12% *	2.83% *	3.96%	4.64% *	3.00%
District of Columbia	3.26%	8.69% *	--	0.91% *	3.57% *	5.67%	6.39% *	3.69%
Florida	6.70%	14.93% *	9.30% *	2.86% *	8.79% *	8.77%	6.15% *	7.26%
Georgia	4.39%	--	2.05% *	5.11% *	7.74% *	6.65%	6.00% *	4.96%
Maryland	4.37%	6.94% *	9.71% *	6.70% *	5.22%	6.77%	5.49% *	5.09%
North Carolina	3.61%	0.00%	--	5.97% *	6.40% *	5.29%	6.89% *	4.01%
South Carolina	6.63%	--	12.37% *	6.16% *	12.70% *	9.26%	7.65% *	7.32%
Virginia	5.25%	6.29% *	14.35% *	5.86% *	5.89% *	8.68%	6.66% *	6.02%
West Virginia	5.63%	--	13.48% *	5.45% *	9.87%	5.42%	7.89% *	5.77%
East South Central:								
Alabama	3.49%	8.08% *	2.30% *	5.31% *	6.39% *	6.09%	4.24% *	3.90%
Kentucky	5.66%	--	12.37%	7.67%	5.69%	8.18%	7.60%	6.34%
Mississippi	4.42%	10.95% *	--	10.78%	7.57%	6.47%	8.12%	5.10%
Tennessee	4.62%	--	--	11.77% *	7.92%	6.25%	8.73%	5.15%
West South Central:								
Arkansas	5.48%	--	--	5.43% *	10.23%	8.40%	7.51%	6.11%
Louisiana	6.54%	--	9.18% *	7.73% *	7.66% *	8.88%	6.45%	7.50%
Oklahoma	4.99%	11.60%	9.88%	3.64% *	5.69%	7.89%	6.65%	6.00%
Texas	3.63%	10.14% *	4.23% *	4.55% *	5.99%	5.27%	4.17%	4.07%
Mountain:								
Arizona	9.82%	--	13.53% *	10.23% *	8.31% *	10.32%	8.23%	10.60%
Colorado	3.42%	8.15% *	6.19% *	6.45% *	5.87%	5.92%	4.54%	3.96%
Idaho	6.06%	--	11.24% *	8.45% *	7.63%	10.33%	6.41% *	7.29%
Montana	4.81%	8.85% *	14.09% *	9.31%	7.66%	8.66%	6.78%	6.01%
Nevada	4.08%	6.53% *	--	8.67% *	12.09% *	5.21%	3.76% *	4.99%
New Mexico	3.65%	--	17.36% *	8.53% *	6.24% *	5.13%	9.24% *	3.98%
Utah	6.03%	--	--	9.33% *	8.01%	8.48%	8.38%	6.66%
Wyoming	4.38%	--	--	8.57%	7.81%	5.94%	8.44%	4.84%
Pacific:								
Alaska	6.09%	--	--	9.39%	9.34%	8.73%	9.15%	6.69%
California	3.25%	4.46% *	4.09% *	3.35%	4.25%	4.58%	2.51%	3.74%
Hawaii	3.91%	9.37%	7.51% *	13.34% *	7.52%	5.25%	5.68%	4.80%
Oregon	4.76%	13.71% *	13.51% *	5.60% *	8.27%	8.17%	8.63% *	5.58%
Washington	4.12%	11.77%	7.42% *	7.98%	8.86%	5.94%	5.96%	5.00%

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.

* Figure does not meet standard of reliability or precision.

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

Table II.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 2023

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	92.5%	76.7%	86.4%	89.7%	92.2%	95.5%	84.3%	94.1%
New England:								
Connecticut	93.0%	--	86.3%	91.2%	95.4%	95.4%	76.5%	95.6%
Maine	95.8%	87.2%	87.3%	92.7%	98.3%	98.9%	88.5%	98.2%
Massachusetts	94.9%	67.4%	88.5%	90.5%	96.3%	98.4%	84.5%	96.7%
New Hampshire	96.3%	100.0%	94.7%	88.3%	95.9%	99.1%	91.4%	97.7%
Rhode Island	89.4%	69.0%	65.6%	83.5%	94.2%	95.3%	74.9%	93.0%
Vermont	98.0%	74.1%	94.8%	99.7%	99.7%	98.7%	93.3%	99.4%
Middle Atlantic:								
New Jersey	97.0%	85.0%	92.2%	96.7%	99.6%	97.7%	91.1%	98.0%
New York	89.5%	77.3%	81.2%	95.1%	75.4%	98.4%	84.8%	90.7%
Pennsylvania	92.9%	89.1%	78.0%	87.9%	94.8%	95.6%	84.2%	94.6%
East North Central:								
Illinois	91.1%	75.2%	81.5%	86.4%	92.2%	94.0%	80.5%	93.2%
Indiana	90.6%	96.2%	--	92.7%	92.1%	90.6%	87.9%	91.0%
Michigan	94.1%	--	85.4%	97.8%	98.7%	93.2%	89.5%	94.9%
Ohio	93.7%	--	66.5%	96.8%	96.2%	96.6%	74.9%	96.7%
Wisconsin	91.6%	87.9%	93.6%	87.7%	98.9%	89.5%	91.2%	91.7%
West North Central:								
Iowa	95.4%	82.5%	94.2%	98.0%	96.2%	96.4%	91.6%	96.4%
Kansas	94.4%	82.8%	--	87.0%	96.0%	98.7%	82.5%	96.9%
Minnesota	94.1%	65.8%	98.0%	89.0%	90.0%	99.2%	89.3%	95.1%
Missouri	93.7%	74.5%	75.3%	93.8%	97.1%	96.9%	83.4%	96.4%
Nebraska	96.0%	100.0%	85.0%	86.5%	99.6%	97.5%	90.2%	96.9%
North Dakota	91.5%	85.4%	96.8%	86.1%	87.5%	98.6%	90.0%	92.1%
South Dakota	95.6%	92.3%	99.2%	96.3%	90.1%	99.5%	96.1%	95.5%
South Atlantic:								
Delaware	91.7%	--	86.4%	95.2%	74.5%	98.4%	83.0%	93.7%
District of Columbia	92.7%	87.4%	87.5%	87.1%	94.2%	95.5%	91.1%	93.1%
Florida	96.2%	77.5%	97.5%	94.7%	97.7%	97.1%	89.7%	97.1%
Georgia	91.1%	78.7%	97.1%	90.7%	93.0%	91.2%	89.0%	91.6%
Maryland	94.4%	80.0%	85.3%	80.6%	98.5%	97.9%	81.6%	97.4%
North Carolina	94.3%	92.5%	90.8%	98.8%	89.5%	95.9%	93.6%	94.5%
South Carolina	91.6%	--	79.2%	81.9%	97.8%	93.9%	78.2%	93.6%
Virginia	95.6%	81.4%	94.7%	93.2%	96.5%	96.9%	91.6%	96.3%
West Virginia	85.9%	94.6%	73.1%	84.9%	93.8%	83.9%	81.5%	86.7%
East South Central:								
Alabama	91.7%	--	83.0%	73.4%	91.3%	98.8%	83.3%	93.5%
Kentucky	96.8%	--	84.6%	98.4%	98.8%	97.8%	86.1%	98.3%
Mississippi	96.8%	90.5%	88.8%	94.9%	98.8%	98.3%	90.8%	98.6%
Tennessee	88.2%	--	84.3%	83.6%	89.2%	92.0%	71.1%	91.6%
West South Central:								
Arkansas	95.9%	79.4%	94.1%	97.6%	96.7%	96.3%	91.5%	96.6%
Louisiana	95.6%	83.6%	89.3%	94.0%	97.2%	97.0%	90.7%	96.6%
Oklahoma	92.1%	93.8%	79.6%	92.9%	88.6%	96.1%	88.2%	93.3%
Texas	88.7%	56.6%	81.5%	86.1%	88.5%	93.6%	71.3%	92.0%
Mountain:								
Arizona	95.0%	74.3%	83.1%	85.3%	90.1%	98.2%	85.7%	96.0%
Colorado	96.4%	100.0%	90.2%	89.8%	96.8%	99.0%	90.5%	97.6%
Idaho	91.3%	97.5%	85.9%	84.6%	97.9%	89.6%	85.9%	93.2%
Montana	97.5%	88.1%	98.8%	94.9%	100.0%	98.8%	93.6%	98.7%
Nevada	94.5%	95.7%	88.1%	86.9%	92.7%	98.0%	90.2%	95.6%
New Mexico	94.2%	--	91.8%	95.2%	94.4%	97.6%	83.9%	96.6%
Utah	95.7%	100.0%	79.7%	80.7%	98.5%	98.3%	81.6%	97.8%
Wyoming	91.5%	86.6%	81.3%	92.5%	96.0%	92.1%	85.9%	94.0%
Pacific:								
Alaska	90.9%	--	--	79.5%	88.4%	99.7%	73.2%	94.1%
California	89.4%	75.7%	91.4%	83.0%	87.2%	93.6%	83.7%	90.7%
Hawaii	82.9%	65.7%	77.6%	74.4%	81.2%	94.3%	68.2%	88.3%
Oregon	93.8%	79.2%	94.5%	88.4%	94.1%	97.4%	87.9%	95.7%
Washington	92.7%	79.6%	78.8%	94.6%	94.7%	97.5%	82.1%	96.6%

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.

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

Table II.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 2023

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	0.46%	2.40%	1.47%	0.96%	1.13%	0.57%	1.01%	0.50%
New England:								
Connecticut	1.67%	--	9.54%	4.60%	2.42%	2.10%	6.24%	1.48%
Maine	1.35%	10.89%	8.35%	3.93%	1.04%	0.68%	4.86%	0.69%
Massachusetts	1.38%	13.07%	7.09%	4.75%	2.77%	0.81%	5.11%	1.21%
New Hampshire	1.19%	0.00%	4.32%	5.46%	2.78%	0.53%	3.65%	1.07%
Rhode Island	2.59%	13.28%	13.92%	8.98%	3.45%	2.97%	7.30%	2.62%
Vermont	0.71%	12.10%	3.47%	0.29%	0.23%	0.92%	2.78%	0.36%
Middle Atlantic:								
New Jersey	1.27%	9.42%	7.81%	2.42%	0.42%	1.88%	4.39%	1.29%
New York	3.47%	7.95%	10.41%	2.05%	10.71%	0.58%	4.48%	4.20%
Pennsylvania	1.22%	5.26%	6.37%	4.77%	2.29%	1.28%	3.61%	1.26%
East North Central:								
Illinois	1.75%	10.62%	8.02%	4.88%	3.31%	2.23%	4.91%	1.81%
Indiana	3.12%	4.30%	--	3.54%	5.26%	4.66%	6.60%	3.44%
Michigan	2.36%	--	8.07%	1.47%	1.05%	4.03%	4.44%	2.56%
Ohio	1.36%	--	12.26%	2.00%	1.80%	1.41%	7.09%	1.03%
Wisconsin	2.97%	7.69%	5.19%	7.72%	0.95%	5.04%	3.30%	3.46%
West North Central:								
Iowa	1.17%	8.16%	4.32%	1.44%	2.15%	1.52%	3.25%	1.17%
Kansas	1.68%	8.99%	--	6.03%	2.36%	0.89%	7.11%	1.22%
Minnesota	1.95%	13.03%	2.02%	5.09%	6.81%	0.46%	3.50%	2.24%
Missouri	1.86%	16.43%	12.44%	3.96%	1.64%	1.46%	6.95%	1.27%
Nebraska	1.41%	0.00%	8.75%	7.54%	0.32%	1.24%	5.69%	1.36%
North Dakota	2.14%	11.07%	2.69%	6.80%	3.86%	0.59%	4.31%	2.45%
South Dakota	1.92%	7.53%	0.83%	2.43%	5.99%	0.47%	2.72%	2.35%
South Atlantic:								
Delaware	3.01%	--	9.37%	2.98%	13.56%	0.96%	5.83%	3.33%
District of Columbia	2.67%	8.93%	11.97%	10.24%	4.43%	2.65%	5.28%	3.02%
Florida	1.11%	13.09%	2.17%	2.41%	1.44%	1.21%	4.73%	0.93%
Georgia	1.93%	12.57%	3.04%	4.73%	4.51%	2.47%	5.36%	2.05%
Maryland	1.28%	9.52%	7.78%	7.08%	1.20%	1.00%	5.42%	0.87%
North Carolina	1.54%	6.07%	6.79%	1.27%	4.60%	1.90%	3.69%	1.69%
South Carolina	2.18%	--	12.68%	8.01%	1.28%	2.74%	7.46%	2.16%
Virginia	1.07%	10.43%	3.87%	2.84%	2.34%	1.14%	3.20%	1.11%
West Virginia	5.96%	5.60%	13.23%	5.42%	2.78%	10.14%	6.76%	6.93%
East South Central:								
Alabama	2.50%	--	7.10%	8.28%	5.33%	0.86%	4.72%	2.55%
Kentucky	1.03%	--	9.98%	1.69%	0.89%	1.06%	5.88%	0.69%
Mississippi	1.13%	7.48%	9.28%	3.69%	0.83%	1.21%	4.17%	0.74%
Tennessee	3.41%	--	12.76%	10.46%	6.94%	3.97%	10.42%	3.31%
West South Central:								
Arkansas	1.47%	11.99%	5.97%	1.57%	2.85%	2.12%	4.03%	1.57%
Louisiana	1.49%	12.04%	7.29%	4.59%	2.06%	1.82%	4.26%	1.51%
Oklahoma	2.08%	4.49%	10.61%	3.67%	4.73%	2.32%	5.53%	2.13%
Texas	2.11%	13.20%	7.94%	5.02%	3.94%	2.88%	6.35%	2.13%
Mountain:								
Arizona	1.87%	13.01%	10.82%	8.39%	4.20%	1.00%	5.48%	1.70%
Colorado	1.25%	0.00%	6.93%	5.16%	2.56%	0.80%	4.09%	1.24%
Idaho	2.94%	2.68%	9.66%	10.55%	1.49%	5.32%	6.77%	3.14%
Montana	1.05%	8.41%	1.23%	3.31%	0.00%	1.00%	3.29%	0.82%
Nevada	1.70%	3.30%	6.96%	7.42%	4.47%	1.53%	4.13%	1.87%
New Mexico	1.52%	--	5.45%	3.40%	2.39%	1.21%	6.36%	1.07%
Utah	1.86%	0.00%	11.57%	11.45%	1.00%	1.07%	10.64%	1.00%
Wyoming	2.50%	12.41%	13.91%	3.67%	2.48%	3.50%	6.40%	2.14%
Pacific:								
Alaska	2.48%	--	--	8.46%	6.08%	0.22%	8.17%	2.46%
California	2.11%	6.81%	3.21%	3.97%	4.56%	3.22%	2.95%	2.49%
Hawaii	2.81%	9.15%	7.90%	8.84%	6.71%	2.99%	5.53%	3.24%
Oregon	1.62%	9.35%	3.46%	6.38%	3.28%	1.25%	4.65%	1.42%
Washington	2.02%	9.29%	10.68%	3.31%	3.34%	1.50%	5.94%	1.55%

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.

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

Table II.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2023

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	90.3%	75.9%	78.2%	85.7%	91.9%	92.4%	79.7%	91.9%
New England:								
Connecticut	86.0%	--	--	74.3%	90.7%	89.6%	57.1%	90.0%
Maine	96.1%	95.8%	88.8%	94.1%	93.7%	97.7%	92.5%	96.7%
Massachusetts	92.7%	75.4%	77.4%	89.3%	89.2%	97.4%	84.4%	93.8%
New Hampshire	95.2%	100.0%	93.9%	83.5%	96.2%	96.8%	95.1%	95.3%
Rhode Island	90.3%	--	88.8%	90.1%	93.2%	92.4%	78.7%	92.6%
Vermont	96.4%	88.5%	82.4%	97.9%	95.5%	99.5%	92.2%	97.5%
Middle Atlantic:								
New Jersey	94.9%	--	--	98.1%	93.9%	95.2%	92.7%	95.3%
New York	90.0%	77.3%	98.9%	85.6%	91.9%	90.4%	90.0%	90.0%
Pennsylvania	91.7%	--	70.1%	75.6%	91.1%	97.2%	64.6%	94.6%
East North Central:								
Illinois	89.2%	--	67.1%	92.1%	95.3%	91.6%	72.3%	92.4%
Indiana	88.5%	--	80.4%	80.1%	95.3%	89.4%	81.3%	89.7%
Michigan	94.2%	--	92.3%	96.8%	99.9%	91.5%	90.2%	94.9%
Ohio	91.4%	83.5%	--	91.1%	93.6%	93.4%	74.9%	93.4%
Wisconsin	79.7%	--	95.1%	88.5%	96.4%	72.6%	85.5%	78.6%
West North Central:								
Iowa	96.0%	--	94.3%	98.9%	97.2%	98.4%	84.2%	98.0%
Kansas	96.3%	92.4%	95.4%	96.5%	96.4%	96.7%	93.9%	96.7%
Minnesota	91.4%	--	100.0%	76.2%	89.0%	98.3%	86.5%	92.2%
Missouri	89.1%	100.0%	--	89.8%	98.6%	89.6%	75.8%	91.9%
Nebraska	93.5%	--	77.9%	95.7%	97.6%	93.1%	86.8%	94.3%
North Dakota	91.7%	100.0%	78.7%	91.9%	87.6%	96.0%	87.7%	93.0%
South Dakota	90.4%	76.0%	89.7%	95.8%	86.3%	92.7%	89.2%	90.7%
South Atlantic:								
Delaware	88.4%	--	98.2%	91.2%	76.4%	91.9%	92.1%	87.9%
District of Columbia	92.4%	78.6%	--	91.2%	93.5%	94.2%	84.8%	93.6%
Florida	93.4%	--	--	91.6%	96.4%	94.9%	78.8%	94.7%
Georgia	87.6%	--	100.0%	94.5%	97.9%	79.6%	91.3%	87.0%
Maryland	88.1%	--	--	72.9%	99.0%	93.9%	59.4%	94.0%
North Carolina	90.7%	100.0%	--	--	90.0%	96.4%	57.2%	93.1%
South Carolina	90.2%	--	74.5%	79.0%	94.7%	92.7%	67.3%	92.3%
Virginia	92.7%	100.0%	--	83.6%	98.8%	93.0%	78.6%	94.7%
West Virginia	94.1%	--	98.0%	91.1%	90.0%	95.7%	93.3%	94.1%
East South Central:								
Alabama	91.6%	--	62.3%	82.4%	87.2%	98.0%	71.0%	94.7%
Kentucky	96.4%	--	--	96.7%	98.3%	97.9%	73.0%	98.0%
Mississippi	96.5%	--	--	99.5%	99.4%	96.9%	88.2%	97.7%
Tennessee	86.1%	--	--	79.1%	73.3%	90.9%	77.7%	86.9%
West South Central:								
Arkansas	91.5%	--	82.4%	86.9%	97.7%	91.4%	80.3%	92.3%
Louisiana	81.9%	100.0%	--	89.9%	67.0%	90.0%	79.2%	82.3%
Oklahoma	89.4%	76.5%	93.8%	80.2%	94.3%	90.7%	80.9%	90.9%
Texas	88.2%	93.8%	76.1%	81.2%	82.9%	90.8%	81.2%	89.1%
Mountain:								
Arizona	94.4%	--	85.0%	95.4%	88.9%	97.8%	80.1%	95.4%
Colorado	93.6%	--	75.1%	93.5%	88.7%	99.6%	80.1%	95.7%
Idaho	79.4%	96.1%	83.9%	84.3%	98.6%	71.1%	85.0%	78.2%
Montana	97.9%	88.5%	83.9%	100.0%	99.5%	98.7%	91.5%	98.9%
Nevada	90.7%	--	96.5%	93.2%	94.6%	87.8%	91.9%	90.3%
New Mexico	90.8%	93.5%	87.2%	100.0%	73.1%	96.3%	91.1%	90.7%
Utah	88.2%	--	78.9%	79.9%	82.9%	97.4%	76.2%	90.0%
Wyoming	86.8%	--	--	75.8%	95.3%	89.4%	68.4%	91.8%
Pacific:								
Alaska	96.0%	--	90.0%	--	94.1%	99.4%	72.2%	97.8%
California	86.0%	68.6%	77.3%	75.4%	89.8%	88.4%	68.9%	88.7%
Hawaii	86.6%	--	91.9%	60.8%	72.5%	97.1%	71.4%	89.9%
Oregon	94.2%	100.0%	88.2%	73.3%	98.2%	97.2%	94.5%	94.1%
Washington	96.9%	92.3%	100.0%	94.0%	96.6%	98.8%	92.1%	97.9%

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.

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

Table II.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2023

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	0.56%	3.11%	2.67%	1.51%	1.04%	0.76%	1.51%	0.60%
New England:								
Connecticut	2.90%	--	--	10.96%	4.95%	3.36%	10.34%	2.72%
Maine	1.57%	4.40%	8.23%	3.42%	4.20%	1.90%	3.46%	1.70%
Massachusetts	2.29%	14.23%	18.37%	5.54%	6.19%	1.15%	7.97%	2.31%
New Hampshire	1.71%	0.00%	6.05%	11.70%	2.70%	1.45%	3.08%	1.93%
Rhode Island	3.12%	--	9.31%	5.59%	3.23%	4.58%	9.55%	3.18%
Vermont	1.34%	9.37%	8.43%	1.28%	3.17%	0.53%	3.49%	1.43%
Middle Atlantic:								
New Jersey	2.17%	--	--	1.32%	4.45%	3.14%	4.46%	2.42%
New York	2.54%	11.53%	1.15%	9.53%	3.25%	3.65%	4.18%	2.89%
Pennsylvania	1.78%	--	11.13%	8.32%	3.92%	1.17%	7.89%	1.60%
East North Central:								
Illinois	2.34%	--	17.51%	3.67%	2.33%	2.57%	8.97%	1.96%
Indiana	3.69%	--	14.63%	9.48%	3.15%	5.39%	8.14%	4.17%
Michigan	2.27%	--	6.76%	2.41%	0.09%	4.49%	4.75%	2.54%
Ohio	2.19%	10.44%	--	5.70%	4.41%	2.80%	7.59%	2.28%
Wisconsin	6.83%	--	4.98%	9.51%	2.34%	10.85%	8.95%	7.88%
West North Central:								
Iowa	1.40%	--	4.54%	0.94%	1.46%	0.60%	8.35%	0.61%
Kansas	1.11%	8.06%	4.83%	2.16%	2.63%	1.34%	3.79%	1.13%
Minnesota	2.94%	--	0.00%	11.42%	7.17%	1.24%	7.03%	3.20%
Missouri	3.74%	0.00%	--	7.66%	1.30%	4.02%	14.57%	2.88%
Nebraska	2.03%	--	13.52%	3.03%	1.72%	2.93%	7.93%	2.06%
North Dakota	2.17%	0.00%	14.38%	3.81%	4.61%	2.26%	5.86%	2.13%
South Dakota	2.19%	12.02%	6.87%	2.26%	4.53%	3.44%	3.89%	2.57%
South Atlantic:								
Delaware	4.52%	--	2.04%	6.38%	16.11%	4.04%	4.58%	5.09%
District of Columbia	2.14%	11.13%	--	7.33%	3.78%	2.69%	6.31%	2.25%
Florida	1.99%	--	--	7.15%	2.66%	2.05%	10.37%	1.79%
Georgia	3.21%	--	0.00%	3.28%	2.02%	5.07%	5.87%	3.58%
Maryland	2.97%	--	--	12.91%	0.77%	2.11%	10.81%	1.95%
North Carolina	2.80%	0.00%	--	--	6.27%	1.78%	13.70%	2.70%
South Carolina	2.95%	--	14.57%	6.53%	4.27%	3.92%	10.87%	2.98%
Virginia	2.06%	0.00%	--	6.79%	1.07%	2.70%	9.01%	1.79%
West Virginia	1.97%	--	2.15%	6.39%	6.47%	1.60%	5.45%	2.10%
East South Central:								
Alabama	3.27%	--	14.89%	6.57%	7.07%	1.45%	9.69%	2.46%
Kentucky	1.41%	--	--	2.47%	1.26%	1.15%	11.87%	0.91%
Mississippi	1.49%	--	--	0.53%	0.58%	1.61%	8.32%	1.12%
Tennessee	3.73%	--	--	15.55%	9.38%	4.14%	10.65%	3.94%
West South Central:								
Arkansas	2.95%	--	14.03%	7.79%	1.39%	4.27%	10.08%	3.04%
Louisiana	6.77%	0.00%	--	5.15%	16.37%	5.09%	11.36%	7.75%
Oklahoma	3.75%	12.60%	4.65%	11.56%	2.64%	6.02%	8.45%	4.14%
Texas	2.62%	6.29%	12.11%	6.28%	6.53%	3.23%	5.69%	2.86%
Mountain:								
Arizona	2.82%	--	11.27%	3.39%	10.27%	1.43%	10.01%	2.86%
Colorado	3.30%	--	17.85%	3.37%	8.72%	0.33%	9.93%	3.55%
Idaho	10.15%	4.34%	9.98%	11.03%	0.85%	14.93%	7.06%	12.02%
Montana	0.95%	10.84%	10.21%	0.00%	0.40%	0.66%	5.51%	0.47%
Nevada	4.02%	--	2.71%	5.43%	3.65%	7.31%	4.26%	5.03%
New Mexico	3.36%	6.69%	10.27%	0.00%	13.02%	2.21%	5.37%	3.93%
Utah	5.43%	--	12.82%	10.49%	12.84%	2.12%	7.98%	6.21%
Wyoming	3.93%	--	--	14.72%	3.48%	4.77%	12.93%	3.16%
Pacific:								
Alaska	1.75%	--	8.60%	--	4.64%	0.34%	14.04%	1.37%
California	2.56%	11.77%	7.70%	6.40%	3.57%	3.94%	5.91%	2.80%
Hawaii	3.63%	--	6.79%	15.85%	12.36%	1.34%	10.10%	3.69%
Oregon	2.53%	0.00%	11.43%	14.74%	1.73%	1.74%	4.57%	2.80%
Washington	1.06%	5.99%	0.00%	3.72%	2.26%	0.93%	4.05%	0.96%

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.

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

Table II.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2023

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	4,625	5,483	5,528	5,525	4,625	4,248	5,512	4,466
New England:								
Connecticut	4,672	--	6,763	5,831	5,251	3,842	5,949	4,508
Maine	5,043	5,177	6,391	6,110	5,199	4,230	5,920	4,784
Massachusetts	4,238	6,254	5,925	5,383	4,235	3,679	5,792	3,995
New Hampshire	4,763	6,569	6,625	6,139	5,300	3,577	6,308	4,349
Rhode Island	4,389	3,877	3,872	5,136	4,675	4,152	4,049	4,457
Vermont	4,584	4,209	4,356	5,564	4,287	4,179	4,635	4,570
Middle Atlantic:								
New Jersey	4,221	5,020	5,688	5,106	4,741	3,618	5,023	4,097
New York	4,585	5,289	6,470	5,862	4,561	3,993	6,059	4,238
Pennsylvania	4,987	5,356	5,298	7,394	5,067	4,271	6,003	4,806
East North Central:								
Illinois	4,194	4,738	5,200	4,441	3,955	4,095	4,829	4,086
Indiana	4,690	6,401	5,466	5,463	5,105	4,258	5,496	4,580
Michigan	4,630	--	5,253	5,814	4,910	4,135	5,520	4,503
Ohio	4,385	5,824	5,855	4,637	4,580	4,081	4,892	4,323
Wisconsin	4,449	--	5,636	4,780	4,802	4,082	4,966	4,357
West North Central:								
Iowa	4,365	4,876	4,531	5,438	4,223	4,112	5,049	4,197
Kansas	4,836	4,571	3,741	5,029	4,868	4,880	4,731	4,855
Minnesota	4,601	4,656	5,241	5,062	4,875	4,270	4,994	4,523
Missouri	4,727	5,551	5,653	4,916	4,776	4,463	5,078	4,647
Nebraska	4,730	5,481	6,090	4,917	4,402	4,712	5,276	4,652
North Dakota	3,552	4,409	2,989	3,211	3,552	3,787	3,264	3,665
South Dakota	5,297	4,559	4,942	5,928	5,401	5,007	5,511	5,233
South Atlantic:								
Delaware	5,281	--	5,279	6,411	5,472	4,918	5,461	5,245
District of Columbia	3,681	5,261	--	3,811	3,767	3,452	4,596	3,501
Florida	4,519	--	5,476	5,416	5,305	4,036	5,289	4,415
Georgia	5,143	6,240	5,513	5,439	5,135	4,930	5,488	5,079
Maryland	4,459	5,262	5,605	4,903	4,633	4,066	5,455	4,266
North Carolina	5,401	6,214	5,798	5,871	5,873	5,063	5,779	5,337
South Carolina	5,325	--	5,685	5,433	5,776	5,075	5,543	5,299
Virginia	4,588	6,327	5,349	6,176	4,290	4,155	5,832	4,363
West Virginia	4,800	4,167	6,033	5,863	5,162	4,402	5,489	4,683
East South Central:								
Alabama	4,737	--	4,884	5,490	4,424	4,669	5,169	4,654
Kentucky	4,554	4,299	4,193	5,387	4,632	4,361	4,878	4,513
Mississippi	4,874	5,131	--	5,526	4,645	4,805	5,401	4,731
Tennessee	4,778	5,823	5,886	4,999	4,469	4,724	5,390	4,682
West South Central:								
Arkansas	4,188	--	3,613	4,522	4,212	4,170	4,111	4,199
Louisiana	4,313	--	6,247	4,970	3,893	4,377	4,756	4,235
Oklahoma	5,029	6,345	4,491	5,365	5,173	4,802	5,596	4,878
Texas	4,917	6,713	5,431	5,428	4,857	4,636	6,173	4,733
Mountain:								
Arizona	4,293	6,471	5,874	5,933	5,078	3,873	6,142	4,098
Colorado	4,577	4,758	5,665	5,941	4,051	4,332	5,130	4,479
Idaho	4,950	5,384	5,518	6,444	4,890	4,364	5,823	4,660
Montana	4,802	5,530	5,782	4,805	4,528	4,585	5,485	4,585
Nevada	5,098	5,244	6,276	5,243	5,436	4,783	5,405	5,022
New Mexico	4,797	--	--	6,682	3,733	4,832	5,854	4,591
Utah	5,071	5,948	6,248	5,507	5,245	4,641	6,012	4,951
Wyoming	4,618	--	6,114	5,440	3,481	4,222	5,788	4,140
Pacific:								
Alaska	5,342	--	5,642	5,618	5,651	5,059	5,498	5,320
California	4,324	5,885	5,696	6,012	3,768	3,897	5,665	4,051
Hawaii	3,173	3,702	3,205	3,070	2,879	3,246	3,444	3,096
Oregon	4,995	3,671	5,362	5,591	5,197	4,757	5,145	4,951
Washington	4,864	5,946	5,886	5,864	4,338	4,349	5,981	4,520

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.

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

Table II.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2023

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	47.21	143.54	115.53	80.55	71.59	66.53	69.19	51.29
New England:								
Connecticut	266.05	--	583.48	304.43	475.56	277.83	421.38	296.29
Maine	164.99	691.70	677.79	281.65	329.67	172.60	371.53	171.80
Massachusetts	233.45	753.26	744.23	379.76	380.40	383.15	459.09	263.15
New Hampshire	198.10	559.33	396.39	572.74	328.22	170.61	445.71	205.11
Rhode Island	262.19	432.27	754.30	553.17	370.83	415.12	442.12	299.41
Vermont	246.91	638.91	445.91	688.69	268.31	190.98	297.94	304.95
Middle Atlantic:								
New Jersey	171.13	925.06	766.47	414.88	371.27	208.85	498.59	181.02
New York	216.83	520.24	389.61	272.51	342.22	272.23	236.07	226.02
Pennsylvania	214.09	544.83	615.20	196.39	576.53	186.42	324.46	240.27
East North Central:								
Illinois	116.60	552.41	517.07	294.55	252.92	152.47	267.30	126.34
Indiana	147.20	204.77	263.32	372.02	257.99	191.52	364.06	157.77
Michigan	402.11	--	636.78	454.89	332.39	519.89	435.45	428.88
Ohio	135.68	932.14	729.77	460.01	260.08	163.58	485.86	140.10
Wisconsin	169.31	--	588.18	278.36	235.49	247.74	373.22	183.46
West North Central:								
Iowa	112.42	340.48	645.07	383.19	210.29	125.96	335.96	109.88
Kansas	149.38	700.62	701.33	405.38	242.24	221.19	410.89	160.34
Minnesota	166.57	523.58	345.39	394.20	231.21	247.73	246.00	190.98
Missouri	163.93	329.72	625.96	294.35	385.46	241.89	281.76	188.94
Nebraska	129.65	626.80	749.88	288.93	229.23	182.16	363.43	137.50
North Dakota	117.51	557.01	467.89	293.71	124.18	200.03	279.01	118.98
South Dakota	151.20	532.53	832.92	337.13	311.54	182.61	358.26	164.36
South Atlantic:								
Delaware	190.31	--	801.53	415.46	843.15	263.25	500.11	209.71
District of Columbia	193.23	614.18	--	569.90	489.21	174.06	507.65	208.01
Florida	343.46	--	566.44	314.65	249.12	413.31	423.93	367.12
Georgia	172.29	668.25	543.71	627.16	476.58	179.45	525.48	182.11
Maryland	178.61	695.95	796.34	510.27	381.62	205.46	466.29	188.08
North Carolina	220.72	418.39	625.36	478.68	466.38	324.88	394.95	251.58
South Carolina	180.48	--	718.88	495.53	382.60	223.27	467.95	194.73
Virginia	144.02	541.24	473.43	360.01	221.48	184.96	311.71	155.33
West Virginia	362.35	669.11	774.44	446.13	373.89	494.83	491.56	392.14
East South Central:								
Alabama	150.70	--	841.51	521.42	363.70	152.81	485.29	144.27
Kentucky	166.23	554.66	392.40	389.17	303.90	223.97	394.25	178.36
Mississippi	180.80	769.29	--	544.03	410.75	204.01	352.99	209.05
Tennessee	178.43	559.07	500.82	358.61	415.57	234.69	316.26	199.78
West South Central:								
Arkansas	228.46	--	649.41	315.66	381.80	354.45	380.80	256.75
Louisiana	302.32	--	497.04	386.38	596.19	294.40	429.30	337.04
Oklahoma	200.78	483.69	569.57	433.41	411.91	308.51	355.38	235.79
Texas	140.00	390.18	374.62	414.93	343.43	157.38	271.34	150.14
Mountain:								
Arizona	452.06	332.81	495.68	443.11	586.15	440.92	274.79	436.01
Colorado	177.33	752.28	435.44	388.33	416.09	166.26	335.36	197.69
Idaho	165.48	675.87	781.09	456.05	278.84	147.28	429.07	155.12
Montana	148.50	315.65	378.66	444.61	310.84	197.55	265.94	171.26
Nevada	188.58	740.67	528.02	799.37	225.71	249.46	607.89	184.27
New Mexico	235.44	--	--	560.73	436.48	259.65	615.06	246.63
Utah	224.68	468.69	714.82	431.09	475.54	203.41	294.14	262.03
Wyoming	243.01	--	755.55	447.10	487.99	191.44	373.18	271.52
Pacific:								
Alaska	234.15	--	1,104.75	296.73	645.81	224.57	454.79	259.88
California	139.66	398.14	403.60	289.24	201.88	176.52	241.02	142.07
Hawaii	118.38	542.74	385.31	231.90	238.90	189.35	284.01	127.74
Oregon	196.68	537.57	500.83	385.08	269.34	390.76	358.18	236.20
Washington	193.25	533.74	852.69	327.73	454.49	174.13	449.72	215.56

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.

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

Table II.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2023

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	8,874	10,435	10,600	10,204	8,827	8,493	10,434	8,678
New England:								
Connecticut	8,432	--	10,303	11,045	9,902	7,492	11,356	8,177
Maine	9,234	--	11,454	12,411	9,252	8,523	11,351	8,942
Massachusetts	8,174	--	12,172	10,981	8,559	7,088	11,181	7,814
New Hampshire	8,498	13,870	12,649	13,527	9,517	6,883	13,483	7,689
Rhode Island	8,542	10,243	9,730	9,589	8,448	8,107	9,110	8,444
Vermont	9,255	--	9,735	9,503	9,228	9,051	8,993	9,319
Middle Atlantic:								
New Jersey	8,004	--	--	9,376	8,303	7,169	10,478	7,620
New York	8,513	10,741	9,559	10,271	9,153	7,711	10,406	8,196
Pennsylvania	9,367	13,659	10,545	13,821	10,963	8,024	12,535	9,139
East North Central:								
Illinois	8,413	11,837	9,967	8,893	7,911	8,218	9,628	8,232
Indiana	8,168	--	--	11,171	9,401	7,279	9,338	7,996
Michigan	9,602	--	9,538	10,758	9,379	9,258	10,775	9,390
Ohio	8,286	8,579	--	9,155	8,611	7,982	7,974	8,317
Wisconsin	8,545	--	10,836	8,678	8,638	8,199	9,238	8,402
West North Central:								
Iowa	8,478	10,636	10,795	10,292	8,457	7,856	10,388	8,200
Kansas	9,318	--	--	9,795	9,168	9,612	8,478	9,454
Minnesota	8,693	8,917	9,821	10,066	9,150	8,098	9,350	8,594
Missouri	8,366	11,742	10,453	8,707	7,501	8,381	9,563	8,161
Nebraska	9,236	--	--	9,496	8,389	9,516	10,099	9,151
North Dakota	7,219	--	5,607	6,686	7,881	7,273	6,793	7,343
South Dakota	10,166	--	10,911	11,775	9,548	9,717	11,141	9,923
South Atlantic:								
Delaware	9,400	--	11,302	11,119	6,176 *	10,012	10,491	9,260
District of Columbia	6,945	--	--	7,143	5,617	7,219	8,658	6,708
Florida	9,030	8,610	--	9,575	9,311	8,897	9,956	8,959
Georgia	10,296	9,246	11,088	11,796	11,766	8,892	10,375	10,283
Maryland	8,073	--	12,190	9,198	8,376	7,426	11,309	7,649
North Carolina	9,698	--	--	9,762	10,028	9,569	10,494	9,663
South Carolina	9,546	--	--	10,385	8,484	9,636	11,961	9,378
Virginia	9,082	--	--	11,768	9,464	8,744	8,911	9,103
West Virginia	9,445	--	8,607	12,522	9,790	9,004	9,749	9,411
East South Central:								
Alabama	9,226	12,546	11,313	12,289	8,062	8,859	12,251	8,876
Kentucky	7,879	--	9,231	10,305	8,905	7,432	9,597	7,790
Mississippi	9,360	--	--	10,370	10,434	9,187	8,513	9,476
Tennessee	8,742	--	--	8,747	8,651	8,664	9,437	8,681
West South Central:								
Arkansas	7,791	--	--	7,765	5,364	8,540	10,198	7,633
Louisiana	9,046	--	--	8,696	9,156	8,795	10,582	8,781
Oklahoma	9,926	--	9,988	10,024	10,986	9,262	11,502	9,672
Texas	9,490	10,397	10,480	10,458	9,335	9,311	10,580	9,360
Mountain:								
Arizona	8,919	13,042	9,962	11,069	8,700	8,742	10,871	8,800
Colorado	8,817	--	12,398	12,060	7,455	8,612	11,096	8,530
Idaho	8,890	12,559	--	11,101	8,391	8,225	11,340	8,336
Montana	8,469	12,713	--	9,674	8,075	8,062	10,987	8,116
Nevada	10,015	--	9,632	11,426	10,937	9,070	11,035	9,709
New Mexico	9,217	--	--	10,672	8,334	9,579	8,583	9,361
Utah	8,998	--	--	10,259	7,926	9,034	11,895	8,639
Wyoming	7,848	10,575	13,055	10,648	6,407	7,178	11,220	7,166
Pacific:								
Alaska	10,888	--	--	11,218	10,989	10,937	--	10,954
California	8,542	11,118	12,029	10,529	7,158	8,417	11,157	8,227
Hawaii	7,830	7,480	--	6,906	7,298	7,940	8,027	7,796
Oregon	9,992	11,005	8,635	9,563	9,468	10,244	10,094	9,979
Washington	8,522	12,094	13,953	8,770	6,732	8,534	12,724	7,734

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.

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

Table II.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2023

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	75.21	326.72	319.66	185.01	179.35	92.12	172.72	80.40
New England:								
Connecticut	518.30	--	1,997.22	743.41	1,124.24	493.88	1,368.63	539.78
Maine	349.46	--	1,653.45	822.84	936.56	310.50	996.78	352.72
Massachusetts	405.99	--	1,102.58	689.21	811.04	542.43	824.19	436.68
New Hampshire	438.34	1,084.49	721.66	749.40	875.65	415.39	557.94	417.72
Rhode Island	449.98	1,265.97	1,293.93	1,672.40	696.09	635.01	953.22	501.59
Vermont	355.90	--	1,443.64	1,023.00	621.81	474.70	696.70	408.33
Middle Atlantic:								
New Jersey	481.08	--	--	586.90	660.87	605.87	1,759.11	468.16
New York	279.47	1,066.53	808.14	625.02	681.72	324.58	533.04	309.00
Pennsylvania	483.92	1,090.14	1,990.10	549.09	1,421.36	335.29	1,122.47	498.04
East North Central:								
Illinois	293.16	1,146.82	1,260.92	885.59	708.76	353.90	926.79	305.64
Indiana	361.21	--	--	744.94	458.56	445.50	1,026.38	384.68
Michigan	544.00	--	1,386.53	1,075.30	1,103.01	751.72	949.41	600.74
Ohio	287.29	1,682.73	--	1,349.29	705.18	315.03	1,100.68	294.66
Wisconsin	332.93	--	1,174.62	545.86	485.90	527.10	619.53	374.67
West North Central:								
Iowa	283.59	1,204.37	898.84	880.31	430.21	374.99	570.07	305.55
Kansas	379.78	--	--	895.81	576.19	516.54	1,305.06	388.95
Minnesota	343.41	856.38	1,465.76	814.67	523.53	473.78	755.08	375.45
Missouri	438.10	849.94	1,200.63	855.43	1,031.21	432.37	732.72	480.36
Nebraska	336.91	--	--	1,190.17	561.95	414.83	1,796.91	325.40
North Dakota	342.13	--	753.99	982.22	760.11	320.96	645.89	403.52
South Dakota	329.03	--	1,061.52	1,066.05	808.87	361.68	752.41	370.05
South Atlantic:								
Delaware	822.78	--	860.48	1,337.72	2,152.76 *	485.78	864.68	925.66
District of Columbia	307.00	--	--	1,039.20	564.64	305.47	1,545.91	289.92
Florida	458.54	723.07	--	800.65	787.15	576.31	581.03	483.66
Georgia	649.49	862.51	1,205.78	937.26	1,705.36	465.47	656.80	745.48
Maryland	379.69	--	851.79	1,049.49	824.83	449.15	969.22	388.75
North Carolina	531.44	--	--	1,488.35	1,147.23	646.62	1,231.29	550.78
South Carolina	361.79	--	--	1,308.94	838.32	388.49	1,358.47	372.51
Virginia	393.21	--	--	982.50	847.31	439.08	1,035.30	423.08
West Virginia	392.66	--	1,502.32	1,212.02	742.14	490.37	1,252.93	411.79
East South Central:								
Alabama	472.33	843.19	1,326.40	1,439.85	1,147.91	436.31	748.05	423.95
Kentucky	466.26	--	455.78	876.09	755.14	541.25	917.24	480.77
Mississippi	404.97	--	--	1,708.97	1,112.07	399.61	975.99	436.56
Tennessee	332.11	--	--	695.29	832.76	379.59	1,387.87	340.22
West South Central:								
Arkansas	602.71	--	--	588.61	1,294.41	555.72	1,290.17	621.96
Louisiana	589.65	--	--	719.99	691.01	912.00	1,036.62	640.93
Oklahoma	571.11	--	988.12	1,777.00	1,025.49	806.45	1,189.90	633.50
Texas	316.80	1,327.84	1,282.18	1,008.02	686.27	404.69	732.50	343.74
Mountain:								
Arizona	431.60	714.06	1,590.20	1,322.68	1,331.05	381.89	1,170.51	437.75
Colorado	305.20	--	1,006.72	621.92	526.65	366.92	1,051.26	314.31
Idaho	316.35	965.06	--	1,637.52	511.69	254.36	1,193.97	230.03
Montana	327.10	1,003.99	--	1,354.39	869.80	397.28	955.70	352.11
Nevada	481.33	--	1,994.79	844.46	1,131.73	477.35	1,030.62	536.88
New Mexico	564.92	--	--	1,133.32	964.26	534.40	1,878.29	492.92
Utah	328.68	--	--	755.97	576.95	394.98	903.94	326.46
Wyoming	420.21	952.44	467.04	885.60	597.39	458.80	703.77	391.00
Pacific:								
Alaska	442.93	--	--	792.72	1,147.21	438.07	--	441.87
California	229.94	1,040.26	1,006.91	685.89	464.09	298.61	617.02	237.47
Hawaii	227.10	1,297.67	--	573.36	404.88	259.06	891.76	215.53
Oregon	625.38	1,011.83	1,592.48	1,132.17	1,063.32	894.56	853.12	700.02
Washington	471.35	931.90	1,017.11	1,182.55	963.99	413.96	672.61	473.97

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.

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

Table II.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2023

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	54.4%	57.3%	59.6%	70.3%	58.1%	47.7%	62.3%	52.8%
New England:								
Connecticut	59.5%	90.8%	92.6%	89.8%	62.9%	44.3%	89.3%	54.8%
Maine	71.4%	100.0%	92.0%	78.1%	82.4%	52.6%	90.7%	65.0%
Massachusetts	45.3%	63.6%	64.3%	79.1%	42.2% *	35.0%	69.6%	40.9%
New Hampshire	79.0%	--	83.1%	87.9%	81.2%	75.3%	80.1%	78.7%
Rhode Island	60.1%	73.0%	40.0% *	85.7%	65.7%	51.4%	60.7%	59.9%
Vermont	73.3%	--	75.8%	87.0%	75.5%	60.5%	71.9%	73.7%
Middle Atlantic:								
New Jersey	50.4%	--	67.4%	66.8%	51.7%	44.5%	65.3%	48.0%
New York	46.2%	39.9%	46.5%	57.6%	49.3%	42.4%	45.9%	46.2%
Pennsylvania	41.3%	68.5%	50.0%	61.7%	41.8%	31.9%	62.2%	37.1%
East North Central:								
Illinois	57.0%	63.7%	52.9%	63.4%	63.7%	53.3%	57.5%	56.9%
Indiana	60.1%	--	98.1%	83.2%	72.1%	47.2%	80.8%	57.2%
Michigan	39.8%	--	52.3%	57.2%	43.3%	33.6%	50.1%	38.2%
Ohio	62.0%	--	80.0%	77.3%	73.6%	52.4%	66.9%	61.2%
Wisconsin	59.3%	72.4%	61.8%	72.2%	82.4%	44.9%	70.2%	57.3%
West North Central:								
Iowa	68.7%	74.1%	65.9%	71.9%	68.0%	67.9%	70.9%	68.1%
Kansas	69.6%	--	78.7%	69.4%	74.6%	69.1%	65.7%	70.4%
Minnesota	63.3%	70.0%	73.6%	81.2%	81.7%	47.3%	79.1%	60.0%
Missouri	68.8%	86.6%	78.0%	85.6%	81.3%	53.3%	86.0%	64.2%
Nebraska	70.8%	--	85.6%	82.1%	81.7%	62.8%	84.8%	68.7%
North Dakota	65.2%	--	55.0%	46.4%	80.8%	67.9%	50.4%	71.2%
South Dakota	82.8%	87.0%	88.0%	97.3%	86.0%	69.0%	90.9%	80.3%
South Atlantic:								
Delaware	61.8%	--	62.9%	77.5%	75.3%	55.8%	62.9%	61.6%
District of Columbia	33.4%	--	--	33.6% *	29.2%	35.4%	38.6%	32.4%
Florida	53.5%	55.1% *	65.0%	78.3%	78.3%	40.8%	63.7%	52.1%
Georgia	66.4%	--	95.3%	93.6%	64.6%	58.7%	80.0%	63.8%
Maryland	55.9%	62.4%	69.8%	57.5%	59.6%	50.8%	59.6%	55.1%
North Carolina	60.8%	87.4%	85.4%	95.8%	81.0%	42.5%	88.2%	56.2%
South Carolina	72.9%	--	77.9%	81.0%	78.7%	67.7%	86.1%	71.0%
Virginia	50.6%	67.2%	43.1%	70.4%	52.0%	43.9%	57.7%	49.2%
West Virginia	61.0%	--	76.8%	49.6%	63.3%	60.5%	63.2%	60.6%
East South Central:								
Alabama	46.5%	--	34.5% *	36.5%	40.9%	53.6%	33.5%	49.3%
Kentucky	67.1%	71.5%	55.1%	74.5%	77.1%	62.4%	69.3%	66.8%
Mississippi	60.6%	--	81.5%	72.6%	58.2%	56.4%	71.9%	57.3%
Tennessee	66.0%	--	80.5%	75.4%	83.3%	53.8%	69.3%	65.3%
West South Central:								
Arkansas	48.7%	--	--	65.6%	53.8%	43.5%	50.2%	48.5%
Louisiana	50.2%	--	83.9%	48.1%	38.1% *	59.2%	63.0%	47.8%
Oklahoma	61.0%	62.6%	67.1%	58.7%	62.7%	59.2%	70.5%	58.3%
Texas	66.6%	71.2%	75.2%	88.8%	67.4%	57.4%	80.6%	64.0%
Mountain:								
Arizona	62.3%	72.4%	94.9%	76.1%	66.7%	57.9%	88.9%	59.2%
Colorado	60.9%	--	78.3%	83.5%	60.1%	51.8%	72.5%	58.7%
Idaho	57.7%	79.3%	56.8%	69.1%	72.3%	42.3%	68.5%	53.8%
Montana	55.9%	80.3%	62.1%	87.5%	57.7%	33.5%	70.7%	50.9%
Nevada	48.5%	--	33.1% *	41.5%	39.8%	56.0%	41.0%	50.4%
New Mexico	59.5%	--	33.1% *	80.1%	40.1%	66.2%	58.3%	59.7%
Utah	74.5%	--	70.4%	67.9%	85.1%	68.4%	67.2%	75.6%
Wyoming	63.4%	100.0%	--	74.7%	50.0%	63.1%	73.8%	58.7%
Pacific:								
Alaska	57.6%	--	--	44.2%	64.2%	56.0%	58.1%	57.5%
California	37.2%	44.8%	30.8%	47.4%	29.6%	39.1%	38.9%	36.8%
Hawaii	15.0%	14.7% *	27.8% *	4.7% *	15.4% *	16.3%	18.7% *	13.6%
Oregon	52.3%	41.5%	69.0%	79.4%	74.0%	30.2%	60.6%	49.8%
Washington	57.0%	55.8%	48.6%	73.9%	56.9%	51.1%	56.9%	57.0%

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.

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

Table II.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2023

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	1.02%	2.70%	2.27%	1.42%	1.91%	1.53%	1.32%	1.17%
New England:								
Connecticut	6.68%	9.72%	5.78%	4.84%	16.60%	7.92%	4.16%	7.32%
Maine	3.68%	0.00%	7.64%	9.04%	6.42%	5.36%	4.86%	4.34%
Massachusetts	7.06%	12.99%	12.65%	7.91%	20.92% *	6.41%	7.05%	7.97%
New Hampshire	2.95%	--	6.54%	6.14%	5.94%	4.92%	6.18%	3.38%
Rhode Island	4.08%	11.17%	12.95% *	6.35%	8.02%	5.20%	8.60%	4.62%
Vermont	3.11%	--	7.25%	4.25%	5.63%	6.05%	5.02%	3.73%
Middle Atlantic:								
New Jersey	4.34%	--	12.54%	8.81%	13.11%	5.30%	7.64%	4.83%
New York	4.51%	10.24%	9.92%	7.13%	9.02%	7.12%	5.80%	5.46%
Pennsylvania	3.43%	10.57%	10.00%	7.94%	7.82%	4.05%	6.19%	3.71%
East North Central:								
Illinois	3.36%	11.49%	11.72%	7.11%	6.35%	5.02%	6.21%	3.83%
Indiana	4.00%	--	1.95%	6.82%	6.01%	5.43%	6.71%	4.40%
Michigan	6.17%	--	13.15%	9.59%	8.91%	8.09%	8.70%	6.70%
Ohio	3.43%	--	9.68%	7.08%	7.09%	4.77%	7.37%	3.79%
Wisconsin	5.05%	14.43%	14.17%	8.61%	6.62%	7.09%	7.24%	5.71%
West North Central:								
Iowa	4.33%	10.26%	16.33%	8.15%	8.78%	6.80%	7.73%	5.11%
Kansas	3.19%	--	12.03%	8.45%	4.80%	5.05%	7.16%	3.56%
Minnesota	4.96%	13.60%	8.62%	7.96%	5.98%	7.80%	5.30%	5.77%
Missouri	3.66%	7.11%	9.67%	6.48%	7.02%	5.52%	4.12%	4.39%
Nebraska	3.78%	--	7.88%	6.88%	5.78%	5.79%	5.48%	4.27%
North Dakota	3.77%	--	13.84%	8.01%	5.46%	6.28%	7.42%	4.10%
South Dakota	2.49%	8.17%	8.62%	1.39%	3.73%	5.31%	3.64%	3.07%
South Atlantic:								
Delaware	4.97%	--	11.65%	9.02%	10.79%	5.86%	7.61%	5.79%
District of Columbia	3.67%	--	--	10.52% *	6.13%	5.45%	8.54%	4.04%
Florida	7.83%	16.72% *	12.14%	6.72%	5.80%	9.07%	7.79%	8.64%
Georgia	4.60%	--	3.43%	4.02%	10.23%	7.53%	7.12%	5.36%
Maryland	4.07%	10.25%	13.87%	9.61%	8.08%	6.02%	7.78%	4.68%
North Carolina	5.59%	8.44%	10.31%	2.65%	6.80%	6.74%	5.81%	6.15%
South Carolina	4.55%	--	13.74%	7.76%	7.47%	7.36%	7.62%	5.19%
Virginia	4.87%	13.05%	12.29%	8.90%	8.38%	8.21%	7.44%	5.64%
West Virginia	4.10%	--	12.20%	11.31%	8.76%	5.50%	8.85%	4.56%
East South Central:								
Alabama	3.09%	--	11.28% *	9.52%	7.90%	4.60%	7.60%	3.41%
Kentucky	3.69%	11.48%	12.62%	9.20%	5.12%	5.76%	7.36%	4.09%
Mississippi	4.23%	--	10.92%	10.07%	9.39%	6.10%	6.58%	5.12%
Tennessee	4.04%	--	13.36%	9.10%	6.77%	5.97%	9.38%	4.47%
West South Central:								
Arkansas	5.29%	--	--	9.53%	7.43%	7.83%	9.60%	5.92%
Louisiana	7.77%	--	9.66%	9.59%	14.56% *	8.48%	8.41%	8.88%
Oklahoma	4.29%	13.12%	9.65%	10.21%	9.52%	6.67%	6.72%	5.12%
Texas	3.42%	11.08%	8.26%	4.90%	8.07%	5.20%	4.65%	3.95%
Mountain:								
Arizona	4.36%	12.84%	3.98%	10.19%	15.39%	3.64%	3.92%	4.12%
Colorado	4.13%	--	8.59%	6.04%	9.83%	5.50%	6.26%	4.70%
Idaho	4.41%	15.23%	12.99%	10.83%	6.96%	7.03%	7.79%	5.14%
Montana	6.59%	10.28%	15.51%	6.20%	7.47%	9.59%	8.12%	7.92%
Nevada	4.70%	--	10.42% *	12.32%	9.92%	6.12%	9.58%	5.33%
New Mexico	4.84%	--	12.47% *	7.87%	9.28%	5.64%	9.43%	5.52%
Utah	4.69%	--	13.87%	10.91%	5.72%	6.89%	12.59%	4.93%
Wyoming	4.53%	0.00%	--	7.18%	11.67%	5.22%	7.52%	5.49%
Pacific:								
Alaska	5.07%	--	--	10.99%	11.30%	6.04%	11.30%	5.64%
California	2.59%	8.41%	6.92%	4.68%	4.50%	4.29%	4.25%	3.00%
Hawaii	2.59%	8.69% *	11.92% *	2.37% *	5.53% *	3.74%	6.14% *	2.62%
Oregon	6.12%	11.99%	9.57%	7.51%	6.57%	8.28%	7.13%	7.49%
Washington	4.06%	12.77%	13.68%	6.37%	8.51%	6.32%	7.85%	4.76%

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.

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

Table II.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	44.9%	14.7%	18.1%	22.0%	40.2%	63.5%	19.0%	51.0%
New England:								
Connecticut	55.7%	0.0%	--	37.1%	56.2%	82.2%	14.2% *	66.6%
Maine	51.4%	--	26.1% *	38.3%	50.0%	79.4%	26.1%	63.0%
Massachusetts	51.2%	--	--	39.5%	75.2%	52.5%	26.5% *	58.7%
New Hampshire	64.6%	2.1% *	30.5% *	46.6%	49.3%	92.3%	38.4%	72.3%
Rhode Island	49.0%	0.0%	--	25.8% *	52.1%	71.7%	10.4% *	58.7%
Vermont	57.2%	--	38.9% *	58.3%	66.2%	55.8%	35.5%	63.5%
Middle Atlantic:								
New Jersey	42.7%	--	--	30.6% *	42.5% *	49.3%	22.9% *	47.1%
New York	47.2%	0.0%	22.9% *	37.1%	57.8%	53.4%	21.3% *	53.7%
Pennsylvania	39.9%	0.0%	13.5% *	17.2% *	40.2%	64.5%	14.8% *	48.2%
East North Central:								
Illinois	43.0%	--	0.0%	23.2%	36.5%	57.5%	16.0% *	48.3%
Indiana	51.8%	--	--	39.3%	44.9%	64.6%	33.3%	55.5%
Michigan	42.9%	0.0%	--	38.9% *	27.2% *	56.5%	32.6% *	44.9%
Ohio	46.2%	--	12.9% *	37.2% *	28.9%	67.3%	11.4% *	52.2%
Wisconsin	52.3%	--	--	28.3% *	55.3%	64.6%	28.2%	57.5%
West North Central:								
Iowa	40.3%	12.7% *	--	17.6% *	40.8%	54.4%	13.6% *	47.5%
Kansas	40.1%	--	--	13.2% *	28.0%	57.2%	21.8% *	43.7%
Minnesota	44.0%	--	30.7% *	39.5%	35.0%	57.2%	34.4%	46.7%
Missouri	33.2%	--	0.0%	22.5% *	40.5%	45.2%	12.4% *	40.6%
Nebraska	48.2%	--	--	31.5%	46.8%	55.2%	30.9%	51.4%
North Dakota	49.6%	--	--	40.6%	58.7%	55.4%	26.8%	56.2%
South Dakota	27.1%	--	1.7% *	8.6% *	32.2%	48.4%	10.3% *	32.8%
South Atlantic:								
Delaware	40.7%	0.0%	--	40.3% *	39.8% *	43.9%	16.6% *	46.1%
District of Columbia	57.9%	--	--	45.4% *	73.1%	62.0%	44.3%	61.2%
Florida	38.5%	--	--	--	13.6% *	71.3%	7.2% *	44.1%
Georgia	40.5%	--	1.3% *	2.2% *	37.2%	64.5%	10.1% *	47.8%
Maryland	59.5%	--	--	38.4% *	67.7%	68.9%	34.8%	65.7%
North Carolina	37.6%	--	0.0%	20.9% *	26.2% *	61.9%	20.4% *	42.2%
South Carolina	38.4%	--	--	7.0% *	39.6% *	50.0%	9.3% *	43.5%
Virginia	54.2%	--	--	22.1% *	52.7%	77.6%	10.2% *	64.0%
West Virginia	63.8%	--	--	29.6% *	49.6%	83.2%	21.6% *	71.8%
East South Central:								
Alabama	25.6%	0.0%	0.0%	5.2% *	34.4% *	29.6% *	0.0%	29.3% *
Kentucky	47.9%	--	--	34.6% *	34.4%	61.6%	27.0%	51.0%
Mississippi	35.8%	--	0.0%	11.0% *	19.7% *	69.2%	10.4% *	45.2%
Tennessee	40.4%	0.0%	--	13.2% *	48.7%	49.8%	10.8% *	46.8%
West South Central:								
Arkansas	49.4%	0.0%	--	34.7% *	51.0%	61.7%	10.8% *	55.6%
Louisiana	44.8%	--	--	10.3% *	25.2% *	75.5%	18.5% *	51.3%
Oklahoma	26.6%	0.0%	14.9% *	19.3% *	29.9% *	33.2%	11.2% *	31.8%
Texas	40.7%	--	35.6% *	16.3% *	30.4%	64.3%	23.3% *	44.9%
Mountain:								
Arizona	66.4%	0.0%	--	35.1% *	41.9%	82.0%	33.2%	72.3%
Colorado	46.2%	--	15.6% *	20.1% *	52.8%	63.0%	21.9%	51.9%
Idaho	40.8%	--	--	15.9% *	41.7%	70.7%	14.4% *	52.9%
Montana	48.1%	41.1% *	--	41.3%	60.0%	63.6%	26.2%	58.2%
Nevada	40.7%	--	0.0%	53.9% *	32.2% *	46.8%	30.2% *	43.0%
New Mexico	46.6%	0.0%	0.0%	18.4% *	17.6% *	71.7%	12.3% *	54.1%
Utah	59.2%	--	--	40.1% *	63.7%	65.0%	27.9% *	63.5%
Wyoming	40.7%	--	--	20.9% *	42.3% *	70.8%	20.8% *	51.9%
Pacific:								
Alaska	62.4%	0.0%	--	--	62.8%	77.0%	26.6% *	69.0%
California	48.3%	14.7% *	15.8% *	7.7% *	35.8%	74.3%	11.7% *	56.9%
Hawaii	26.1%	0.0%	1.1% *	0.0%	--	50.3%	0.7% *	38.9%
Oregon	39.0%	--	25.4% *	20.2% *	35.7%	72.3%	21.8% *	45.5%
Washington	50.1%	--	--	20.4% *	70.6%	64.4%	25.1% *	59.2%

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.

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

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

Table II.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	1.08%	2.48%	2.26%	1.67%	1.91%	1.63%	1.45%	1.24%
New England:								
Connecticut	4.89%	0.00%	--	10.92%	8.91%	4.52%	5.49% *	5.09%
Maine	4.65%	--	10.04% *	9.90%	8.02%	7.86%	7.01%	5.63%
Massachusetts	7.20%	--	--	11.14%	13.47%	6.74%	8.04% *	7.99%
New Hampshire	5.08%	2.24% *	9.81% *	11.70%	10.23%	2.64%	8.56%	5.77%
Rhode Island	5.66%	0.00%	--	13.37% *	9.70%	6.43%	5.25% *	7.22%
Vermont	4.71%	--	11.99% *	10.99%	7.12%	6.40%	7.09%	5.22%
Middle Atlantic:								
New Jersey	6.14%	--	--	12.92% *	13.30% *	9.73%	9.22% *	7.17%
New York	5.22%	0.00%	15.16% *	8.39%	10.39%	8.95%	7.93% *	6.33%
Pennsylvania	3.85%	0.00%	8.94% *	6.71% *	8.39%	5.52%	5.52% *	4.74%
East North Central:								
Illinois	4.67%	--	0.00%	6.56%	7.97%	7.46%	5.24% *	5.39%
Indiana	5.50%	--	--	10.39%	11.25%	7.72%	9.82%	6.28%
Michigan	5.81%	0.00%	--	12.61% *	8.93% *	9.02%	12.87% *	6.51%
Ohio	4.73%	--	9.89% *	12.17% *	7.82%	6.46%	5.85% *	5.29%
Wisconsin	4.82%	--	--	8.54% *	8.91%	7.01%	8.42%	5.41%
West North Central:								
Iowa	3.39%	8.02% *	--	7.10% *	6.76%	6.84%	5.05% *	4.35%
Kansas	5.46%	--	--	7.09% *	7.77%	9.38%	8.46% *	6.28%
Minnesota	4.42%	--	11.26% *	10.01%	9.40%	5.09%	7.76%	5.22%
Missouri	4.65%	--	0.00%	7.52% *	9.39%	7.99%	4.48% *	5.67%
Nebraska	5.24%	--	--	8.54%	8.79%	8.23%	9.03%	5.88%
North Dakota	5.11%	--	--	11.27%	7.74%	10.29%	7.95%	5.84%
South Dakota	2.82%	--	1.76% *	3.04% *	6.05%	4.36%	4.02% *	3.52%
South Atlantic:								
Delaware	6.27%	0.00%	--	13.49% *	14.05% *	9.77%	7.84% *	7.84%
District of Columbia	5.91%	--	--	18.66% *	9.80%	6.83%	12.75%	6.75%
Florida	4.53%	--	--	--	4.33% *	5.30%	3.65% *	5.09%
Georgia	7.44%	--	1.30% *	1.37% *	10.64%	10.53%	6.45% *	8.39%
Maryland	4.99%	--	--	12.90% *	10.07%	7.62%	9.01%	5.83%
North Carolina	5.22%	--	0.00%	8.27% *	9.95% *	7.43%	9.73% *	6.20%
South Carolina	5.94%	--	--	3.42% *	15.66% *	8.96%	4.46% *	7.02%
Virginia	6.63%	--	--	15.13% *	11.04%	7.24%	4.79% *	7.11%
West Virginia	7.18%	--	--	10.92% *	11.69%	6.22%	8.20% *	6.87%
East South Central:								
Alabama	7.38%	0.00%	0.00%	5.13% *	10.84% *	12.06% *	0.00%	9.09% *
Kentucky	7.82%	--	--	12.73% *	7.82%	12.20%	7.94%	8.67%
Mississippi	5.79%	--	0.00%	8.59% *	9.13% *	7.31%	6.44% *	6.88%
Tennessee	6.07%	0.00%	--	7.85% *	12.92%	8.52%	6.81% *	7.14%
West South Central:								
Arkansas	6.73%	0.00%	--	12.51% *	11.93%	9.51%	6.06% *	7.30%
Louisiana	7.88%	--	--	7.36% *	9.70% *	9.13%	8.73% *	8.79%
Oklahoma	4.97%	0.00%	8.44% *	10.36% *	11.15% *	8.29%	5.42% *	6.37%
Texas	4.58%	--	13.32% *	7.29% *	6.97%	6.65%	7.99% *	5.25%
Mountain:								
Arizona	8.98%	0.00%	--	12.19% *	10.89%	7.74%	8.70%	8.90%
Colorado	5.16%	--	7.47% *	7.16% *	11.55%	8.56%	5.86%	6.19%
Idaho	6.25%	--	--	10.20% *	10.43%	8.04%	7.15% *	7.27%
Montana	5.45%	13.39% *	--	12.00%	9.66%	10.13%	7.67%	6.70%
Nevada	5.50%	--	0.00%	17.51% *	11.98% *	7.19%	14.24% *	6.02%
New Mexico	7.58%	0.00%	0.00%	10.29% *	6.61% *	8.72%	9.09% *	8.25%
Utah	4.29%	--	--	13.07% *	6.14%	7.86%	8.43% *	4.80%
Wyoming	5.57%	--	--	7.91% *	13.01% *	8.47%	7.22% *	7.14%
Pacific:								
Alaska	5.73%	0.00%	--	--	10.06%	7.26%	11.08% *	5.89%
California	3.90%	9.41% *	8.65% *	3.06% *	6.71%	4.51%	4.49% *	4.28%
Hawaii	6.61%	0.00%	1.29% *	0.00%	--	10.57%	0.71% *	8.28%
Oregon	5.01%	--	13.61% *	8.29% *	7.70%	9.48%	9.26% *	6.00%
Washington	5.79%	--	--	6.70% *	9.53%	8.55%	9.88% *	6.53%

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.

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

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

Table II.F.12.b Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2023

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	12.6%	17.7%	16.1%	9.9%	13.6%	11.9%	14.7%	12.2%
New England:								
Connecticut	9.3% *	0.0%	--	--	0.9% *	16.7% *	1.7% *	10.5% *
Maine	11.4%	0.0%	0.0%	16.6% *	0.9% *	19.9%	5.6% *	13.2%
Massachusetts	4.2%	7.9% *	8.3% *	5.4% *	--	3.0% *	9.8% *	3.2% *
New Hampshire	3.0% *	--	7.5% *	2.4% *	5.1% *	0.6% *	7.2% *	1.9% *
Rhode Island	8.2%	10.2% *	14.8% *	7.5% *	9.8% *	6.4% *	14.4% *	6.6%
Vermont	6.1%	--	5.4% *	5.9% *	3.5% *	7.7% *	11.2% *	4.6% *
Middle Atlantic:								
New Jersey	14.9%	--	--	9.1% *	7.3% *	18.7%	12.9% *	15.2%
New York	18.5%	40.6%	24.5% *	18.8% *	28.5% *	9.5% *	29.4%	15.7%
Pennsylvania	15.7%	--	15.2% *	13.4% *	28.1% *	9.2% *	13.1%	16.2%
East North Central:								
Illinois	8.3%	22.8% *	6.0% *	14.3% *	2.7% *	7.8% *	14.1% *	7.1% *
Indiana	8.9%	--	0.0%	2.7% *	9.9% *	9.9% *	6.0% *	9.4%
Michigan	15.5%	--	26.7% *	18.9% *	16.4% *	13.2% *	19.8% *	14.8%
Ohio	11.2%	--	6.2% *	7.6% *	0.0%	17.5%	9.3% *	11.5%
Wisconsin	8.5% *	--	11.6% *	6.5% *	5.0% *	9.9% *	10.3% *	8.2% *
West North Central:								
Iowa	5.7%	2.3% *	0.8% *	10.9% *	--	6.4% *	5.3% *	5.8%
Kansas	4.3%	--	--	2.0% *	5.7% *	3.1% *	6.9% *	3.7% *
Minnesota	8.2% *	--	--	3.0% *	--	12.1% *	--	8.9% *
Missouri	4.6% *	7.5% *	7.8% *	9.1% *	1.9% *	3.8% *	--	4.5% *
Nebraska	1.2% *	--	0.0%	0.0%	1.7% *	1.2% *	1.4% *	1.2% *
North Dakota	4.8% *	--	6.5% *	9.1% *	0.8% *	3.0% *	9.3% *	3.0% *
South Dakota	2.5% *	2.3% *	1.1% *	0.3% *	4.2% *	2.9% *	1.3% *	2.8% *
South Atlantic:								
Delaware	3.9%	--	0.0%	1.2% *	7.1% *	3.7% *	--	4.0% *
District of Columbia	11.1%	--	0.0%	23.4% *	12.8%	7.4% *	6.3% *	12.0%
Florida	11.1%	14.9% *	20.0% *	7.2% *	4.0% *	13.0% *	14.6% *	10.6% *
Georgia	9.5%	--	0.0%	--	3.4% *	13.2% *	8.2% *	9.7%
Maryland	12.2%	12.8% *	5.5% *	14.3% *	17.5% *	10.3%	11.7% *	12.4%
North Carolina	10.7% *	0.0%	0.0%	0.0%	--	17.0% *	0.0%	12.5% *
South Carolina	7.6% *	0.0%	0.0%	2.7% *	12.5% *	7.7% *	1.8% *	8.5% *
Virginia	12.6%	1.5% *	7.1% *	12.4% *	17.9% *	11.0% *	11.0% *	12.9%
West Virginia	6.8% *	--	10.9% *	14.8% *	2.7% *	6.8% *	6.4% *	6.9% *
East South Central:								
Alabama	5.8% *	--	20.0% *	12.3% *	--	2.0% *	18.5% *	3.1% *
Kentucky	9.3% *	0.0%	22.7% *	7.3% *	7.0% *	9.7% *	12.6% *	8.8% *
Mississippi	8.3% *	--	1.2% *	1.1% *	10.1% *	8.2% *	8.0% *	8.4% *
Tennessee	8.8%	--	--	11.6% *	2.6% *	7.5% *	21.1% *	6.3% *
West South Central:								
Arkansas	8.2% *	--	--	--	0.6% *	11.3% *	7.8% *	8.2% *
Louisiana	5.8% *	--	2.8% *	16.9% *	3.8% *	3.4% *	15.1% *	4.1% *
Oklahoma	4.8% *	6.2% *	5.9% *	6.8% *	0.9% *	5.8% *	5.2% *	4.7% *
Texas	4.3%	--	5.7% *	3.0% *	--	5.2%	3.3% *	4.5%
Mountain:								
Arizona	7.7% *	--	0.0%	7.6% *	2.2% *	9.3%	2.2% *	8.3%
Colorado	12.7%	--	10.5% *	3.7% *	5.9% *	18.3% *	15.7% *	12.1% *
Idaho	11.0%	--	18.0% *	--	5.9% *	13.4% *	14.1% *	9.9% *
Montana	4.0% *	9.5% *	0.0%	5.8% *	6.7% *	1.4% *	7.5% *	2.8% *
Nevada	13.2%	--	21.1% *	9.0% *	24.8% *	--	20.8% *	11.2%
New Mexico	9.1%	--	19.0% *	1.8% *	3.6% *	12.3%	9.4% *	9.1%
Utah	6.4% *	--	--	7.4% *	2.9% *	5.8% *	15.8% *	5.0% *
Wyoming	4.7% *	0.0%	0.0%	--	9.1% *	4.7% *	1.0% *	6.4% *
Pacific:								
Alaska	11.2% *	0.0%	0.0%	15.0% *	7.9% *	13.8% *	14.4% *	10.6% *
California	29.6%	26.7%	45.3%	21.3%	40.3%	23.5%	32.3%	29.0%
Hawaii	30.9%	33.6% *	32.9% *	32.4% *	29.5%	29.6%	32.4%	30.3%
Oregon	21.0% *	22.9% *	16.5% *	1.3% *	12.0% *	32.8% *	15.7% *	22.6% *
Washington	5.9% *	7.5% *	13.7% *	7.8% *	5.8% *	1.8% *	12.6% *	3.5% *

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.

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

Table II.F.12.b Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2023

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	0.62%	2.12%	1.94%	0.93%	1.46%	0.92%	1.05%	0.72%
New England:								
Connecticut	4.46% *	0.00%	--	--	0.64% *	8.23% *	1.49% *	5.13% *
Maine	2.60%	0.00%	0.00%	7.36% *	0.57% *	4.56%	3.94% *	3.12%
Massachusetts	1.16%	6.64% *	5.90% *	3.83% *	--	1.23% *	4.20% *	1.09% *
New Hampshire	0.96% *	--	4.28% *	2.42% *	2.24% *	0.43% *	3.39% *	0.72% *
Rhode Island	1.76%	9.66% *	10.70% *	4.18% *	3.37% *	2.19% *	5.87% *	1.66%
Vermont	1.44%	--	3.25% *	2.70% *	1.83% *	3.18% *	3.60% *	1.49% *
Middle Atlantic:								
New Jersey	3.28%	--	--	4.69% *	3.59% *	5.20%	5.96% *	3.69%
New York	3.45%	11.05%	9.75% *	7.21% *	10.34% *	3.43% *	6.10%	4.12%
Pennsylvania	3.84%	--	5.96% *	5.38% *	10.56% *	2.84% *	3.79%	4.52%
East North Central:								
Illinois	2.18%	9.78% *	5.32% *	4.86% *	1.14% *	3.46% *	4.36% *	2.48% *
Indiana	2.35%	--	0.00%	2.13% *	3.39% *	3.72% *	3.18% *	2.64%
Michigan	3.09%	--	12.53% *	8.51% *	5.76% *	4.88% *	7.11% *	3.49%
Ohio	2.69%	--	4.49% *	3.86% *	0.00%	4.57%	4.09% *	3.05%
Wisconsin	2.87% *	--	7.09% *	3.59% *	2.68% *	4.94% *	4.62% *	3.28% *
West North Central:								
Iowa	1.44%	2.36% *	0.83% *	5.32% *	--	2.30% *	2.66% *	1.68%
Kansas	1.19%	--	--	2.03% *	2.84% *	1.38% *	3.33% *	1.25% *
Minnesota	3.69% *	--	--	1.95% *	--	6.80% *	--	4.41% *
Missouri	1.46% *	5.66% *	7.59% *	6.09% *	1.87% *	1.66% *	--	1.69% *
Nebraska	0.55% *	--	0.00%	0.00%	1.04% *	0.80% *	1.41% *	0.59% *
North Dakota	1.63% *	--	3.61% *	4.75% *	0.54% *	2.28% *	4.34% *	1.44% *
South Dakota	0.88% *	2.32% *	1.17% *	0.28% *	1.91% *	1.90% *	0.85% *	1.11% *
South Atlantic:								
Delaware	1.14%	--	0.00%	1.25% *	3.96% *	1.37% *	--	1.26% *
District of Columbia	2.48%	--	0.00%	10.54% *	3.76%	2.30% *	3.51% *	2.88%
Florida	3.07%	7.78% *	10.01% *	4.21% *	2.01% *	4.36% *	4.97% *	3.52% *
Georgia	2.54%	--	0.00%	--	2.11% *	4.27% *	6.28% *	2.79%
Maryland	2.45%	8.53% *	4.04% *	7.22% *	6.61% *	2.90%	4.69% *	2.81%
North Carolina	5.83% *	0.00%	0.00%	0.00%	--	9.46% *	0.00%	6.72% *
South Carolina	3.03% *	0.00%	0.00%	1.89% *	6.19% *	4.73% *	1.82% *	3.46% *
Virginia	2.74%	1.59% *	6.92% *	6.60% *	5.79% *	3.95% *	5.48% *	3.09%
West Virginia	2.21% *	--	10.22% *	12.93% *	2.20% *	2.68% *	4.83% *	2.44% *
East South Central:								
Alabama	1.88% *	--	9.43% *	6.11% *	--	1.22% *	6.13% *	1.33% *
Kentucky	2.89% *	0.00%	11.08% *	4.99% *	3.51% *	4.58% *	5.59% *	3.26% *
Mississippi	2.61% *	--	1.26% *	0.90% *	6.70% *	3.47% *	3.69% *	3.21% *
Tennessee	2.30%	--	--	7.25% *	1.59% *	2.92% *	8.91% *	2.04% *
West South Central:								
Arkansas	5.05% *	--	--	--	0.45% *	8.31% *	4.77% *	5.78% *
Louisiana	1.76% *	--	2.18% *	7.07% *	2.42% *	1.49% *	6.61% *	1.47% *
Oklahoma	1.83% *	4.49% *	3.23% *	4.02% *	0.61% *	3.55% *	2.05% *	2.28% *
Texas	0.99%	--	3.05% *	1.98% *	--	1.22%	1.33% *	1.15%
Mountain:								
Arizona	2.35% *	--	0.00%	6.47% *	1.73% *	2.60%	1.68% *	2.44%
Colorado	3.39%	--	7.78% *	2.14% *	3.42% *	6.38% *	5.81% *	3.89% *
Idaho	3.20%	--	10.41% *	--	5.16% *	5.54% *	6.32% *	3.70% *
Montana	1.85% *	7.62% *	0.00%	5.37% *	5.62% *	0.94% *	4.81% *	1.81% *
Nevada	3.04%	--	9.89% *	4.76% *	7.82% *	--	7.83% *	3.28%
New Mexico	1.70%	--	13.44% *	1.37% *	1.58% *	2.77%	5.55% *	1.67%
Utah	2.10% *	--	--	5.01% *	1.53% *	2.39% *	10.79% *	1.59% *
Wyoming	1.69% *	0.00%	0.00%	--	5.54% *	2.48% *	1.03% *	2.41% *
Pacific:								
Alaska	4.08% *	0.00%	0.00%	12.11% *	4.57% *	6.80% *	11.66% *	4.33% *
California	2.51%	7.27%	7.68%	4.01%	6.44%	3.31%	4.28%	2.91%
Hawaii	3.48%	10.09% *	11.41% *	10.01% *	5.16%	5.78%	6.25%	4.17%
Oregon	8.08% *	11.30% *	9.03% *	1.05% *	5.06% *	15.11% *	5.95% *	10.29% *
Washington	2.03% *	5.90% *	12.42% *	3.47% *	2.59% *	0.70% *	6.56% *	1.12% *

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.

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

Table II.F.12.c Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2023

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	4.0%	7.0%	6.6%	5.1%	3.8%	3.2%	6.0%	3.6%
New England:								
Connecticut	1.5% *	--	0.0%	0.0%	0.0%	2.4% *	2.3% *	1.4% *
Maine	3.0% *	0.0%	8.0% *	0.2% *	1.0% *	4.7% *	--	3.0% *
Massachusetts	9.1% *	15.3% *	6.8% *	12.6% *	6.8% *	9.3% *	7.3% *	9.4% *
New Hampshire	1.8% *	--	3.2% *	1.0% *	--	1.0% *	1.9% *	1.8% *
Rhode Island	6.6% *	--	0.8% *	0.0%	9.0% *	8.9% *	1.2% *	7.9% *
Vermont	2.6% *	0.0%	9.3% *	0.6% *	2.6% *	3.1% *	3.1% *	2.5% *
Middle Atlantic:								
New Jersey	1.3% *	--	0.0%	1.0% *	--	0.4% *	--	1.1% *
New York	2.7% *	--	7.3% *	4.3% *	3.0% *	1.5% *	5.5% *	2.0% *
Pennsylvania	9.3% *	--	7.2% *	7.0% *	--	14.6% *	4.2% *	10.3% *
East North Central:								
Illinois	2.8%	--	15.3% *	5.3% *	0.9% *	1.4% *	9.1% *	1.5% *
Indiana	1.8% *	0.0%	0.0%	8.0% *	0.4% *	1.2% *	7.7% *	0.9% *
Michigan	5.5% *	--	2.3% *	10.5% *	7.9% *	3.3% *	3.7% *	5.8% *
Ohio	1.8% *	--	0.0%	0.0%	3.0% *	1.3% *	--	1.6% *
Wisconsin	8.4% *	--	13.5% *	15.4% *	0.9% *	9.9% *	7.4% *	8.6% *
West North Central:								
Iowa	1.4% *	0.0%	5.1% *	3.6% *	1.9% *	0.4% *	2.9% *	1.1% *
Kansas	5.4% *	--	0.0%	3.4% *	--	7.1% *	3.2% *	5.9% *
Minnesota	1.5% *	0.0%	7.0% *	0.2% *	1.3% *	1.5% *	2.9% *	1.3% *
Missouri	4.2% *	1.2% *	8.7% *	2.7% *	2.7% *	5.3% *	4.2% *	4.2% *
Nebraska	2.8% *	0.0%	--	2.1% *	5.9% *	1.7% *	1.3% *	3.0% *
North Dakota	2.4% *	--	9.9% *	3.2% *	1.0% *	0.4% *	5.3% *	1.3% *
South Dakota	1.5% *	0.0%	0.0%	1.4% *	0.5% *	2.9% *	1.2% *	1.6% *
South Atlantic:								
Delaware	1.8% *	--	1.9% *	0.0%	0.9% *	1.5% *	4.4% *	1.2% *
District of Columbia	9.1% *	1.1% *	--	9.4% *	18.2% *	2.6% *	10.6% *	8.8% *
Florida	2.8% *	27.6% *	9.3% *	--	1.3% *	0.9% *	13.0% *	1.3% *
Georgia	1.7% *	--	2.3% *	0.0%	1.6% *	1.6% *	--	1.4% *
Maryland	1.1% *	6.0% *	0.0%	7.4% *	0.3% *	0.0%	5.4% *	0.1% *
North Carolina	3.0% *	0.0%	1.3% *	--	2.1% *	3.6% *	2.3% *	3.1% *
South Carolina	1.0% *	0.0%	0.0%	0.0%	0.2% *	1.7% *	0.0%	1.2% *
Virginia	6.2% *	--	6.5% *	7.2% *	4.3% *	7.0% *	8.6% *	5.7% *
West Virginia	2.9% *	--	--	2.9% *	--	0.6% *	9.3% *	1.7% *
East South Central:								
Alabama	5.6% *	--	--	8.9% *	16.1% *	1.1% *	5.3% *	5.7% *
Kentucky	2.9% *	--	7.8% *	5.9% *	5.5% *	0.1% *	9.4% *	2.0% *
Mississippi	6.5%	0.0%	0.0%	0.0%	10.4% *	8.1% *	0.0%	8.5%
Tennessee	2.5% *	0.0%	0.0%	6.2% *	2.9% *	1.8% *	0.0%	3.0% *
West South Central:								
Arkansas	3.5% *	0.0%	--	5.8% *	2.9% *	--	2.7% *	3.7% *
Louisiana	5.4% *	--	0.0%	7.9% *	2.4% *	5.7% *	8.4% *	4.8% *
Oklahoma	7.5% *	5.7% *	15.1% *	5.8% *	3.0% *	8.9% *	10.1% *	6.8% *
Texas	3.2% *	0.0%	0.0%	0.4% *	0.4% *	6.1% *	0.0%	3.8% *
Mountain:								
Arizona	1.6% *	0.0%	1.7% *	5.9% *	5.1% *	0.4% *	1.7% *	1.6% *
Colorado	1.0% *	0.0%	0.7% *	0.5% *	--	0.2% *	0.8% *	1.0% *
Idaho	2.3% *	--	--	--	1.7% *	1.9% *	4.1% *	1.7% *
Montana	2.7% *	--	1.1% *	0.2% *	10.2% *	0.2% *	1.4% *	3.2% *
Nevada	4.9% *	0.0%	5.5% *	7.3% *	5.0% *	--	6.2% *	4.5% *
New Mexico	7.0% *	--	20.5% *	6.1% *	18.8% *	0.1% *	12.3% *	5.9% *
Utah	0.7% *	0.0%	--	2.5% *	0.0% *	0.5% *	1.7% *	0.5% *
Wyoming	4.2% *	0.0%	--	--	1.0% *	--	5.0% *	3.9% *
Pacific:								
Alaska	8.8% *	0.0%	--	13.3% *	16.8% *	3.1% *	1.3% *	10.1% *
California	6.1%	9.6% *	14.9% *	9.6%	8.2% *	2.3% *	12.3%	4.7%
Hawaii	7.8%	3.1% *	5.0% *	15.9% *	8.4% *	5.7% *	9.7% *	7.1% *
Oregon	3.1% *	2.3% *	1.4% *	9.2% *	--	1.0% *	5.1% *	2.5% *
Washington	4.3%	14.3% *	6.1% *	6.5% *	3.0% *	2.0% *	6.6% *	3.5% *

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.

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

Table II.F.12.c Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2023

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	0.31%	1.59%	1.06%	0.59%	0.48%	0.49%	0.65%	0.35%
New England:								
Connecticut	0.79% *	--	0.00%	0.00%	0.00%	1.37% *	2.31% *	0.84% *
Maine	1.13% *	0.00%	7.64% *	0.24% *	0.48% *	2.11% *	--	1.12% *
Massachusetts	3.80% *	9.30% *	4.67% *	7.25% *	4.75% *	6.76% *	3.38% *	4.43% *
New Hampshire	0.87% *	--	2.46% *	0.92% *	--	0.56% *	1.16% *	1.07% *
Rhode Island	2.51% *	--	0.89% *	0.00%	6.46% *	4.06% *	0.94% *	3.10% *
Vermont	0.98% *	0.00%	4.71% *	0.54% *	2.06% *	1.88% *	1.55% *	1.18% *
Middle Atlantic:								
New Jersey	0.73% *	--	0.00%	1.01% *	--	0.44% *	--	0.73% *
New York	0.74%	--	4.04% *	1.89% *	1.77% *	0.73% *	1.99% *	0.75% *
Pennsylvania	3.50% *	--	5.28% *	4.51% *	--	6.84% *	2.50% *	4.13% *
East North Central:								
Illinois	0.82%	--	8.39% *	3.11% *	0.57% *	0.65% *	3.78% *	0.59% *
Indiana	0.86% *	0.00%	0.00%	6.26% *	0.45% *	0.64% *	5.94% *	0.44% *
Michigan	1.81% *	--	2.31% *	5.77% *	3.52% *	2.03% *	2.46% *	2.08% *
Ohio	0.76% *	--	0.00%	0.00%	2.29% *	0.56% *	--	0.72% *
Wisconsin	4.73% *	--	12.26% *	8.58% *	0.83% *	8.24% *	4.84% *	5.50% *
West North Central:								
Iowa	0.62% *	0.00%	5.15% *	2.36% *	1.56% *	0.29% *	2.10% *	0.55% *
Kansas	1.79% *	--	0.00%	2.07% *	--	3.20% *	2.01% *	2.13% *
Minnesota	0.79% *	0.00%	5.11% *	0.15% *	1.13% *	1.30% *	2.05% *	0.86% *
Missouri	1.36% *	1.27% *	5.00% *	1.64% *	1.28% *	2.61% *	1.73% *	1.66% *
Nebraska	1.28% *	0.00%	--	2.09% *	4.54% *	1.21% *	1.29% *	1.47% *
North Dakota	0.95% *	--	6.84% *	2.34% *	0.72% *	0.30% *	2.77% *	0.71% *
South Dakota	0.63% *	0.00%	0.00%	1.18% *	0.37% *	1.54% *	1.19% *	0.74% *
South Atlantic:								
Delaware	0.60% *	--	2.02% *	0.00%	0.63% *	0.65% *	2.47% *	0.43% *
District of Columbia	3.04% *	1.11% *	--	5.62% *	8.87% *	2.31% *	5.93% *	3.46% *
Florida	1.13% *	16.54% *	6.09% *	--	1.26% *	0.65% *	6.50% *	0.66% *
Georgia	0.76% *	--	2.33% *	0.00%	1.29% *	1.03% *	--	0.73% *
Maryland	0.52% *	5.11% *	0.00%	4.49% *	0.26% *	0.00%	2.69% *	0.08% *
North Carolina	1.02% *	0.00%	1.39% *	--	1.99% *	1.55% *	1.74% *	1.16% *
South Carolina	0.69% *	0.00%	0.00%	0.00%	0.23% *	1.24% *	0.00%	0.79% *
Virginia	2.00% *	--	6.42% *	2.96% *	2.14% *	3.77% *	3.42% *	2.28% *
West Virginia	1.12% *	--	--	1.85% *	--	0.38% *	4.67% *	0.92% *
East South Central:								
Alabama	2.22% *	--	--	5.07% *	7.81% *	0.76% *	2.79% *	2.63% *
Kentucky	0.95% *	--	5.51% *	4.12% *	2.52% *	0.09% *	4.18% *	0.86% *
Mississippi	1.92%	0.00%	0.00%	0.00%	4.93% *	2.95% *	0.00%	2.50%
Tennessee	0.97% *	0.00%	0.00%	4.57% *	2.35% *	0.83% *	0.00%	1.16% *
West South Central:								
Arkansas	1.85% *	0.00%	--	5.02% *	2.24% *	--	1.96% *	2.12% *
Louisiana	2.13% *	--	0.00%	4.49% *	1.45% *	4.21% *	5.56% *	2.27% *
Oklahoma	2.99% *	5.63% *	7.80% *	3.43% *	1.61% *	5.83% *	4.33% *	3.64% *
Texas	1.47% *	0.00%	0.00%	0.32% *	0.27% *	2.88% *	0.00%	1.75% *
Mountain:								
Arizona	0.78% *	0.00%	1.82% *	3.29% *	3.41% *	0.38% *	1.27% *	0.85% *
Colorado	0.74% *	0.00%	0.72% *	0.54% *	--	0.20% *	0.59% *	0.88% *
Idaho	0.99% *	--	--	--	1.43% *	1.44% *	2.49% *	0.98% *
Montana	1.26% *	--	1.09% *	0.22% *	5.19% *	0.16% *	0.95% *	1.66% *
Nevada	1.85% *	0.00%	5.47% *	5.11% *	2.98% *	--	3.76% *	2.11% *
New Mexico	4.06% *	--	13.07% *	5.92% *	13.76% *	0.10% *	6.19% *	4.80% *
Utah	0.32% *	0.00%	--	1.94% *	0.03% *	0.31% *	1.24% *	0.31% *
Wyoming	2.03% *	0.00%	--	--	0.87% *	--	4.62% *	2.06% *
Pacific:								
Alaska	3.77% *	0.00%	--	7.62% *	10.48% *	1.78% *	1.27% *	4.42% *
California	0.97%	3.97% *	4.72% *	2.32%	2.46% *	0.82% *	2.49%	1.00%
Hawaii	2.02%	2.28% *	3.30% *	6.36% *	3.17% *	3.88% *	3.00% *	2.54% *
Oregon	1.22% *	2.37% *	1.40% *	5.80% *	--	0.66% *	3.78% *	1.01% *
Washington	1.25%	7.95% *	6.01% *	3.52% *	1.50% *	1.06% *	3.40% *	1.15% *

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.

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

Table II.F.12.d Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2023

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	25.0%	9.7%	11.8%	11.2%	19.9%	34.0%	11.0%	27.8%
New England:								
Connecticut	27.5%	0.0%	0.0%	6.1% *	36.0% *	32.3%	6.1% *	30.9%
Maine	14.2%	0.0%	0.0%	5.1% *	15.1% *	22.8% *	0.6% *	18.6%
Massachusetts	26.0%	--	20.6% *	2.0% *	12.9% *	41.9%	9.8% *	29.0%
New Hampshire	13.9%	0.0%	1.9% *	5.8% *	9.9% *	22.3%	--	16.5%
Rhode Island	21.5%	10.8% *	27.5% *	5.1% *	8.8% *	32.4%	15.2% *	23.1%
Vermont	14.0%	--	7.2% *	3.3% *	12.9% *	27.5%	6.2% *	16.3%
Middle Atlantic:								
New Jersey	25.2%	--	--	21.9% *	15.8% *	31.2%	14.6% *	26.9%
New York	28.5%	5.5% *	14.3% *	17.0% *	15.0% *	43.3%	12.1% *	32.6%
Pennsylvania	30.9%	21.9% *	18.5% *	17.2% *	24.3%	41.5%	15.8%	33.9%
East North Central:								
Illinois	27.0%	9.3% *	23.8% *	14.7% *	27.0%	31.4%	16.8%	29.0%
Indiana	28.3%	0.0%	1.9% *	5.5% *	16.4%	40.7%	--	31.6%
Michigan	34.1%	--	10.7% *	10.1% *	24.6% *	46.2%	16.7% *	36.8%
Ohio	20.1%	--	12.6% *	10.8% *	18.0% *	23.5%	19.6% *	20.2%
Wisconsin	18.5%	--	8.9% *	1.9% *	10.7% *	27.7%	6.7% *	20.6%
West North Central:								
Iowa	18.2%	--	21.9% *	11.4% *	14.5% *	22.9%	11.6% *	19.9%
Kansas	15.9%	--	1.3% *	15.3% *	12.2% *	17.3%	13.6% *	16.4%
Minnesota	23.3%	--	6.6% *	12.5% *	10.8% *	35.5%	5.8% *	27.0%
Missouri	21.0%	2.2% *	5.6% *	2.6% *	13.0% *	35.6%	4.1% *	25.5%
Nebraska	22.8%	--	--	13.1% *	10.6% *	31.0%	9.5% *	24.9%
North Dakota	16.2%	--	--	19.6% *	12.2% *	22.5%	14.0% *	17.1%
South Dakota	10.9%	3.0% *	8.5% *	1.0% *	5.0% *	23.9%	3.6% *	13.0%
South Atlantic:								
Delaware	28.5%	--	29.2% *	17.2% *	13.4% *	38.4%	12.5% *	32.1%
District of Columbia	41.4%	--	--	28.5%	34.9%	51.3%	36.3%	42.4%
Florida	29.9%	2.4% *	2.9% *	3.5% *	9.1% *	44.8%	3.5% *	33.8%
Georgia	19.9%	--	0.0%	0.0%	27.1% *	24.3%	6.0% *	22.5%
Maryland	26.8%	13.4% *	8.0% *	12.8% *	19.6%	37.8%	11.1% *	30.5%
North Carolina	24.5%	--	--	0.3% *	10.3% *	36.5%	8.1% *	27.3%
South Carolina	16.6%	--	22.1% *	11.2% *	7.9% *	21.0%	12.1% *	17.2%
Virginia	23.0%	--	31.3% *	--	19.8%	29.0%	17.1% *	24.1%
West Virginia	25.4%	--	7.4% *	24.2% *	26.7% *	27.8%	15.5% *	27.2%
East South Central:								
Alabama	37.7%	--	31.8% *	28.8% *	36.8%	42.8%	29.8% *	39.4%
Kentucky	19.4%	--	10.2% *	12.3% *	9.9% *	26.4%	5.4% *	21.4%
Mississippi	23.4%	--	--	26.4% *	21.0% *	26.2%	17.6% *	25.1%
Tennessee	19.9%	--	2.3% *	--	10.8% *	32.9%	5.1% *	22.9%
West South Central:								
Arkansas	29.1%	0.0%	--	20.2% *	32.2%	34.1%	10.7% *	32.0%
Louisiana	33.6%	--	--	21.1% *	46.7% *	30.8%	11.1% *	37.9%
Oklahoma	20.7%	--	11.3% *	13.1% *	32.4%	21.1%	7.6% *	24.3%
Texas	22.5%	10.7% *	9.4% *	5.0% *	26.5% *	28.8%	7.6% *	25.3%
Mountain:								
Arizona	27.3%	--	0.0%	10.4% *	25.7% *	31.0%	5.9% *	29.8%
Colorado	24.3%	0.0%	6.4% *	11.6% *	30.4% *	29.3%	6.7% *	27.6%
Idaho	25.4%	0.0%	13.8% *	12.1% *	17.2% *	41.5%	8.9% *	31.3%
Montana	33.1%	0.0%	26.9% *	0.3% *	19.3% *	64.3%	10.7% *	40.5%
Nevada	30.1%	--	32.2% *	41.9% *	20.5% *	33.4%	29.2% *	30.3%
New Mexico	20.6%	--	26.0% *	3.7% *	31.1% *	19.3%	13.9% *	22.1%
Utah	17.7%	0.0%	--	22.3% *	10.6% *	25.1%	14.5% *	18.1%
Wyoming	24.0%	0.0%	--	14.8% *	38.7% *	28.1%	10.6% *	30.0%
Pacific:								
Alaska	21.2%	--	--	22.8% *	10.9% *	26.0%	26.2% *	20.3%
California	23.4%	6.2% *	7.0% *	15.6%	20.3% *	31.5%	9.6%	26.4%
Hawaii	31.0%	11.2% *	21.1% *	30.2% *	37.2%	36.1%	16.4%	36.3%
Oregon	21.5%	17.9% *	10.8% *	10.2% *	9.3% *	34.3%	13.4% *	24.1%
Washington	26.9%	19.5% *	13.6% *	11.8% *	27.0%	41.7%	14.6% *	31.4%

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.

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

Table II.F.12.d Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2023

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	0.92%	1.37%	1.32%	0.95%	1.74%	1.37%	0.77%	1.06%
New England:								
Connecticut	6.73%	0.00%	0.00%	3.05% *	16.79% *	7.94%	2.88% *	7.62%
Maine	3.79%	0.00%	0.00%	4.01% *	6.37% *	7.96% *	0.58% *	4.96%
Massachusetts	4.99%	--	12.13% *	1.52% *	5.51% *	8.30%	5.24% *	5.92%
New Hampshire	2.31%	0.00%	1.87% *	4.93% *	4.25% *	4.66%	--	2.90%
Rhode Island	3.61%	6.33% *	14.49% *	3.56% *	3.65% *	6.41%	6.99% *	4.23%
Vermont	2.60%	--	4.49% *	1.76% *	4.87% *	5.63%	2.30% *	3.36%
Middle Atlantic:								
New Jersey	3.78%	--	--	8.27% *	6.85% *	5.58%	5.04% *	4.34%
New York	4.00%	2.99% *	7.05% *	5.13% *	5.03% *	5.65%	3.77% *	4.66%
Pennsylvania	3.36%	9.64% *	7.16% *	6.57% *	6.91%	5.23%	4.09%	3.96%
East North Central:								
Illinois	3.44%	7.99% *	9.74% *	5.99% *	5.81%	5.37%	4.56%	4.01%
Indiana	4.04%	0.00%	1.95% *	3.07% *	4.84%	6.07%	--	4.51%
Michigan	6.20%	--	6.93% *	5.74% *	12.03% *	6.69%	6.53% *	6.61%
Ohio	2.71%	--	8.90% *	4.94% *	6.50% *	3.71%	6.17% *	2.98%
Wisconsin	3.69%	--	8.45% *	1.46% *	6.06% *	6.28%	3.75% *	4.30%
West North Central:								
Iowa	3.18%	--	16.77% *	5.53% *	6.18% *	5.23%	6.96% *	3.70%
Kansas	2.56%	--	1.30% *	6.41% *	3.84% *	4.07%	4.77% *	2.91%
Minnesota	4.50%	--	4.95% *	7.56% *	4.50% *	7.69%	2.68% *	5.30%
Missouri	3.64%	2.31% *	4.61% *	2.40% *	6.60% *	6.06%	2.31% *	4.46%
Nebraska	3.48%	--	--	6.57% *	3.70% *	5.44%	4.62% *	3.93%
North Dakota	2.78%	--	--	6.59% *	4.85% *	5.41%	4.82% *	3.39%
South Dakota	2.08%	2.20% *	8.21% *	0.62% *	2.02% *	4.98%	2.12% *	2.63%
South Atlantic:								
Delaware	5.86%	--	11.82% *	8.79% *	8.09% *	7.15%	5.39% *	6.53%
District of Columbia	4.10%	--	--	7.58%	6.74%	6.15%	8.52%	4.62%
Florida	6.65%	2.03% *	2.10% *	2.12% *	3.50% *	7.34%	1.52% *	6.98%
Georgia	3.77%	--	0.00%	0.00%	11.16% *	5.02%	4.51% *	4.41%
Maryland	3.64%	10.04% *	5.58% *	6.01% *	5.74%	5.93%	4.45% *	4.28%
North Carolina	4.53%	--	--	0.31% *	5.36% *	7.08%	5.04% *	5.19%
South Carolina	3.49%	--	13.74% *	6.09% *	4.54% *	5.69%	7.47% *	3.88%
Virginia	4.05%	--	13.01% *	--	4.77%	7.44%	6.11% *	4.68%
West Virginia	3.30%	--	7.22% *	10.20% *	8.75% *	3.97%	6.79% *	3.65%
East South Central:								
Alabama	4.71%	--	12.50% *	11.65% *	8.36%	5.58%	9.37% *	5.04%
Kentucky	4.18%	--	9.55% *	7.97% *	3.49% *	7.67%	4.60% *	4.86%
Mississippi	3.59%	--	--	10.04% *	7.68% *	4.95%	5.65% *	4.33%
Tennessee	3.46%	--	2.16% *	--	5.60% *	5.80%	3.27% *	4.06%
West South Central:								
Arkansas	4.84%	0.00%	--	7.17% *	9.63%	7.69%	4.79% *	5.62%
Louisiana	9.19%	--	--	8.34% *	19.17% *	7.81%	4.67% *	10.37%
Oklahoma	3.09%	--	6.16% *	5.96% *	9.32%	3.95%	3.30% *	3.83%
Texas	3.23%	7.79% *	5.65% *	2.77% *	8.35% *	4.79%	3.13% *	3.76%
Mountain:								
Arizona	3.63%	--	0.00%	6.70% *	16.34% *	2.76%	3.23% *	3.65%
Colorado	4.56%	0.00%	2.68% *	5.59% *	11.47% *	6.13%	2.53% *	5.32%
Idaho	4.18%	0.00%	8.18% *	6.42% *	6.77% *	7.36%	4.22% *	5.24%
Montana	7.42%	0.00%	15.48% *	0.28% *	6.26% *	10.19%	6.89% *	8.84%
Nevada	4.07%	--	11.91% *	13.44% *	7.05% *	6.02%	10.00% *	4.45%
New Mexico	3.50%	--	15.92% *	1.90% *	9.55% *	4.11%	7.51% *	4.01%
Utah	4.02%	0.00%	--	11.17% *	4.57% *	6.70%	10.61% *	4.38%
Wyoming	4.25%	0.00%	--	5.33% *	12.51% *	4.95%	3.93% *	5.53%
Pacific:								
Alaska	3.70%	--	--	8.24% *	3.96% *	6.39%	8.51% *	4.05%
California	3.21%	2.76% *	3.01% *	3.82%	7.47% *	4.42%	2.13%	3.71%
Hawaii	4.37%	5.32% *	9.48% *	14.39% *	6.03%	7.28%	4.61%	5.42%
Oregon	3.79%	10.66% *	5.17% *	5.50% *	3.49% *	9.18%	4.34% *	4.96%
Washington	3.59%	11.01% *	7.44% *	4.17% *	7.90%	6.32%	4.66% *	4.50%

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.

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

Table II.F.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2023

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	4.0%	8.4%	6.0%	3.5%	4.6%	3.2%	6.0%	3.6%
New England:								
Connecticut	2.2% *	0.0%	2.3% *	0.0%	0.2% *	4.2% *	0.6% *	2.5% *
Maine	0.1% *	0.0%	0.0%	0.0%	0.5% *	0.0%	0.0%	0.2% *
Massachusetts	15.4% *	9.4% *	0.0%	0.9% *	33.8% *	10.8% *	--	17.5% *
New Hampshire	2.2% *	--	--	--	0.3% *	0.7% *	5.8% *	1.2% *
Rhode Island	3.7% *	--	16.9% *	1.7% *	6.7% *	1.0% *	8.5% *	2.5% *
Vermont	4.0% *	--	2.3% *	3.2% *	5.6% *	1.2% *	7.7% *	2.9% *
Middle Atlantic:								
New Jersey	8.2% *	--	--	1.2% *	22.5% *	5.1% *	--	8.8% *
New York	4.2%	11.1% *	7.4% *	2.3% *	4.2% *	3.3% *	7.1% *	3.4% *
Pennsylvania	2.9%	1.5% *	9.1% *	0.7% *	2.9% *	2.7% *	4.8% *	2.5% *
East North Central:								
Illinois	5.0%	0.0%	1.9% *	2.3% *	5.7% *	6.0%	2.5% *	5.5%
Indiana	0.9% *	0.0%	0.0%	0.5% *	1.2% *	0.9% *	0.5% *	0.9% *
Michigan	5.1% *	--	8.0% *	3.3% *	7.8% *	3.7% *	9.7% *	4.4% *
Ohio	4.9% *	1.5% *	1.2% *	--	5.5% *	5.4% *	1.0% *	5.5% *
Wisconsin	5.3% *	--	--	3.9% *	1.0% *	7.6% *	5.4% *	5.2% *
West North Central:								
Iowa	6.0% *	19.5% *	6.2% *	2.1% *	10.9% *	2.4% *	9.3% *	5.1% *
Kansas	4.8%	--	--	9.9% *	3.0% *	3.3% *	10.6% *	3.5% *
Minnesota	3.7%	--	9.9% *	--	2.1% *	3.6% *	7.7% *	2.8% *
Missouri	1.4% *	--	0.0%	0.0%	1.2% *	2.0% *	0.8% *	1.5% *
Nebraska	2.3% *	0.0%	0.6% *	2.7% *	0.1% *	3.3% *	3.1% *	2.2% *
North Dakota	11.4%	--	25.1% *	21.7%	5.2% *	6.2% *	21.0% *	7.6%
South Dakota	2.4% *	7.7% *	2.4% *	0.0%	4.3% *	1.4% *	--	2.2% *
South Atlantic:								
Delaware	4.0% *	--	6.0% *	--	--	0.6% *	16.6% *	1.2% *
District of Columbia	5.0%	--	--	5.1% *	--	3.3% *	8.2% *	4.4% *
Florida	2.6% *	0.0%	--	7.1% *	7.4% *	0.5% *	5.2% *	2.2% *
Georgia	2.5%	0.0%	--	2.9% *	3.3% *	2.3% *	2.3% *	2.5%
Maryland	3.9% *	5.5% *	16.7% *	8.1% *	3.0% *	1.2% *	12.1% *	2.0% *
North Carolina	1.0% *	--	0.0%	0.0%	2.5% *	0.4% *	1.5% *	0.9% *
South Carolina	1.9% *	0.0%	0.0%	5.2% *	0.6% *	1.9% *	0.0%	2.1% *
Virginia	7.7%	--	12.1% *	5.3% *	6.0% *	9.0% *	5.6% *	8.1% *
West Virginia	3.8% *	0.0%	1.2% *	8.4% *	2.4% *	4.2% *	5.6% *	3.5% *
East South Central:								
Alabama	4.4% *	--	9.4% *	13.5% *	2.9% *	0.4% *	13.0% *	2.6% *
Kentucky	1.3% *	--	--	0.0%	0.4% *	1.4% *	3.3% *	1.0% *
Mississippi	1.1% *	2.2% *	--	0.0%	0.3% *	1.1% *	2.5% *	0.7% *
Tennessee	2.8% *	--	0.0%	2.3% *	0.5% *	4.0% *	--	2.5% *
West South Central:								
Arkansas	10.4%	--	--	--	10.4% *	8.0% *	28.6% *	7.6% *
Louisiana	4.9% *	--	0.0%	6.0% *	9.0% *	0.9% *	2.5% *	5.4% *
Oklahoma	6.0% *	22.1% *	0.6% *	15.5% *	0.9% *	5.1% *	6.7% *	5.8% *
Texas	3.4% *	15.0% *	9.6% *	2.7% *	2.1% *	2.5% *	8.5% *	2.4% *
Mountain:								
Arizona	1.2% *	0.0%	--	0.0%	0.4% *	1.3% *	1.4% *	1.1% *
Colorado	1.2% *	--	--	0.7% *	1.1% *	0.4% *	4.3% *	0.6% *
Idaho	3.5% *	2.1% *	8.4% *	9.7% *	2.9% *	1.0% *	--	3.3% *
Montana	4.4% *	7.6% *	10.0% *	6.2% *	6.0% *	0.6% *	9.6% *	2.6% *
Nevada	3.3% *	1.1% *	8.0% *	0.3% *	9.8% *	1.1% *	2.8% *	3.5% *
New Mexico	3.8% *	0.0%	1.4% *	8.4% *	6.4% *	2.2% *	6.0% *	3.3% *
Utah	0.7% *	0.0%	--	0.0%	1.4% *	0.3% *	0.8% *	0.7% *
Wyoming	3.7% *	0.0%	--	2.0% *	1.2% *	0.0%	9.6% *	1.1% *
Pacific:								
Alaska	1.3% *	0.0%	0.0%	--	0.3% *	1.1% *	0.0%	1.5% *
California	3.7%	12.7% *	2.1% *	6.2% *	1.6% *	3.5% *	6.9% *	3.0% *
Hawaii	15.3%	37.4%	13.1% *	16.9% *	9.5% *	12.4% *	22.8%	12.6% *
Oregon	2.1% *	15.4% *	2.4% *	0.0%	0.2% *	1.7% *	5.2% *	1.1% *
Washington	5.9%	--	18.0% *	0.0%	7.3% *	3.4% *	9.3% *	4.6% *

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.

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

Table II.F.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2023

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	0.35%	1.60%	0.92%	0.57%	1.05%	0.38%	0.63%	0.39%
New England:								
Connecticut	1.10% *	0.00%	2.34% *	0.00%	0.19% *	2.22% *	0.65% *	1.27% *
Maine	0.09% *	0.00%	0.00%	0.00%	0.35% *	0.00%	0.00%	0.12% *
Massachusetts	8.65% *	8.90% *	0.00%	0.94% *	24.66% *	6.61% *	--	10.03% *
New Hampshire	1.11% *	--	--	--	0.30% *	0.50% *	4.24% *	0.70% *
Rhode Island	1.20% *	--	9.96% *	1.37% *	3.14% *	0.69% *	4.45% *	0.98% *
Vermont	1.36% *	--	1.71% *	2.35% *	2.93% *	1.22% *	3.60% *	1.39% *
Middle Atlantic:								
New Jersey	4.18% *	--	--	0.81% *	16.63% *	2.89% *	--	4.82% *
New York	1.12%	6.10% *	4.00% *	1.40% *	2.25% *	1.61% *	2.46% *	1.23% *
Pennsylvania	0.80%	1.49% *	5.03% *	0.43% *	1.87% *	0.88% *	2.35% *	0.83% *
East North Central:								
Illinois	1.26%	0.00%	1.95% *	1.57% *	3.71% *	1.80%	1.45% *	1.49%
Indiana	0.60% *	0.00%	0.00%	0.52% *	1.20% *	0.90% *	0.50% *	0.68% *
Michigan	1.61% *	--	5.74% *	2.36% *	4.25% *	1.81% *	4.40% *	1.64% *
Ohio	1.47% *	1.54% *	1.29% *	--	2.76% *	2.22% *	0.69% *	1.70% *
Wisconsin	3.20% *	--	--	2.30% *	0.95% *	5.75% *	2.60% *	3.74% *
West North Central:								
Iowa	2.52% *	9.97% *	6.20% *	1.58% *	8.60% *	1.46% *	4.34% *	2.96% *
Kansas	1.30%	--	--	4.52% *	1.66% *	1.77% *	4.26% *	1.27% *
Minnesota	1.06%	--	5.47% *	--	1.58% *	1.54% *	3.42% *	1.03% *
Missouri	0.49% *	--	0.00%	0.00%	1.07% *	0.81% *	0.81% *	0.59% *
Nebraska	0.82% *	0.00%	0.63% *	2.20% *	0.10% *	1.33% *	2.34% *	0.87% *
North Dakota	2.66%	--	15.02% *	6.40%	2.50% *	2.88% *	7.04% *	2.13%
South Dakota	0.93% *	7.53% *	2.46% *	0.00%	2.37% *	0.93% *	--	0.94% *
South Atlantic:								
Delaware	1.55% *	--	5.95% *	--	--	0.43% *	7.02% *	0.70% *
District of Columbia	1.41%	--	--	3.23% *	--	1.69% *	4.02% *	1.49% *
Florida	1.03% *	0.00%	--	3.01% *	4.41% *	0.35% *	2.30% *	1.10% *
Georgia	0.68%	0.00%	--	2.21% *	1.81% *	0.82% *	1.74% *	0.74%
Maryland	1.70% *	5.64% *	14.33% *	5.79% *	2.15% *	0.70% *	7.62% *	0.86% *
North Carolina	0.44% *	--	0.00%	0.00%	1.87% *	0.23% *	1.10% *	0.47% *
South Carolina	0.80% *	0.00%	0.00%	5.09% *	0.36% *	0.75% *	0.00%	0.92% *
Virginia	2.20%	--	9.98% *	5.16% *	3.71% *	3.57% *	3.95% *	2.51% *
West Virginia	1.31% *	0.00%	1.24% *	7.96% *	1.29% *	1.84% *	4.90% *	1.21% *
East South Central:								
Alabama	1.74% *	--	8.82% *	7.23% *	2.27% *	0.42% *	5.67% *	1.44% *
Kentucky	0.56% *	--	--	0.00%	0.34% *	0.88% *	2.06% *	0.56% *
Mississippi	0.53% *	2.34% *	--	0.00%	0.31% *	0.63% *	2.00% *	0.37% *
Tennessee	0.93% *	--	0.00%	2.30% *	0.37% *	1.63% *	--	0.97% *
West South Central:								
Arkansas	2.53%	--	--	--	6.36% *	3.00% *	9.29% *	2.47% *
Louisiana	2.08% *	--	0.00%	4.38% *	5.73% *	0.53% *	2.09% *	2.47% *
Oklahoma	1.93% *	13.27% *	0.58% *	8.58% *	0.55% *	2.56% *	4.34% *	2.15% *
Texas	1.02% *	9.56% *	5.37% *	1.87% *	1.96% *	1.28% *	3.59% *	0.99% *
Mountain:								
Arizona	0.96% *	0.00%	--	0.00%	0.38% *	1.35% *	1.37% *	1.06% *
Colorado	0.53% *	--	--	0.55% *	1.10% *	0.20% *	2.48% *	0.39% *
Idaho	1.46% *	2.26% *	5.62% *	9.23% *	1.79% *	0.65% *	--	1.75% *
Montana	1.46% *	7.34% *	8.72% *	3.34% *	2.70% *	0.56% *	4.60% *	1.05% *
Nevada	1.41% *	1.10% *	4.24% *	0.31% *	5.96% *	0.57% *	1.36% *	1.74% *
New Mexico	1.63% *	0.00%	1.47% *	5.58% *	5.43% *	1.11% *	3.59% *	1.81% *
Utah	0.37% *	0.00%	--	0.00%	0.96% *	0.19% *	0.80% *	0.41% *
Wyoming	1.97% *	0.00%	--	1.57% *	0.92% *	0.00%	6.01% *	0.62% *
Pacific:								
Alaska	0.77% *	0.00%	0.00%	--	0.24% *	0.74% *	0.00%	0.91% *
California	0.95%	6.34% *	1.02% *	3.22% *	0.88% *	1.50% *	2.51% *	1.00% *
Hawaii	3.62%	10.12%	6.43% *	6.65% *	3.99% *	7.73% *	5.30%	4.50% *
Oregon	0.77% *	8.77% *	2.43% *	0.00%	0.21% *	0.92% *	2.66% *	0.53% *
Washington	1.69%	--	8.93% *	0.00%	3.42% *	2.05% *	4.31% *	1.67% *

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.

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

Table II.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	24.4%	8.4%	10.8%	15.5%	23.4%	30.3%	11.9%	26.9%
New England:								
Connecticut	33.2%	0.0%	--	33.3%	35.4% *	36.4%	12.7% *	36.4%
Maine	36.7%	--	24.0% *	29.9%	41.3%	41.8%	23.7% *	41.0%
Massachusetts	23.2%	15.0% *	13.7% *	31.2% *	31.7% *	18.4%	18.5% *	24.0%
New Hampshire	51.0%	1.4% *	25.3% *	41.0%	40.0%	69.5%	30.8%	56.8%
Rhode Island	29.5%	0.0%	--	22.1% *	34.2%	36.8%	6.3% *	35.1%
Vermont	41.9%	2.4% *	29.5% *	50.7%	50.0%	33.8%	25.5%	46.8%
Middle Atlantic:								
New Jersey	21.5%	--	--	20.4% *	22.0% *	22.0%	15.0% *	22.6%
New York	21.8%	0.0%	10.6% *	21.4%	28.5%	22.6%	9.8% *	24.8%
Pennsylvania	16.4%	0.0%	6.7% *	10.6% *	16.8%	20.6%	9.2% *	17.9%
East North Central:								
Illinois	24.5%	11.4% *	0.0%	14.7%	23.3%	30.6%	9.2% *	27.5%
Indiana	31.2%	--	--	32.7%	32.4%	30.5%	26.9% *	31.8%
Michigan	17.1%	0.0%	9.4% *	22.2% *	11.8% *	19.0%	16.4% *	17.2%
Ohio	28.6%	--	10.3% *	28.8% *	21.3%	35.2%	7.6% *	32.0%
Wisconsin	31.0%	--	19.0% *	20.4% *	45.6%	29.0%	19.8% *	33.0%
West North Central:								
Iowa	27.7%	9.4% *	5.2% *	12.7% *	27.8%	36.9%	9.6% *	32.4%
Kansas	27.9%	--	--	9.2% *	20.9%	39.5%	14.3% *	30.7%
Minnesota	27.8%	--	22.6% *	32.1%	28.6%	27.0%	27.2%	28.0%
Missouri	22.8%	6.5% *	0.0%	19.3% *	32.9%	24.1%	10.6% *	26.1%
Nebraska	34.1%	--	--	25.8%	38.2%	34.7%	26.2% *	35.3%
North Dakota	32.3%	--	16.9% *	18.8% *	47.4%	37.6%	13.5% *	40.0%
South Dakota	22.5%	10.0% *	1.5% *	8.4% *	27.7%	33.4%	9.4% *	26.3%
South Atlantic:								
Delaware	25.1%	0.0%	20.7% *	31.2% *	30.0%	24.5% *	10.5% *	28.4%
District of Columbia	19.4%	--	0.0%	15.2% *	21.3%	21.9%	17.1% *	19.8%
Florida	20.6%	1.8% *	--	3.8% *	10.6% *	29.1%	4.6% *	23.0%
Georgia	26.9%	--	1.2% *	2.0% *	24.0% *	37.8%	8.1% *	30.5%
Maryland	33.3%	8.6% *	28.3% *	22.1% *	40.3%	35.0%	20.8%	36.1%
North Carolina	22.9%	--	0.0%	20.1% *	21.2% *	26.3%	18.0% *	23.7%
South Carolina	28.0%	--	--	5.6% *	31.2% *	33.8%	8.0% *	30.8%
Virginia	27.4%	--	8.4% *	15.5% *	27.4%	34.1%	5.9% *	31.5%
West Virginia	38.9%	--	23.0% *	14.7% *	31.4% *	50.3%	13.7% *	43.5%
East South Central:								
Alabama	11.9% *	0.0%	0.0%	1.9% *	14.1% *	15.9% *	0.0%	14.5% *
Kentucky	32.1%	--	12.8% *	25.8% *	26.5%	38.4%	18.7% *	34.1%
Mississippi	21.7%	--	0.0%	8.0% *	11.5% *	39.0%	7.4% *	25.9%
Tennessee	26.7%	0.0%	--	10.0% *	40.6%	26.8%	7.4% *	30.5%
West South Central:								
Arkansas	24.1%	0.0%	2.1% *	22.8% *	27.5%	26.8%	5.4% *	27.0%
Louisiana	22.5%	--	--	--	9.6% *	44.7%	11.7% *	24.6%
Oklahoma	16.2%	0.0%	10.0% *	11.3% *	18.8% *	19.7%	7.9% *	18.5%
Texas	27.1%	5.2% *	26.8% *	14.4% *	20.5%	36.9%	18.8% *	28.7%
Mountain:								
Arizona	41.4%	0.0%	33.3% *	26.7% *	27.9% *	47.4%	29.5%	42.8%
Colorado	28.1%	--	12.2% *	16.8% *	31.7%	32.7%	15.8%	30.4%
Idaho	23.5%	--	7.0% *	11.0% *	30.1%	29.9%	9.9% *	28.5%
Montana	26.9%	33.0% *	9.1% *	36.1% *	34.6%	21.3% *	18.5% *	29.7%
Nevada	19.7%	--	0.0%	22.4% *	12.8% *	26.2%	12.4% *	21.7%
New Mexico	27.7%	0.0%	0.0%	14.7% *	7.1% *	47.5%	7.2% *	32.3%
Utah	44.1%	--	--	27.2% *	54.2%	44.5%	18.7% *	48.0%
Wyoming	25.8%	--	--	15.6% *	21.1% *	44.7%	15.4% *	30.4%
Pacific:								
Alaska	35.9%	0.0%	--	13.0% *	40.3%	43.1%	15.5% *	39.7%
California	18.0%	6.6% *	--	3.6% *	10.6%	29.1%	4.5% *	21.0%
Hawaii	3.9%	0.0%	0.3% *	0.0%	3.4% *	8.2% *	0.1% *	5.3%
Oregon	20.4%	8.5% *	17.5% *	16.0% *	26.4%	21.9% *	13.2% *	22.7%
Washington	28.6%	19.6% *	11.9% *	15.1% *	40.2%	32.9%	14.3% *	33.7%

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.

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

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

Table II.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	0.73%	1.47%	1.40%	1.22%	1.33%	1.23%	0.94%	0.86%
New England:								
Connecticut	5.03%	0.00%	--	9.98%	11.36% *	7.28%	4.90% *	5.90%
Maine	3.48%	--	9.41% *	8.44%	7.42%	5.26%	6.50% *	4.07%
Massachusetts	5.92%	9.08% *	7.50% *	9.58% *	19.79% *	4.02%	5.76% *	6.93%
New Hampshire	4.77%	1.47% *	8.44% *	10.62%	7.96%	5.74%	7.46%	5.47%
Rhode Island	3.29%	0.00%	--	11.16% *	7.78%	4.03%	3.19% *	4.03%
Vermont	4.28%	2.46% *	9.63% *	10.84%	6.82%	5.07%	5.40%	4.98%
Middle Atlantic:								
New Jersey	3.44%	--	--	9.16% *	8.58% *	4.52%	6.21% *	3.87%
New York	2.82%	0.00%	7.98% *	5.80%	8.04%	3.54%	4.02% *	3.51%
Pennsylvania	2.00%	0.00%	4.63% *	4.22% *	4.44%	3.08%	3.51% *	2.34%
East North Central:								
Illinois	2.91%	7.48% *	0.00%	4.03%	5.49%	4.53%	3.10% *	3.38%
Indiana	3.73%	--	--	8.99%	7.96%	5.00%	8.17% *	4.10%
Michigan	2.58%	0.00%	5.62% *	8.87% *	4.11% *	3.83%	7.47% *	2.76%
Ohio	3.28%	--	8.01% *	9.83% *	5.88%	4.68%	3.94% *	3.70%
Wisconsin	4.04%	--	8.85% *	6.66% *	8.09%	5.96%	6.24% *	4.67%
West North Central:								
Iowa	2.73%	5.99% *	5.08% *	5.17% *	5.85%	4.09%	3.70% *	3.22%
Kansas	3.65%	--	--	4.88% *	5.90%	5.84%	5.77% *	4.20%
Minnesota	3.53%	--	8.73% *	8.65%	7.53%	5.20%	6.54%	4.05%
Missouri	3.51%	6.39% *	0.00%	6.63% *	8.65%	4.90%	3.84% *	4.22%
Nebraska	4.36%	--	--	7.57%	7.48%	6.59%	7.92% *	4.86%
North Dakota	3.87%	--	8.63% *	6.39% *	6.30%	8.64%	4.33% *	4.81%
South Dakota	2.40%	7.88% *	1.54% *	2.94% *	5.11%	4.14%	3.63% *	2.91%
South Atlantic:								
Delaware	4.93%	0.00%	10.04% *	11.41% *	8.93%	7.42% *	4.88% *	6.36%
District of Columbia	2.43%	--	0.00%	5.91% *	5.52%	3.34%	6.20% *	2.63%
Florida	3.03%	1.91% *	--	2.26% *	3.38% *	6.27%	2.36% *	3.71%
Georgia	5.87%	--	1.24% *	1.28% *	7.44% *	9.42%	5.19% *	6.71%
Maryland	3.62%	5.39% *	11.38% *	7.85% *	9.08%	4.63%	6.05%	4.25%
North Carolina	3.64%	--	0.00%	7.91% *	7.65% *	5.39%	8.58% *	4.05%
South Carolina	4.57%	--	--	2.78% *	12.87% *	5.91%	3.95% *	5.17%
Virginia	4.91%	--	4.94% *	11.32% *	6.62%	8.50%	2.81% *	5.67%
West Virginia	5.37%	--	11.26% *	6.56% *	9.84% *	6.26%	5.36% *	5.71%
East South Central:								
Alabama	3.64% *	0.00%	0.00%	1.89% *	5.51% *	7.47% *	0.00%	4.91% *
Kentucky	5.40%	--	7.71% *	10.34% *	6.44%	8.03%	5.79% *	5.97%
Mississippi	4.04%	--	0.00%	6.33% *	5.96% *	6.99%	4.65% *	4.87%
Tennessee	4.24%	0.00%	--	6.01% *	11.37%	4.68%	4.86% *	4.97%
West South Central:								
Arkansas	4.66%	0.00%	2.13% *	8.60% *	7.07%	7.39%	3.16% *	5.35%
Louisiana	5.99%	--	--	--	5.71% *	10.09%	5.94% *	7.08%
Oklahoma	3.08%	0.00%	5.72% *	5.99% *	6.93% *	5.07%	3.84% *	3.78%
Texas	3.64%	4.26% *	10.40% *	6.57% *	4.56%	6.21%	6.67% *	4.14%
Mountain:								
Arizona	4.34%	0.00%	12.64% *	9.94% *	9.27% *	3.79%	7.83%	4.45%
Colorado	3.54%	--	5.68% *	5.94% *	8.17%	5.47%	4.37%	4.16%
Idaho	4.08%	--	6.90% *	7.21% *	8.29%	6.77%	4.97% *	5.04%
Montana	4.51%	11.72% *	8.79% *	11.15% *	6.40%	7.29% *	5.81% *	5.83%
Nevada	3.32%	--	0.00%	11.03% *	5.87% *	4.68%	7.09% *	3.75%
New Mexico	5.86%	0.00%	0.00%	8.43% *	2.89% *	8.73%	5.56% *	6.80%
Utah	3.95%	--	--	10.01% *	5.31%	6.70%	6.38% *	4.23%
Wyoming	3.96%	--	--	5.91% *	8.86% *	6.50%	5.57% *	5.09%
Pacific:								
Alaska	4.94%	0.00%	--	6.45% *	11.09%	6.18%	7.16% *	5.51%
California	1.92%	4.41% *	--	1.45% *	2.51%	3.60%	1.82% *	2.32%
Hawaii	1.13%	0.00%	0.33% *	0.00%	2.06% *	2.83% *	0.13% *	1.59%
Oregon	3.66%	5.33% *	10.11% *	6.74% *	5.67%	6.81% *	6.06% *	4.59%
Washington	4.19%	11.13% *	11.05% *	4.89% *	9.25%	6.06%	6.16% *	5.08%

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.

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

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

Table II.F.14 Among private-sector enrollees with single coverage: Percent enrolled 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, 2023

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	30.0%	48.9%	48.8%	54.9%	34.7%	17.4%	50.5%	25.9%
New England:								
Connecticut	26.4%	90.8%	88.8%	56.5%	27.5% *	7.9%	76.6%	18.3%
Maine	34.7%	77.3%	68.1%	48.2%	41.2%	10.9% *	67.0%	24.0%
Massachusetts	22.1%	48.6%	50.6%	47.9%	10.5% *	16.6%	51.1%	16.9%
New Hampshire	27.9%	--	57.8%	46.9%	41.2%	5.8% *	49.3%	21.8%
Rhode Island	30.6%	73.0%	35.3% *	63.6%	31.5%	14.6%	54.4%	24.7%
Vermont	31.3%	--	46.4%	36.3%	25.5%	26.7%	46.4%	26.9%
Middle Atlantic:								
New Jersey	28.9%	--	--	46.4%	29.7% *	22.6%	50.3%	25.4%
New York	24.4%	39.9%	35.8%	36.2%	20.8%	19.8% *	36.1%	21.4%
Pennsylvania	24.8%	68.5%	43.3%	51.1%	25.0%	11.3%	53.0%	19.2%
East North Central:								
Illinois	32.5%	52.3%	52.9%	48.7%	40.4%	22.6%	48.3%	29.4%
Indiana	29.0%	--	--	50.5%	39.8%	16.7%	53.9%	25.5%
Michigan	22.7%	--	43.0% *	35.0%	31.5%	14.6% *	33.8%	21.0%
Ohio	33.3%	--	69.6%	48.5%	52.3%	17.1%	59.2%	29.2%
Wisconsin	28.3%	--	42.9% *	51.8%	36.8%	15.9%	50.4%	24.3%
West North Central:								
Iowa	41.0%	64.7%	60.7%	59.2%	40.3%	31.0%	61.3%	35.7%
Kansas	41.7%	--	--	60.3%	53.7%	29.6%	51.4%	39.7%
Minnesota	35.5%	--	51.0%	49.2%	53.1%	20.2%	51.9%	32.0%
Missouri	46.0%	80.1%	78.0%	66.3%	48.4%	29.2%	75.4%	38.2%
Nebraska	36.7%	--	--	56.3%	43.4%	28.2%	58.6%	33.4%
North Dakota	32.8%	--	38.0% *	27.5%	33.4%	30.3%	36.9%	31.2%
South Dakota	60.3%	76.9%	86.5%	88.9%	58.3%	35.6%	81.5%	54.0%
South Atlantic:								
Delaware	36.7%	--	42.2% *	46.3%	45.3% *	31.3%	52.4%	33.2%
District of Columbia	14.1%	--	--	18.4% *	7.8% *	13.5%	21.5% *	12.6%
Florida	32.9%	53.3% *	60.7%	74.6%	67.7%	11.7% *	59.1%	29.1%
Georgia	39.5%	--	94.1%	91.6%	40.5%	20.8%	71.9%	33.3%
Maryland	22.7%	53.7%	41.6% *	35.4%	19.2% *	15.8% *	38.9%	18.9%
North Carolina	37.9%	--	85.4%	75.7%	59.7%	16.2%	70.2%	32.4%
South Carolina	44.9%	--	74.2%	75.3%	47.6%	33.9%	78.1%	40.1%
Virginia	23.2%	--	34.7% *	54.8%	24.6% *	9.8%	51.8%	17.7%
West Virginia	22.1%	--	53.9%	34.9%	31.9%	10.2% *	49.6%	17.1%
East South Central:								
Alabama	34.6%	--	34.5% *	34.6%	26.8%	37.8%	33.5%	34.8%
Kentucky	34.9%	--	42.3%	48.7%	50.6%	24.0% *	50.6%	32.7%
Mississippi	38.9%	--	81.5%	64.6%	46.7%	17.4%	64.4%	31.4%
Tennessee	39.3%	--	--	65.4%	42.7%	27.0%	61.8%	34.8%
West South Central:								
Arkansas	24.7%	--	--	42.8%	26.4%	16.6%	44.8%	21.5%
Louisiana	27.7%	--	80.3%	43.1%	28.5% *	14.5% *	51.3%	23.3%
Oklahoma	44.8%	62.6%	57.1%	47.4%	44.0%	39.5%	62.6%	39.7%
Texas	39.5%	66.0%	48.5%	74.3%	46.9%	20.5%	61.8%	35.3%
Mountain:								
Arizona	20.9% *	72.4%	61.6%	49.3%	38.7% *	10.4% *	59.4%	16.4% *
Colorado	32.8%	--	66.1%	66.7%	28.3% *	19.1%	56.6%	28.2%
Idaho	34.2%	--	49.8%	58.1%	42.2%	12.4%	58.7%	25.3%
Montana	29.0%	47.3%	53.0%	51.4%	23.1%	12.2% *	52.1%	21.3%
Nevada	28.7%	--	33.1% *	19.1% *	27.0%	29.8%	28.6%	28.7%
New Mexico	31.7%	--	33.1% *	65.4%	33.0%	18.7%	51.2%	27.4%
Utah	30.4%	--	--	40.6%	30.9%	23.9%	48.5%	27.6%
Wyoming	37.6%	86.6%	--	59.1%	28.9%	18.4% *	58.4%	28.3%
Pacific:								
Alaska	21.7%	--	--	31.3% *	23.8%	12.9% *	42.7%	17.9%
California	19.2%	38.2%	25.9%	43.7%	19.0%	10.1%	34.4%	15.9%
Hawaii	11.0%	14.7% *	27.5% *	4.7% *	12.1% *	8.1%	18.6% *	8.3%
Oregon	32.0%	33.0% *	51.4%	63.3%	47.6%	8.4% *	47.3%	27.1%
Washington	28.4%	36.2% *	36.7% *	58.8%	16.7% *	18.2%	42.6%	23.3%

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.

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

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

Table II.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled 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, 2023

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	0.84%	2.74%	2.31%	1.62%	1.60%	0.97%	1.39%	0.90%
New England:								
Connecticut	3.85%	9.72%	6.67%	10.23%	8.72% *	2.14%	6.25%	3.47%
Maine	4.07%	14.49%	10.94%	9.57%	7.28%	4.50% *	7.26%	4.30%
Massachusetts	3.41%	13.85%	13.13%	9.70%	4.72% *	3.93%	7.92%	3.28%
New Hampshire	3.95%	--	9.25%	10.85%	9.63%	1.84% *	7.53%	4.49%
Rhode Island	4.56%	11.17%	12.29% *	13.44%	7.29%	4.06%	8.75%	5.40%
Vermont	3.35%	--	9.95%	8.95%	5.53%	4.76%	6.04%	3.76%
Middle Atlantic:								
New Jersey	4.18%	--	--	10.34%	10.51% *	5.60%	8.59%	4.54%
New York	3.77%	10.24%	8.82%	6.15%	5.71%	6.30% *	5.39%	4.38%
Pennsylvania	2.71%	10.57%	9.85%	8.14%	6.15%	2.32%	6.40%	2.77%
East North Central:								
Illinois	3.42%	11.89%	11.72%	7.72%	6.60%	4.79%	6.24%	3.85%
Indiana	3.99%	--	--	9.67%	9.42%	4.16%	9.24%	4.29%
Michigan	5.03%	--	13.16% *	8.15%	8.22%	5.78% *	7.96%	5.40%
Ohio	3.51%	--	11.54%	10.30%	8.09%	3.72%	7.87%	3.79%
Wisconsin	3.59%	--	14.46% *	8.66%	8.00%	3.70%	7.91%	3.80%
West North Central:								
Iowa	3.69%	11.10%	15.43%	8.81%	6.91%	6.83%	7.69%	4.55%
Kansas	4.72%	--	--	9.42%	6.85%	7.67%	7.91%	5.41%
Minnesota	3.96%	--	10.16%	9.56%	9.29%	3.99%	6.79%	4.47%
Missouri	3.86%	9.33%	9.67%	8.07%	7.95%	5.26%	5.50%	4.24%
Nebraska	3.94%	--	--	7.99%	8.02%	5.32%	8.36%	4.28%
North Dakota	3.78%	--	12.87% *	6.76%	7.15%	6.75%	7.00%	4.48%
South Dakota	3.02%	10.65%	8.79%	3.47%	6.21%	3.88%	5.18%	3.66%
South Atlantic:								
Delaware	4.02%	--	14.22% *	11.27%	15.18% *	4.10%	8.67%	4.63%
District of Columbia	2.85%	--	--	10.26% *	3.17% *	3.72%	6.85% *	3.12%
Florida	6.19%	16.69% *	11.78%	6.96%	6.41%	3.79% *	7.74%	6.34%
Georgia	4.71%	--	3.63%	4.29%	9.95%	5.53%	8.30%	5.07%
Maryland	3.29%	10.62%	13.32% *	10.06%	5.91% *	4.82% *	7.35%	3.71%
North Carolina	4.93%	--	10.31%	8.31%	10.81%	3.94%	10.03%	5.31%
South Carolina	5.31%	--	13.93%	7.95%	12.83%	8.10%	7.73%	6.14%
Virginia	3.35%	--	11.79% *	11.08%	7.51% *	2.70%	7.44%	3.53%
West Virginia	4.45%	--	14.48%	9.32%	7.13%	3.76% *	9.02%	4.14%
East South Central:								
Alabama	3.83%	--	11.28% *	9.38%	6.33%	4.87%	7.60%	4.31%
Kentucky	5.73%	--	12.25%	10.65%	6.61%	8.16% *	7.81%	6.30%
Mississippi	4.08%	--	10.92%	10.96%	8.32%	3.77%	7.66%	4.47%
Tennessee	4.78%	--	--	10.00%	11.19%	6.16%	9.47%	5.39%
West South Central:								
Arkansas	3.69%	--	--	10.69%	7.74%	4.16%	9.22%	3.90%
Louisiana	4.91%	--	10.44%	9.11%	10.78% *	4.81% *	8.09%	5.04%
Oklahoma	4.67%	13.12%	10.37%	11.22%	10.70%	7.11%	7.31%	5.53%
Texas	3.24%	11.41%	11.41%	7.45%	8.39%	3.30%	6.95%	3.55%
Mountain:								
Arizona	6.64% *	12.84%	13.02%	11.40%	12.01% *	4.87% *	8.19%	5.96% *
Colorado	3.98%	--	10.36%	8.17%	8.79% *	4.98%	6.70%	4.47%
Idaho	4.38%	--	13.45%	11.65%	8.27%	3.44%	8.46%	4.32%
Montana	4.46%	12.12%	15.20%	10.63%	6.85%	4.60% *	8.11%	4.67%
Nevada	3.81%	--	10.42% *	8.00% *	8.06%	5.45%	7.78%	4.35%
New Mexico	4.11%	--	12.47% *	10.24%	8.47%	5.04%	9.30%	4.43%
Utah	3.93%	--	--	10.86%	6.22%	6.07%	11.15%	4.40%
Wyoming	4.46%	12.41%	--	8.72%	8.45%	5.56% *	7.94%	4.94%
Pacific:								
Alaska	3.52%	--	--	10.06% *	6.40%	4.30% *	10.41%	3.58%
California	1.98%	8.24%	6.74%	4.73%	3.56%	2.10%	4.15%	2.04%
Hawaii	2.25%	8.69% *	11.94% *	2.37% *	4.45% *	2.22%	6.14% *	1.87%
Oregon	4.42%	10.98% *	10.72%	8.92%	7.80%	3.55% *	7.23%	4.99%
Washington	3.52%	12.28% *	12.61% *	7.70%	5.23% *	4.85%	7.66%	3.86%

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.

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

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

Table II.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2023

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	55.8%	57.3%	62.9%	65.2%	55.7%	53.6%	61.4%	55.0%
New England:								
Connecticut	51.3%	--	83.2%	93.8%	57.5%	41.6%	79.2%	47.4%
Maine	59.7%	--	95.5%	72.6%	76.2%	48.7%	73.9%	57.6%
Massachusetts	42.2%	--	54.8%	78.0%	40.2% *	33.6%	62.4%	39.6%
New Hampshire	67.3%	--	76.0%	81.4%	85.4%	58.0%	85.6%	64.3%
Rhode Island	54.3%	--	81.8%	80.5%	66.8%	41.3%	70.5%	51.0%
Vermont	70.8%	--	70.1%	88.9%	63.1%	68.5%	75.4%	69.6%
Middle Atlantic:								
New Jersey	50.4%	--	--	59.2%	64.8%	40.4%	66.8%	47.8%
New York	55.6%	--	68.2%	60.6%	54.9%	53.8%	60.3%	54.8%
Pennsylvania	38.7%	--	43.5%	56.5%	38.0%	37.0%	44.7%	38.1%
East North Central:								
Illinois	59.7%	77.9%	43.1% *	69.9%	61.0%	56.8%	59.1%	59.8%
Indiana	55.5%	--	--	76.5%	66.2%	44.8%	81.6%	51.3%
Michigan	50.1%	--	--	47.7%	41.4%	54.2%	51.3%	49.9%
Ohio	58.6%	--	80.9%	77.6%	68.4%	52.0%	64.6%	57.9%
Wisconsin	50.5%	--	--	66.5%	74.6%	37.8%	64.2%	47.9%
West North Central:								
Iowa	62.7%	--	82.7%	65.1%	73.0%	55.3%	61.9%	62.8%
Kansas	64.9%	--	--	71.2%	58.6%	70.1%	53.1%	66.9%
Minnesota	57.5%	--	97.1%	75.5%	86.3%	35.5%	86.3%	52.9%
Missouri	53.8%	--	--	71.8%	64.0%	46.9%	58.6%	52.8%
Nebraska	68.9%	--	80.7%	80.2%	70.0%	67.0%	72.0%	68.6%
North Dakota	60.7%	--	72.2%	38.1%	77.4%	60.9%	56.5%	62.0%
South Dakota	72.5%	83.3%	88.6%	85.4%	68.6%	67.2%	81.6%	70.2%
South Atlantic:								
Delaware	52.4%	--	--	82.8%	46.3% *	50.1%	67.7%	50.6%
District of Columbia	43.2%	--	--	29.8% *	32.5%	46.8%	58.4%	40.8%
Florida	70.0%	--	--	70.8%	64.4%	71.6%	63.7%	70.6%
Georgia	60.0%	--	100.0%	75.0%	65.0%	51.5%	69.7%	58.5%
Maryland	60.8%	--	94.1%	45.2%	65.7%	59.8%	61.1%	60.7%
North Carolina	60.6%	--	--	--	87.6%	52.1%	70.3%	59.9%
South Carolina	66.5%	100.0%	--	60.5% *	77.9%	63.2%	85.3%	64.7%
Virginia	49.4%	--	--	64.5%	33.2%	53.2%	61.9%	47.7%
West Virginia	71.8%	--	86.4%	61.3%	79.8%	68.0%	76.2%	71.3%
East South Central:								
Alabama	63.1%	--	51.7%	59.0%	34.2%	73.1%	48.3%	65.3%
Kentucky	68.9%	--	--	83.7%	76.1%	65.8%	72.4%	68.6%
Mississippi	60.1%	--	--	77.2%	55.0% *	61.8%	52.7%	61.2%
Tennessee	56.8%	--	85.0%	--	82.7%	47.1%	64.7%	56.0%
West South Central:								
Arkansas	45.0%	95.0%	--	72.8%	30.7% *	43.0%	69.0%	43.2%
Louisiana	62.1%	--	97.0%	53.6%	82.8%	50.1%	67.4%	61.2%
Oklahoma	67.2%	71.9%	71.2%	80.6%	71.7%	61.3%	75.0%	65.8%
Texas	65.5%	79.8%	--	93.1%	67.5%	60.1%	82.3%	63.3%
Mountain:								
Arizona	63.5%	--	91.2%	75.3%	42.5% *	68.6%	85.0%	61.9%
Colorado	61.4%	--	88.6%	82.5%	54.3%	57.5%	81.8%	58.3%
Idaho	47.2%	--	--	76.7%	62.9%	38.8%	53.8%	45.8%
Montana	35.8%	--	72.7%	72.5%	49.2%	23.0% *	71.9%	30.3% *
Nevada	50.6%	--	23.3% *	79.8%	26.9% *	58.3%	57.9%	48.4%
New Mexico	56.3%	--	--	91.8%	27.6%	67.5%	46.3% *	58.6%
Utah	73.1%	--	96.2%	61.7%	87.6%	61.3%	87.7%	71.0%
Wyoming	48.6%	--	95.6%	62.6%	37.5%	40.1%	74.4%	41.6%
Pacific:								
Alaska	54.4%	--	--	--	65.9%	49.8%	--	54.6%
California	42.6%	34.8% *	31.7%	42.7%	32.5%	48.3%	34.5%	43.8%
Hawaii	18.3%	--	--	8.1% *	36.2% *	16.6%	9.1% *	20.3%
Oregon	50.8%	--	--	66.4%	47.1% *	48.8%	49.4% *	51.0%
Washington	51.4%	--	--	36.5% *	47.8%	62.0%	43.5%	52.9%

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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Table II.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2023

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	1.03%	3.46%	2.99%	1.99%	2.26%	1.46%	1.77%	1.16%
New England:								
Connecticut	5.84%	--	9.33%	3.03%	13.23%	6.93%	7.31%	6.28%
Maine	5.05%	--	4.66%	10.20%	10.04%	6.20%	9.47%	5.50%
Massachusetts	5.51%	--	10.45%	10.76%	12.77% *	6.74%	9.48%	6.03%
New Hampshire	7.20%	--	11.30%	11.69%	6.68%	10.87%	5.79%	8.24%
Rhode Island	4.82%	--	11.36%	12.11%	7.15%	6.45%	9.71%	5.44%
Vermont	3.71%	--	12.27%	5.15%	7.51%	5.47%	7.02%	4.26%
Middle Atlantic:								
New Jersey	5.59%	--	--	13.40%	11.92%	6.77%	10.92%	6.20%
New York	3.51%	--	13.25%	7.66%	8.56%	4.67%	7.17%	3.93%
Pennsylvania	5.21%	--	12.50%	8.29%	9.49%	7.42%	8.30%	5.65%
East North Central:								
Illinois	3.25%	11.35%	14.80% *	8.74%	9.14%	4.06%	8.58%	3.51%
Indiana	5.48%	--	--	10.78%	8.03%	7.15%	8.15%	5.93%
Michigan	5.20%	--	--	10.43%	11.34%	5.92%	11.35%	5.78%
Ohio	4.25%	--	10.44%	8.18%	8.82%	5.74%	9.88%	4.62%
Wisconsin	5.80%	--	--	10.24%	7.35%	7.70%	10.24%	6.43%
West North Central:								
Iowa	5.42%	--	12.30%	16.72%	12.28%	6.94%	11.71%	6.02%
Kansas	4.79%	--	--	11.51%	7.43%	6.78%	11.99%	5.20%
Minnesota	6.46%	--	2.99%	9.59%	5.13%	8.08%	7.13%	7.09%
Missouri	5.20%	--	--	10.95%	15.67%	4.63%	13.82%	5.58%
Nebraska	5.19%	--	10.32%	8.31%	11.30%	6.89%	12.22%	5.60%
North Dakota	4.58%	--	11.44%	9.85%	6.07%	7.56%	8.74%	5.36%
South Dakota	4.05%	9.94%	9.40%	10.04%	8.35%	6.18%	8.00%	4.66%
South Atlantic:								
Delaware	6.74%	--	--	8.47%	20.73% *	5.73%	10.96%	7.16%
District of Columbia	7.07%	--	--	10.06% *	6.96%	10.96%	11.75%	8.08%
Florida	5.36%	--	--	11.52%	11.92%	6.58%	10.80%	5.72%
Georgia	6.11%	--	0.00%	11.56%	14.13%	8.02%	11.58%	6.80%
Maryland	4.88%	--	3.17%	11.94%	9.43%	6.82%	9.18%	5.57%
North Carolina	5.99%	--	--	--	4.63%	7.59%	14.12%	6.32%
South Carolina	5.99%	0.00%	--	18.57% *	11.09%	7.68%	8.83%	6.49%
Virginia	6.47%	--	--	11.23%	7.84%	9.92%	9.35%	7.19%
West Virginia	4.54%	--	8.74%	14.92%	7.45%	6.53%	10.96%	4.90%
East South Central:								
Alabama	12.00%	--	13.38%	12.12%	8.64%	13.72%	10.27%	13.06%
Kentucky	4.38%	--	--	8.38%	6.59%	5.59%	11.97%	4.60%
Mississippi	6.02%	--	--	9.39%	16.55% *	6.48%	14.09%	6.52%
Tennessee	6.46%	--	15.05%	--	8.09%	8.21%	12.27%	6.94%
West South Central:								
Arkansas	6.86%	5.20%	--	11.57%	14.40% *	8.49%	10.61%	7.19%
Louisiana	6.59%	--	3.27%	14.13%	8.29%	10.24%	13.11%	7.50%
Oklahoma	4.86%	13.96%	14.22%	8.96%	9.27%	7.28%	8.40%	5.57%
Texas	4.09%	9.30%	--	3.15%	7.60%	5.66%	6.35%	4.53%
Mountain:								
Arizona	7.56%	--	8.22%	13.17%	19.50% *	5.09%	9.18%	8.03%
Colorado	4.36%	--	7.19%	5.98%	6.79%	7.16%	7.98%	4.78%
Idaho	7.13%	--	--	13.92%	8.96%	9.49%	12.20%	8.10%
Montana	9.51%	--	13.85%	14.43%	11.05%	9.54% *	10.52%	9.45% *
Nevada	6.12%	--	10.31% *	9.00%	8.29% *	7.73%	12.11%	6.94%
New Mexico	7.29%	--	--	8.34%	8.09%	7.75%	17.77% *	7.43%
Utah	4.32%	--	3.95%	11.10%	5.02%	5.39%	5.02%	4.88%
Wyoming	5.24%	--	3.82%	16.51%	8.75%	6.52%	12.50%	5.18%
Pacific:								
Alaska	8.34%	--	--	--	10.82%	11.22%	--	8.90%
California	3.19%	12.53% *	8.56%	7.20%	6.62%	4.14%	5.99%	3.59%
Hawaii	4.18%	--	--	5.96% *	13.25% *	4.86%	5.25% *	5.06%
Oregon	9.37%	--	--	15.73%	16.46% *	14.50%	16.75% *	10.37%
Washington	5.69%	--	--	11.01% *	11.61%	7.40%	10.26%	6.50%

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.

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Table II.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	53.4%	18.3%	25.3%	29.6%	47.5%	65.5%	25.5%	57.9%
New England:								
Connecticut	59.3%	0.0%	--	31.6% *	53.4%	81.4%	14.7% *	69.5%
Maine	65.4%	--	--	35.1% *	44.8%	90.3%	41.1% *	69.9%
Massachusetts	62.3%	--	--	53.7%	82.1%	63.8%	32.5%	68.5%
New Hampshire	69.2%	--	--	53.1%	56.3%	87.0%	42.8%	74.9%
Rhode Island	50.1%	0.0%	0.0%	9.8% *	65.8%	74.0%	2.6% *	63.5%
Vermont	58.0%	--	--	70.6%	66.4%	46.6%	50.6%	60.0%
Middle Atlantic:								
New Jersey	44.7%	--	--	19.3% *	40.3% *	55.8%	33.2% *	47.3%
New York	51.4%	--	--	40.2%	58.5%	58.1%	25.0% *	56.3%
Pennsylvania	53.1%	--	--	10.0% *	53.0%	65.3%	16.0% *	57.7%
East North Central:								
Illinois	50.2%	--	0.0%	40.0%	47.7%	58.3%	31.3% *	53.8%
Indiana	52.7%	--	--	34.5% *	43.4%	63.4%	45.3%	54.6%
Michigan	55.1%	--	--	26.9% *	30.7% *	77.6%	--	59.5%
Ohio	48.8%	0.0%	--	32.6% *	30.3%	67.0%	9.7% *	54.2%
Wisconsin	53.3%	--	--	41.0% *	47.2%	68.3%	39.5% *	56.8%
West North Central:								
Iowa	48.0%	0.0%	0.0%	19.3% *	44.2%	67.9%	8.2% *	54.7%
Kansas	43.0%	--	--	--	27.4%	54.3%	25.2% *	45.4%
Minnesota	52.0%	--	--	53.8%	45.6%	64.2%	37.9%	55.7%
Missouri	46.1%	0.0%	0.0%	17.9% *	63.6%	52.0%	9.7% *	54.6%
Nebraska	56.1%	--	--	62.4%	53.6%	56.6%	49.1%	56.8%
North Dakota	58.9%	--	--	49.3%	62.2%	70.3%	38.7% *	64.5%
South Dakota	35.7%	--	--	21.2% *	39.4%	44.5%	23.6% *	39.3%
South Atlantic:								
Delaware	48.9%	--	--	--	54.7% *	49.8%	19.1% *	53.8%
District of Columbia	68.0%	--	--	87.6%	77.9%	70.3%	--	72.6%
Florida	57.6%	0.0%	0.0%	9.3% *	21.9% *	72.8%	9.0% *	61.6%
Georgia	39.5%	0.0%	1.5% *	--	32.9% *	63.8%	--	45.8%
Maryland	68.5%	--	--	--	53.2%	80.2%	47.1%	73.0%
North Carolina	55.6%	0.0%	0.0%	--	60.0%	59.2%	--	58.0%
South Carolina	48.4%	--	0.0%	31.4% *	47.6% *	54.2%	18.3% *	52.1%
Virginia	64.1%	--	--	34.3% *	72.2%	71.6%	22.9% *	71.7%
West Virginia	67.3%	--	--	--	63.2%	78.2%	--	70.4%
East South Central:								
Alabama	11.9% *	--	0.0%	--	28.3% *	12.2% *	0.0%	13.2% *
Kentucky	74.1%	--	--	52.8% *	61.2%	81.6%	51.9%	75.7%
Mississippi	47.6%	0.0%	0.0%	--	12.4% *	70.7%	15.2% *	51.9%
Tennessee	57.2%	--	--	--	45.7% *	62.9%	59.8%	56.9%
West South Central:								
Arkansas	50.0%	--	0.0%	26.7% *	83.2%	52.1%	--	53.9%
Louisiana	51.0%	--	--	0.4% *	53.1%	74.2%	--	60.3%
Oklahoma	33.4%	0.0%	10.4% *	74.2%	15.2% *	34.2% *	18.5% *	36.5%
Texas	50.2%	--	--	14.2% *	34.1% *	65.2%	25.2% *	54.4%
Mountain:								
Arizona	69.1%	--	--	36.2% *	44.3% *	80.0%	36.3% *	72.4%
Colorado	53.4%	--	20.9% *	32.4% *	54.7% *	66.7%	24.8% *	59.4%
Idaho	54.6%	--	--	--	34.6% *	76.6%	29.7% *	60.7%
Montana	36.2%	0.0%	--	--	43.1% *	42.1%	16.0% *	43.5%
Nevada	44.6%	--	0.0%	--	42.5% *	42.8%	50.0% *	42.6%
New Mexico	61.2%	0.0%	0.0%	--	21.7% *	77.7%	--	69.0%
Utah	58.7%	--	--	67.0%	66.8%	51.7%	44.8%	61.2%
Wyoming	48.3%	--	0.0%	27.9% *	56.8%	79.4%	16.9% *	63.6%
Pacific:								
Alaska	70.2%	--	--	--	77.8%	72.3%	--	72.8%
California	60.2%	--	--	10.0% *	54.1%	75.7%	8.7% *	66.5%
Hawaii	26.2%	--	--	--	--	32.3%	0.0%	28.8%
Oregon	41.7%	--	--	19.1% *	41.9%	49.8% *	31.5% *	43.0%
Washington	59.5%	0.0%	--	28.4% *	63.0%	73.3%	17.3% *	66.4%

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

Table II.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	1.49%	3.51%	4.15%	2.26%	2.44%	2.14%	2.15%	1.65%
New England:								
Connecticut	6.20%	0.00%	--	10.94% *	14.08%	5.85%	6.61% *	6.78%
Maine	6.19%	--	--	16.13% *	11.29%	3.74%	12.53% *	6.81%
Massachusetts	6.13%	--	--	11.90%	8.33%	9.59%	9.64%	6.63%
New Hampshire	6.18%	--	--	14.35%	10.86%	7.05%	12.02%	6.62%
Rhode Island	5.71%	0.00%	0.00%	6.29% *	9.16%	6.12%	2.17% *	7.20%
Vermont	4.51%	--	--	9.69%	7.39%	6.15%	11.64%	4.64%
Middle Atlantic:								
New Jersey	7.71%	--	--	11.30% *	17.49% *	11.10%	13.40% *	9.16%
New York	5.94%	--	--	11.26%	11.64%	8.59%	8.59% *	6.66%
Pennsylvania	6.29%	--	--	5.41% *	11.09%	9.14%	7.10% *	6.80%
East North Central:								
Illinois	4.94%	--	0.00%	10.80%	11.93%	6.63%	12.25% *	5.41%
Indiana	6.13%	--	--	13.08% *	12.84%	8.12%	13.23%	6.94%
Michigan	7.18%	--	--	13.80% *	10.00% *	7.13%	--	7.55%
Ohio	5.45%	0.00%	--	13.60% *	8.61%	7.86%	5.56% *	6.02%
Wisconsin	5.94%	--	--	13.40% *	11.10%	7.80%	13.08% *	6.66%
West North Central:								
Iowa	5.31%	0.00%	0.00%	10.19% *	9.41%	6.80%	4.82% *	6.09%
Kansas	6.66%	--	--	--	7.71%	8.87%	13.52% *	7.21%
Minnesota	6.19%	--	--	11.96%	11.26%	10.10%	9.89%	7.31%
Missouri	6.98%	0.00%	0.00%	9.60% *	12.28%	8.91%	6.31% *	7.52%
Nebraska	6.59%	--	--	11.73%	12.39%	9.49%	12.68%	7.15%
North Dakota	5.92%	--	--	13.28%	8.98%	9.01%	11.84% *	6.47%
South Dakota	4.03%	--	--	7.66% *	8.26%	5.86%	8.06% *	4.51%
South Atlantic:								
Delaware	8.51%	--	--	--	17.12% *	11.92%	11.31% *	9.64%
District of Columbia	4.66%	--	--	9.39%	11.05%	5.64%	--	4.77%
Florida	9.74%	0.00%	0.00%	4.84% *	9.60% *	9.97%	4.39% *	9.87%
Georgia	8.17%	0.00%	1.60% *	--	16.45% *	9.20%	--	9.34%
Maryland	5.88%	--	--	--	14.32%	7.38%	12.96%	6.64%
North Carolina	6.76%	0.00%	0.00%	--	13.84%	8.12%	--	7.11%
South Carolina	6.14%	--	0.00%	13.86% *	18.47% *	7.18%	9.72% *	6.63%
Virginia	7.31%	--	--	18.89% *	11.30%	9.62%	13.28% *	7.53%
West Virginia	5.94%	--	--	--	12.25%	6.37%	--	6.04%
East South Central:								
Alabama	6.25% *	--	0.00%	--	11.46% *	8.25% *	0.00%	7.62% *
Kentucky	7.06%	--	--	17.25% *	11.40%	7.08%	14.35%	7.15%
Mississippi	7.61%	0.00%	0.00%	--	7.65% *	7.24%	8.31% *	8.29%
Tennessee	6.63%	--	--	--	13.73% *	7.91%	14.87%	7.18%
West South Central:								
Arkansas	8.07%	--	0.00%	9.67% *	8.72%	11.50%	--	8.73%
Louisiana	9.03%	--	--	0.43% *	13.00%	10.66%	--	8.80%
Oklahoma	8.16%	0.00%	7.25% *	12.15%	6.90% *	12.58% *	9.87% *	9.56%
Texas	5.49%	--	--	6.77% *	10.95% *	6.77%	9.33% *	6.05%
Mountain:								
Arizona	7.36%	--	--	15.21% *	15.24% *	6.98%	11.67% *	7.47%
Colorado	7.42%	--	10.72% *	9.84% *	19.70% *	10.13%	8.37% *	8.84%
Idaho	7.04%	--	--	--	12.19% *	7.15%	12.17% *	7.69%
Montana	6.09%	0.00%	--	--	14.63% *	10.27%	7.86% *	8.04%
Nevada	7.64%	--	0.00%	--	13.96% *	8.62%	19.17% *	7.27%
New Mexico	9.37%	0.00%	0.00%	--	10.31% *	8.28%	--	9.05%
Utah	6.65%	--	--	9.63%	12.46%	9.92%	10.25%	7.77%
Wyoming	6.78%	--	0.00%	11.11% *	11.57%	6.98%	8.36% *	6.46%
Pacific:								
Alaska	6.60%	--	--	--	8.78%	9.13%	--	6.77%
California	4.60%	--	--	4.50% *	9.18%	5.42%	4.56% *	4.77%
Hawaii	6.99%	--	--	--	--	9.57%	0.00%	7.71%
Oregon	10.50%	--	--	11.27% *	9.43%	19.80% *	14.48% *	11.83%
Washington	6.74%	0.00%	--	10.73% *	11.31%	9.16%	8.98% *	7.02%

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

Table II.F.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2023

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	10.2%	13.1%	13.9%	10.6%	10.6%	9.4%	13.4%	9.7%
New England:								
Connecticut	13.2% *	0.0%	0.0%	1.2% *	1.3% *	20.3% *	0.7% *	14.9% *
Maine	14.7%	0.0%	0.0%	13.9% *	0.4% *	21.8%	7.3% *	15.8%
Massachusetts	4.0% *	--	14.4% *	1.5% *	6.7% *	1.7% *	10.1% *	3.2% *
New Hampshire	2.0% *	0.0%	--	1.5% *	4.4% *	0.3% *	5.8% *	1.4% *
Rhode Island	8.8%	0.0%	--	--	13.2% *	9.0% *	5.5% *	9.4%
Vermont	6.2%	--	--	2.8% *	5.7% *	6.7% *	8.8% *	5.5% *
Middle Atlantic:								
New Jersey	13.7%	0.0%	0.0%	6.1% *	7.4% *	18.8%	6.1% *	14.9%
New York	11.9%	--	17.5% *	11.8% *	23.3% *	5.6%	19.4% *	10.6%
Pennsylvania	9.5%	--	13.5% *	15.4% *	14.8% *	5.4% *	19.1% *	8.5% *
East North Central:								
Illinois	7.4%	--	7.9% *	14.1% *	2.3% *	6.9% *	14.2% *	6.1% *
Indiana	11.7%	--	--	0.4% *	11.7% *	13.1% *	10.4% *	12.0% *
Michigan	14.5%	0.0%	--	23.8% *	20.5% *	11.6% *	11.6% *	15.1%
Ohio	12.2%	--	--	7.3% *	0.0%	17.6% *	7.1% *	12.8% *
Wisconsin	8.3% *	--	--	10.6% *	5.6% *	8.3% *	12.9% *	7.4% *
West North Central:								
Iowa	6.1% *	1.8% *	2.2% *	--	1.1% *	9.7% *	4.3% *	6.4% *
Kansas	4.0% *	--	--	0.8% *	6.3% *	2.7% *	7.7% *	3.4% *
Minnesota	11.9% *	0.0%	0.0%	8.3% *	--	18.5% *	0.0%	13.8% *
Missouri	7.1% *	--	--	6.0% *	0.2% *	4.3% *	23.8% *	3.6% *
Nebraska	1.4% *	0.0%	0.0%	0.0%	2.0% *	1.6% *	0.0%	1.6% *
North Dakota	5.5% *	0.0%	--	15.3% *	0.7% *	2.9% *	5.6% *	5.4% *
South Dakota	4.0% *	--	0.0%	1.1% *	5.8% *	--	1.7% *	4.6% *
South Atlantic:								
Delaware	5.2% *	0.0%	0.0%	5.7% *	10.9% *	3.5% *	--	5.4% *
District of Columbia	6.2% *	0.0%	0.0%	10.1% *	5.2% *	6.8% *	1.7% *	6.9% *
Florida	6.0%	--	--	7.6% *	6.4% *	5.5% *	8.7% *	5.8%
Georgia	8.3% *	--	0.0%	18.5% *	--	9.2% *	14.0% *	7.4% *
Maryland	13.0%	--	0.9% *	16.8% *	14.9% *	10.7% *	21.6% *	11.2% *
North Carolina	3.4% *	0.0%	0.0%	0.0%	1.0% *	4.7% *	0.0%	3.6% *
South Carolina	6.4% *	0.0%	0.0%	0.0%	3.3% *	9.2% *	0.0%	7.0% *
Virginia	12.3% *	0.0%	1.2% *	5.3% *	33.3% *	5.2% *	2.0% *	13.7% *
West Virginia	3.1% *	--	--	0.0%	1.3% *	4.0% *	--	3.0% *
East South Central:								
Alabama	4.4% *	--	21.3% *	8.6% *	0.5% *	1.6% *	20.0% *	2.0% *
Kentucky	13.4% *	0.0%	--	--	8.2% *	15.7% *	8.4% *	13.7% *
Mississippi	6.0% *	--	--	8.6% *	12.5% *	2.8% *	10.5% *	5.4% *
Tennessee	5.8%	--	--	--	2.8% *	5.4% *	18.0% *	4.6% *
West South Central:								
Arkansas	5.0% *	0.0%	0.0%	--	0.0%	7.4% *	--	5.1% *
Louisiana	4.8% *	0.0%	0.0%	19.4% *	5.3% *	1.9% *	14.4% *	3.1% *
Oklahoma	4.2% *	--	13.0% *	1.3% *	0.4% *	--	9.3% *	3.3% *
Texas	2.6%	0.0%	--	1.6% *	1.2% *	3.2%	2.2% *	2.7%
Mountain:								
Arizona	4.0%	--	0.0%	0.0%	--	4.4% *	--	4.1%
Colorado	14.4% *	--	1.8% *	6.9% *	13.5% *	18.7% *	3.8% *	16.1% *
Idaho	10.9% *	0.0%	--	21.1% *	--	11.3% *	17.7% *	9.5% *
Montana	2.6% *	0.0%	0.0%	19.0% *	1.9% *	1.4% *	9.8% *	1.5% *
Nevada	9.7%	--	51.9% *	--	10.2% *	3.4% *	23.1% *	5.8% *
New Mexico	10.5%	0.1% *	--	0.0%	15.9% *	11.3%	--	12.1%
Utah	8.9%	--	0.0%	21.1% *	2.7% *	11.2% *	--	9.5% *
Wyoming	7.1% *	0.0%	1.6% *	--	15.6% *	--	0.6% *	8.9% *
Pacific:								
Alaska	7.0% *	--	0.0%	0.0%	2.6% *	9.9% *	0.0%	7.6% *
California	25.2%	31.7% *	41.1%	25.8%	27.7%	22.1%	35.0%	23.6%
Hawaii	21.4%	--	--	41.7% *	15.6% *	20.8% *	23.0% *	21.0%
Oregon	19.2% *	0.0%	--	0.4% *	9.6% *	27.9% *	13.1% *	20.0% *
Washington	6.7% *	--	0.0%	11.1% *	6.2% *	2.8% *	15.6% *	5.0% *

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Table II.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2023

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	0.58%	2.45%	2.19%	1.31%	1.26%	0.79%	1.32%	0.63%
New England:								
Connecticut	5.73% *	0.00%	0.00%	1.25% *	1.26% *	8.22% *	0.68% *	6.38% *
Maine	3.96%	0.00%	0.00%	8.18% *	0.43% *	5.76%	5.12% *	4.41%
Massachusetts	1.36% *	--	8.50% *	1.58% *	3.81% *	0.80% *	4.85% *	1.39% *
New Hampshire	0.78% *	0.00%	--	1.49% *	2.37% *	0.31% *	3.92% *	0.62% *
Rhode Island	2.35%	0.00%	--	--	4.35% *	3.72% *	3.34% *	2.73%
Vermont	1.81%	--	--	1.89% *	3.52% *	2.75% *	4.06% *	2.02% *
Middle Atlantic:								
New Jersey	3.42%	0.00%	0.00%	4.77% *	5.31% *	5.23%	4.57% *	3.91%
New York	2.37%	--	10.97% *	5.26% *	8.03% *	1.56%	6.05% *	2.56%
Pennsylvania	2.65%	--	9.11% *	6.62% *	7.54% *	2.04% *	6.50% *	2.82% *
East North Central:								
Illinois	2.05%	--	6.92% *	8.22% *	1.17% *	2.72% *	7.14% *	2.00% *
Indiana	3.50%	--	--	0.45% *	4.09% *	5.16% *	6.58% *	3.91% *
Michigan	3.01%	0.00%	--	10.11% *	7.74% *	3.25% *	6.09% *	3.40%
Ohio	3.49%	--	--	4.95% *	0.00%	5.40% *	4.16% *	3.87% *
Wisconsin	2.76% *	--	--	6.66% *	3.62% *	4.28% *	6.41% *	3.03% *
West North Central:								
Iowa	2.35% *	1.94% *	2.34% *	--	0.81% *	4.28% *	2.17% *	2.72% *
Kansas	1.72% *	--	--	0.80% *	3.48% *	2.23% *	5.56% *	1.76% *
Minnesota	6.89% *	0.00%	0.00%	7.73% *	--	11.93% *	0.00%	7.88% *
Missouri	3.31% *	--	--	5.92% *	0.24% *	2.22% *	14.64% *	1.62% *
Nebraska	0.81% *	0.00%	0.00%	0.00%	2.00% *	1.06% *	0.00%	0.90% *
North Dakota	2.55% *	0.00%	--	9.94% *	0.69% *	1.76% *	3.32% *	3.18% *
South Dakota	1.60% *	--	0.00%	1.07% *	3.20% *	--	1.23% *	1.98% *
South Atlantic:								
Delaware	1.56% *	0.00%	0.00%	5.65% *	3.54% *	1.47% *	--	1.71% *
District of Columbia	1.90% *	0.00%	0.00%	7.31% *	1.92% *	2.86% *	1.51% *	2.20% *
Florida	1.64%	--	--	5.54% *	3.77% *	1.96% *	5.20% *	1.72%
Georgia	2.76% *	--	0.00%	11.37% *	--	4.23% *	9.16% *	2.84% *
Maryland	3.61%	--	0.99% *	9.15% *	6.72% *	4.84% *	9.46% *	3.85% *
North Carolina	1.56% *	0.00%	0.00%	0.00%	1.02% *	2.29% *	0.00%	1.68% *
South Carolina	3.63% *	0.00%	0.00%	0.00%	1.94% *	5.65% *	0.00%	3.98% *
Virginia	4.29% *	0.00%	1.22% *	3.02% *	11.97% *	2.93% *	1.25% *	4.89% *
West Virginia	1.52% *	--	--	0.00%	1.00% *	2.39% *	--	1.63% *
East South Central:								
Alabama	1.78% *	--	8.91% *	4.75% *	0.50% *	1.14% *	7.13% *	1.03% *
Kentucky	5.46% *	0.00%	--	--	4.27% *	6.77% *	5.48% *	5.76% *
Mississippi	2.38% *	--	--	6.57% *	8.98% *	1.18% *	6.07% *	2.59% *
Tennessee	1.71%	--	--	--	1.69% *	2.19% *	8.75% *	1.65% *
West South Central:								
Arkansas	4.02% *	0.00%	0.00%	--	0.00%	6.38% *	--	4.32% *
Louisiana	2.44% *	0.00%	0.00%	14.67% *	4.13% *	1.06% *	12.41% *	1.48% *
Oklahoma	1.84% *	--	11.72% *	1.01% *	0.45% *	--	6.04% *	1.87% *
Texas	0.66%	0.00%	--	1.16% *	0.92% *	0.94%	1.20% *	0.73%
Mountain:								
Arizona	1.12%	--	0.00%	0.00%	--	1.31% *	--	1.18%
Colorado	5.02% *	--	1.87% *	3.88% *	8.47% *	8.17% *	1.88% *	5.66% *
Idaho	4.01% *	0.00%	--	13.92% *	--	5.96% *	8.49% *	4.45% *
Montana	1.45% *	0.00%	0.00%	14.69% *	1.40% *	0.99% *	8.38% *	0.81% *
Nevada	2.90%	--	16.52% *	--	4.46% *	1.59% *	10.47% *	1.75% *
New Mexico	2.57%	0.14% *	--	0.00%	8.65% *	2.92%	--	3.09%
Utah	2.52%	--	0.00%	11.37% *	1.67% *	4.07% *	--	2.88% *
Wyoming	2.84% *	0.00%	1.75% *	--	8.39% *	--	0.65% *	3.57% *
Pacific:								
Alaska	2.97% *	--	0.00%	0.00%	1.76% *	4.56% *	0.00%	3.20% *
California	3.02%	12.27% *	9.16%	6.07%	7.11%	4.14%	6.14%	3.34%
Hawaii	4.66%	--	--	15.46% *	5.22% *	6.87% *	8.93% *	5.35%
Oregon	9.89% *	0.00%	--	0.40% *	8.46% *	15.99% *	9.44% *	11.05% *
Washington	2.43% *	--	0.00%	6.48% *	3.13% *	1.55% *	10.61% *	1.76% *

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.

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

Table II.F.15.c Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2023

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	4.5%	6.6% *	6.3%	6.0%	3.6%	4.3%	5.9%	4.3%
New England:								
Connecticut	2.7% *	0.0%	0.0%	0.0%	0.2% *	4.2% *	0.0%	3.1% *
Maine	2.8% *	0.0%	--	1.3% *	0.6% *	3.9% *	2.1% *	2.9% *
Massachusetts	12.0% *	0.0%	13.6% *	6.9% *	12.6% *	13.2% *	--	13.0% *
New Hampshire	1.8% *	0.0%	--	0.6% *	0.0%	2.5% *	1.1% *	1.9% *
Rhode Island	8.2% *	--	0.0%	0.0%	--	9.9% *	10.0% *	7.8% *
Vermont	2.6% *	0.0%	--	0.0%	5.8% *	1.2% *	0.7% *	--
Middle Atlantic:								
New Jersey	1.2% *	0.0%	0.0%	0.0%	--	0.9% *	0.0%	1.4% *
New York	2.7% *	0.0%	2.3% *	7.2% *	1.4% *	2.5% *	5.5% *	2.2% *
Pennsylvania	16.3% *	--	11.3% *	8.6% *	1.0% *	26.0% *	6.0% *	17.4% *
East North Central:								
Illinois	2.3% *	0.0%	30.0% *	2.8% *	0.6% *	0.9% *	9.3% *	1.0% *
Indiana	1.5% *	0.0%	0.0%	--	0.3% *	1.6% *	--	1.3% *
Michigan	4.3% *	--	0.0%	13.0% *	2.6% *	2.7% *	5.4% *	4.1% *
Ohio	3.3% *	--	0.0%	0.0%	2.2% *	2.8% *	9.8% *	2.5% *
Wisconsin	9.5% *	0.0%	--	19.7% *	--	8.6% *	--	10.3% *
West North Central:								
Iowa	2.3% *	0.0%	--	18.7% *	0.6% *	0.0%	14.7% *	0.2% *
Kansas	10.5% *	0.0%	0.0%	--	6.2% *	14.7% *	0.0%	12.2% *
Minnesota	1.5% *	0.0%	--	0.0%	1.7% *	0.9% *	0.9% *	1.5% *
Missouri	4.3% *	0.0%	--	--	2.5% *	5.3% *	3.9% *	4.4% *
Nebraska	6.8% *	--	--	6.4% *	13.5% *	2.5% *	15.0% *	5.9% *
North Dakota	1.7% *	--	--	--	0.4% *	0.4% *	--	0.9% *
South Dakota	1.3% *	0.0%	0.0%	0.7% *	1.9% *	1.4% *	0.5% *	1.5% *
South Atlantic:								
Delaware	2.4% *	0.0%	--	--	0.7% *	2.5% *	6.1% *	2.0% *
District of Columbia	5.9% *	0.0%	--	13.5% *	14.4% *	1.9% *	--	6.3% *
Florida	2.0% *	--	--	0.5% *	0.6% *	1.0% *	13.1% *	0.9% *
Georgia	2.0% *	0.0%	0.0%	0.9% *	0.4% *	3.5% *	0.0%	2.3% *
Maryland	1.8% *	--	2.5% *	5.4% *	0.6% *	0.0%	9.9% *	0.1% *
North Carolina	3.6% *	0.0%	--	--	0.0%	2.0% *	6.4% *	3.4% *
South Carolina	1.0% *	0.0%	--	0.0%	0.0%	1.2% *	--	0.8% *
Virginia	7.4% *	0.0%	--	15.9% *	2.6% *	9.4% *	10.6% *	7.0% *
West Virginia	1.1% *	--	0.0%	0.0%	1.2% *	1.4% *	0.0%	1.3% *
East South Central:								
Alabama	3.5% *	--	5.9% *	3.9% *	9.0% *	1.2% *	8.2% *	2.8% *
Kentucky	1.8% *	0.0%	0.0%	8.3% *	--	0.7% *	7.0% *	1.4% *
Mississippi	4.2% *	0.0%	0.0%	2.1% *	1.3% *	6.4% *	1.2% *	4.7% *
Tennessee	1.4% *	0.0%	0.0%	--	--	0.6% *	0.0%	1.5% *
West South Central:								
Arkansas	2.6% *	0.0%	--	9.5% *	0.2% *	2.0% *	6.3% *	2.3% *
Louisiana	1.6% *	0.0%	0.0%	5.7% *	2.3% *	0.5% *	1.1% *	1.7% *
Oklahoma	4.9% *	0.0%	12.2% *	0.4% *	--	6.1% *	5.4% *	--
Texas	5.0% *	--	0.0%	1.1% *	3.5% *	5.8% *	--	5.1% *
Mountain:								
Arizona	2.3% *	0.0%	--	5.3% *	3.3% *	1.5% *	--	2.2% *
Colorado	0.8% *	0.0%	0.0%	0.0%	2.5% *	0.1% *	0.0%	0.9% *
Idaho	3.6% *	--	2.1% *	0.0%	0.3% *	2.4% *	11.8% *	1.9% *
Montana	3.1% *	--	0.0%	--	10.6% *	0.2% *	5.3% *	2.8% *
Nevada	4.1% *	0.0%	--	5.2% *	7.4% *	2.7% *	--	4.1% *
New Mexico	10.9% *	0.0%	--	--	19.6% *	0.4% *	36.4% *	5.1% *
Utah	0.3% *	0.0%	0.0%	1.4% *	0.1% *	0.2% *	0.0%	0.3% *
Wyoming	3.9% *	--	0.0%	0.0%	0.8% *	6.2% *	--	3.9% *
Pacific:								
Alaska	13.9% *	--	--	0.0%	8.0% *	18.2% *	1.4% *	14.9% *
California	5.3%	0.0%	6.8% *	4.8% *	9.8% *	3.7% *	4.4% *	5.4%
Hawaii	7.6% *	--	0.0%	10.8% *	11.2% *	7.5% *	--	8.3% *
Oregon	1.8% *	0.0%	--	1.4% *	3.0% *	1.5% *	1.0% *	1.9% *
Washington	9.0% *	--	--	25.1% *	1.1% *	--	22.7% *	6.3% *

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.

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

Table II.F.15.c Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2023

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	0.55%	2.05% *	1.52%	1.04%	0.60%	0.86%	0.90%	0.61%
New England:								
Connecticut	1.39% *	0.00%	0.00%	0.00%	0.18% *	2.02% *	0.00%	1.55% *
Maine	1.06% *	0.00%	--	1.34% *	0.39% *	1.79% *	1.52% *	1.20% *
Massachusetts	5.23% *	0.00%	10.08% *	4.81% *	7.98% *	8.58% *	--	5.87% *
New Hampshire	0.85% *	0.00%	--	0.59% *	0.00%	1.35% *	1.11% *	0.98% *
Rhode Island	3.93% *	--	0.00%	0.00%	--	6.29% *	9.29% *	4.34% *
Vermont	2.02% *	0.00%	--	0.00%	5.48% *	0.82% *	0.69% *	--
Middle Atlantic:								
New Jersey	0.83% *	0.00%	0.00%	0.00%	--	0.90% *	0.00%	0.96% *
New York	0.93% *	0.00%	1.72% *	3.98% *	1.31% *	1.31% *	2.96% *	0.96% *
Pennsylvania	7.39% *	--	8.07% *	7.73% *	0.88% *	11.52% *	3.91% *	8.08% *
East North Central:								
Illinois	1.10% *	0.00%	18.06% *	1.56% *	0.48% *	0.57% *	6.16% *	0.45% *
Indiana	0.83% *	0.00%	0.00%	--	0.35% *	1.13% *	--	0.81% *
Michigan	1.52% *	--	0.00%	6.84% *	1.49% *	1.88% *	3.87% *	1.64% *
Ohio	1.42% *	--	0.00%	0.00%	1.32% *	1.46% *	9.07% *	1.07% *
Wisconsin	4.71% *	0.00%	--	10.48% *	--	7.51% *	--	5.51% *
West North Central:								
Iowa	1.69% *	0.00%	--	15.26% *	0.56% *	0.00%	10.29% *	0.18% *
Kansas	3.80% *	0.00%	0.00%	--	4.91% *	5.76% *	0.00%	4.32% *
Minnesota	0.77% *	0.00%	--	0.00%	1.33% *	1.31% *	0.90% *	0.89% *
Missouri	1.72% *	0.00%	--	--	1.99% *	2.91% *	1.97% *	2.04% *
Nebraska	3.26% *	--	--	6.01% *	11.05% *	1.64% *	12.10% *	3.34% *
North Dakota	0.76% *	--	--	--	0.35% *	0.36% *	--	0.56% *
South Dakota	0.58% *	0.00%	0.00%	0.68% *	1.76% *	0.70% *	0.47% *	0.72% *
South Atlantic:								
Delaware	0.89% *	0.00%	--	--	0.52% *	1.15% *	4.74% *	0.77% *
District of Columbia	2.24% *	0.00%	--	8.74% *	7.67% *	1.70% *	--	2.55% *
Florida	1.03% *	--	--	0.56% *	0.63% *	0.76% *	9.19% *	0.61% *
Georgia	0.91% *	0.00%	0.00%	0.88% *	0.32% *	1.73% *	0.00%	1.05% *
Maryland	0.93% *	--	2.03% *	4.77% *	0.48% *	0.00%	5.15% *	0.10% *
North Carolina	2.02% *	0.00%	--	--	0.00%	1.30% *	4.65% *	2.14% *
South Carolina	0.60% *	0.00%	--	0.00%	0.00%	0.88% *	--	0.60% *
Virginia	3.80% *	0.00%	--	7.64% *	1.88% *	6.45% *	4.94% *	4.28% *
West Virginia	0.53% *	--	0.00%	0.00%	0.86% *	0.83% *	0.00%	0.59% *
East South Central:								
Alabama	1.65% *	--	4.88% *	2.37% *	6.38% *	0.81% *	4.98% *	1.57% *
Kentucky	0.89% *	0.00%	0.00%	6.55% *	--	0.69% *	6.73% *	0.78% *
Mississippi	1.97% *	0.00%	0.00%	2.17% *	1.17% *	3.25% *	1.24% *	2.27% *
Tennessee	0.75% *	0.00%	0.00%	--	--	0.43% *	0.00%	0.82% *
West South Central:								
Arkansas	1.54% *	0.00%	--	8.04% *	0.24% *	1.96% *	4.73% *	1.61% *
Louisiana	0.90% *	0.00%	0.00%	4.59% *	2.40% *	0.48% *	1.16% *	1.04% *
Oklahoma	2.49% *	0.00%	11.20% *	0.40% *	--	4.23% *	5.17% *	--
Texas	2.89% *	--	0.00%	1.16% *	2.08% *	4.28% *	--	3.24% *
Mountain:								
Arizona	0.94% *	0.00%	--	3.60% *	2.12% *	1.09% *	--	0.98% *
Colorado	0.75% *	0.00%	0.00%	0.00%	2.50% *	0.13% *	0.00%	0.86% *
Idaho	2.33% *	--	2.20% *	0.00%	0.33% *	2.23% *	10.07% *	1.64% *
Montana	1.57% *	--	0.00%	--	6.11% *	0.20% *	5.14% *	1.58% *
Nevada	1.92% *	0.00%	--	5.20% *	5.70% *	2.20% *	--	2.28% *
New Mexico	6.68% *	0.00%	--	--	15.83% *	0.40% *	22.46% *	4.36% *
Utah	0.19% *	0.00%	0.00%	1.36% *	0.13% *	0.18% *	0.00%	0.22% *
Wyoming	2.11% *	--	0.00%	0.00%	0.75% *	4.24% *	--	2.46% *
Pacific:								
Alaska	8.99% *	--	--	0.00%	5.52% *	13.21% *	1.46% *	9.57% *
California	1.25% *	0.00%	4.53% *	1.90% *	3.70% *	1.54% *	1.99% *	1.41% *
Hawaii	3.69% *	--	0.00%	5.73% *	6.24% *	5.78% *	--	4.45% *
Oregon	0.83% *	0.00%	--	1.20% *	2.41% *	1.13% *	1.03% *	0.93% *
Washington	3.17% *	--	--	13.39% *	0.79% *	--	9.82% *	3.16% *

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.

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

Table II.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2023

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	25.5%	13.4%	11.6%	14.5%	25.4%	29.3%	12.8%	27.4%
New England:								
Connecticut	30.7%	--	--	--	40.2% *	31.5%	15.5% *	32.8%
Maine	21.6%	0.0%	0.0%	12.2% *	22.2% *	25.6% *	7.9% *	23.6%
Massachusetts	28.1%	--	8.8% *	2.2% *	25.3% *	37.0%	8.4% *	30.7%
New Hampshire	26.3%	0.0%	--	--	9.1% *	38.3%	--	29.9%
Rhode Island	25.2%	--	--	11.5% *	4.8% *	39.0%	9.7% *	28.4%
Vermont	13.7%	0.0%	--	--	14.6% *	19.7%	7.5% *	15.3%
Middle Atlantic:								
New Jersey	30.5%	0.0%	--	33.4% *	21.9% *	34.8%	23.5% *	31.6%
New York	26.6%	--	8.8% *	15.3% *	17.5% *	35.4%	7.8% *	29.8%
Pennsylvania	31.9%	--	22.6% *	18.9% *	42.9%	28.5%	22.1% *	33.0%
East North Central:								
Illinois	25.7%	0.0%	14.8% *	12.4% *	26.3%	31.2%	12.7% *	28.1%
Indiana	30.0%	0.0%	0.0%	19.0% *	15.4% *	40.5%	--	34.1%
Michigan	25.5%	0.0%	--	10.6% *	29.9% *	29.0%	17.8% *	27.0%
Ohio	21.3%	--	--	12.7% *	24.9% *	22.0%	17.7% *	21.7%
Wisconsin	22.3%	--	--	--	13.1% *	32.7%	6.3% *	25.4%
West North Central:								
Iowa	25.3%	--	--	8.7% *	20.9% *	31.4%	16.3% *	26.8%
Kansas	14.8%	--	--	20.3% *	14.8% *	11.1%	25.1% *	13.1%
Minnesota	25.6%	--	0.0%	10.5% *	8.1% *	39.8%	6.3% *	28.7%
Missouri	33.3%	--	--	18.2% *	33.3% *	40.7%	13.7% *	37.4%
Nebraska	20.9%	0.0%	--	7.3% *	13.6% *	27.1%	6.9% *	22.4%
North Dakota	18.3%	--	--	11.0% *	11.7% *	27.0%	17.2% *	18.7%
South Dakota	18.5%	--	2.0% *	11.6% *	15.2% *	25.6%	12.0% *	20.2%
South Atlantic:								
Delaware	35.5%	--	--	3.0% *	35.2% *	42.3%	6.0% *	39.1%
District of Columbia	39.3%	--	--	41.4%	44.1%	39.0%	29.7% *	40.8%
Florida	18.5%	0.0%	--	7.3% *	19.0% *	20.4%	5.2% *	19.8%
Georgia	26.9%	--	0.0%	0.0%	27.8% *	32.7%	14.1% *	28.8%
Maryland	22.7%	--	--	23.6% *	17.4% *	28.3%	6.2% *	26.2%
North Carolina	30.8%	0.0%	--	--	10.2% *	40.4%	11.5% *	32.2%
South Carolina	23.4%	0.0%	--	37.4% *	17.0% *	23.1%	10.5% *	24.6%
Virginia	23.0%	--	--	8.7% *	23.4%	25.9% *	10.6% *	24.8% *
West Virginia	22.5%	--	--	37.7% *	16.8% *	24.5%	19.0% *	22.9%
East South Central:								
Alabama	28.0% *	--	19.1% *	24.3% *	56.0%	23.4% *	20.3% *	29.2% *
Kentucky	14.6% *	0.0%	0.0%	--	10.1% *	17.2% *	1.0% *	15.6% *
Mississippi	28.9%	--	--	10.4% *	31.1% *	28.0%	34.5% *	28.0%
Tennessee	32.6%	--	0.0%	--	11.4% *	43.0%	9.0% *	34.9%
West South Central:								
Arkansas	40.7%	--	0.0%	13.2% *	59.2% *	41.7%	7.9% *	43.2%
Louisiana	29.0%	--	--	19.0% *	5.7% *	45.4%	16.6% *	31.3%
Oklahoma	21.4%	--	--	13.7% *	23.3% *	25.6%	7.2% *	23.9%
Texas	23.5%	--	--	--	21.7% *	27.7%	10.3% *	25.2%
Mountain:								
Arizona	29.3%	0.0%	0.0%	19.5% *	50.5% *	24.1%	9.2% *	30.7%
Colorado	21.1%	--	7.0% *	10.6% *	23.7% *	23.1%	13.5% *	22.3%
Idaho	35.7%	0.0%	--	2.1% *	28.5% *	47.5%	5.4% *	42.0%
Montana	53.0%	--	--	0.0%	22.7% *	72.0%	11.2% *	59.4%
Nevada	28.2%	--	--	11.3% *	36.3% *	33.4%	7.8% *	34.2%
New Mexico	18.1%	--	--	0.0%	22.4% *	19.3% *	11.9% *	19.6%
Utah	16.9%	0.0%	0.0%	15.8% *	8.9% *	27.2%	--	18.8%
Wyoming	39.4%	0.0%	0.0%	33.7% *	45.0%	49.1%	18.1% *	45.2%
Pacific:								
Alaska	20.6%	--	--	--	18.8% *	19.2%	--	18.8%
California	22.9%	10.4% *	9.5% *	22.8%	27.2% *	23.2%	14.0%	24.3%
Hawaii	36.5%	--	--	26.3% *	31.6%	38.9%	36.6% *	36.5%
Oregon	27.3%	--	0.0%	31.8% *	39.9% *	20.4% *	35.5% *	26.2%
Washington	28.3%	--	--	27.3% *	38.3% *	26.3%	14.5% *	31.0%

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.

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

Table II.F.15.d Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2023

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	0.93%	2.19%	1.97%	1.51%	2.45%	1.25%	1.17%	1.05%
New England:								
Connecticut	5.80%	--	--	--	13.39% *	7.71%	6.45% *	6.59%
Maine	6.20%	0.00%	0.00%	6.00% *	9.94% *	9.32% *	3.96% *	7.02%
Massachusetts	5.07%	--	5.59% *	1.69% *	8.35% *	8.71%	3.83% *	5.78%
New Hampshire	7.22%	0.00%	--	--	6.30% *	10.89%	--	8.26%
Rhode Island	4.40%	--	--	10.78% *	1.53% *	7.33%	4.57% *	5.18%
Vermont	2.95%	0.00%	--	--	6.16% *	4.89%	3.70% *	3.56%
Middle Atlantic:								
New Jersey	6.03%	0.00%	--	12.91% *	9.57% *	8.51%	10.72% *	6.76%
New York	3.22%	--	7.31% *	5.09% *	5.45% *	5.02%	3.45% *	3.72%
Pennsylvania	5.40%	--	10.05% *	7.04% *	11.63%	6.13%	6.96% *	5.94%
East North Central:								
Illinois	3.03%	0.00%	9.05% *	5.22% *	7.34%	4.26%	4.64% *	3.45%
Indiana	4.15%	0.00%	0.00%	10.89% *	6.14% *	5.71%	--	4.61%
Michigan	5.77%	0.00%	--	6.51% *	15.76% *	5.41%	8.23% *	6.60%
Ohio	3.21%	--	--	5.81% *	8.71% *	3.92%	6.60% *	3.52%
Wisconsin	5.03%	--	--	--	5.89% *	8.34%	3.49% *	5.91%
West North Central:								
Iowa	5.16%	--	--	4.55% *	12.43% *	6.65%	8.08% *	5.85%
Kansas	2.68%	--	--	10.05% *	6.33% *	2.30%	10.97% *	2.44%
Minnesota	5.87%	--	0.00%	5.65% *	4.51% *	10.05%	5.12% *	6.72%
Missouri	5.59%	--	--	10.03% *	16.00% *	5.90%	6.88% *	6.29%
Nebraska	4.55%	0.00%	--	3.75% *	5.63% *	6.82%	3.57% *	4.99%
North Dakota	3.46%	--	--	5.44% *	4.56% *	7.03%	6.47% *	4.07%
South Dakota	3.45%	--	2.13% *	10.17% *	6.24% *	5.42%	7.67% *	3.87%
South Atlantic:								
Delaware	7.45%	--	--	2.32% *	20.06% *	7.38%	3.66% *	7.73%
District of Columbia	6.04%	--	--	10.87%	7.40%	9.33%	12.32% *	6.79%
Florida	4.27%	0.00%	--	7.10% *	12.21% *	5.46%	3.71% *	4.73%
Georgia	6.10%	--	0.00%	0.00%	14.85% *	7.78%	8.84% *	6.87%
Maryland	4.45%	--	--	12.54% *	7.28% *	6.53%	3.39% *	5.24%
North Carolina	6.03%	0.00%	--	--	4.47% *	7.92%	7.63% *	6.39%
South Carolina	5.44%	0.00%	--	19.03% *	10.78% *	6.42%	8.53% *	5.89%
Virginia	6.64%	--	--	6.89% *	6.82%	10.80% *	5.04% *	7.45% *
West Virginia	4.19%	--	--	14.95% *	7.18% *	5.90%	10.22% *	4.52%
East South Central:								
Alabama	9.60% *	--	9.50% *	10.46% *	9.85%	12.36% *	6.81% *	11.38% *
Kentucky	4.53% *	0.00%	0.00%	--	4.71% *	6.54% *	0.98% *	5.00% *
Mississippi	5.72%	--	--	5.94% *	16.42% *	5.71%	15.61% *	6.09%
Tennessee	6.97%	--	0.00%	--	6.66% *	9.06%	6.52% *	7.46%
West South Central:								
Arkansas	8.75%	--	0.00%	8.70% *	22.86% *	10.15%	4.45% *	9.25%
Louisiana	5.80%	--	--	9.21% *	3.25% *	9.90%	8.55% *	6.76%
Oklahoma	4.23%	--	--	7.80% *	8.29% *	6.56%	4.74% *	4.91%
Texas	3.58%	--	--	--	7.87% *	4.93%	5.82% *	4.00%
Mountain:								
Arizona	8.08%	0.00%	0.00%	12.01% *	22.04% *	4.94%	8.58% *	8.59%
Colorado	4.11%	--	6.25% *	5.13% *	9.20% *	5.83%	7.71% *	4.63%
Idaho	8.60%	0.00%	--	1.73% *	8.66% *	11.69%	5.01% *	9.53%
Montana	12.04%	--	--	0.00%	9.37% *	11.48%	6.47% *	12.18%
Nevada	5.53%	--	--	5.85% *	14.72% *	7.48%	3.57% *	6.80%
New Mexico	4.54%	--	--	0.00%	11.31% *	6.24% *	6.68% *	5.32%
Utah	3.93%	0.00%	0.00%	7.62% *	4.50% *	5.91%	--	4.43%
Wyoming	5.30%	0.00%	0.00%	16.90% *	9.54%	7.12%	12.07% *	5.58%
Pacific:								
Alaska	3.93%	--	--	--	7.86% *	4.42%	--	3.77%
California	3.59%	5.84% *	4.61% *	6.17%	11.75% *	3.36%	3.71%	4.07%
Hawaii	5.81%	--	--	11.71% *	8.93%	8.36%	12.19% *	6.57%
Oregon	7.31%	--	0.00%	15.80% *	19.22% *	7.04% *	19.26% *	7.74%
Washington	5.78%	--	--	14.79% *	13.68% *	6.31%	6.68% *	6.67%

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.

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

Table II.F.15.e Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2023

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	4.0%	9.6%	5.2%	3.7%	4.7%	3.4%	6.6%	3.6%
New England:								
Connecticut	2.2% *	--	0.0%	0.0%	0.8% *	2.3% *	--	1.8% *
Maine	1.2% *	--	0.0%	0.0%	0.6% *	0.0%	8.8% *	0.1% *
Massachusetts	13.7% *	--	8.3% *	11.3% *	15.2% *	14.4% *	14.4% *	13.6% *
New Hampshire	2.6% *	--	0.0%	12.9% *	1.0% *	1.0% *	--	2.5% *
Rhode Island	3.5% *	--	--	--	10.4% *	0.8% *	--	3.3% *
Vermont	6.7% *	--	0.0%	--	10.8% *	--	7.7% *	6.5% *
Middle Atlantic:								
New Jersey	4.2% *	--	0.0%	1.3% *	2.4% *	5.1% *	--	--
New York	3.2% *	--	3.2% *	5.0% *	2.8% *	2.7% *	7.0% *	2.6% *
Pennsylvania	3.5% *	--	9.1% *	0.7% *	--	3.1% *	8.0% *	3.0% *
East North Central:								
Illinois	5.0% *	--	--	0.8% *	9.8% *	4.2% *	--	5.0% *
Indiana	1.2% *	0.0%	0.0%	0.0%	6.4% *	0.0%	0.0%	1.4% *
Michigan	5.6% *	--	--	--	5.5% *	3.6% *	14.0% *	4.0% *
Ohio	4.7% *	0.0%	0.0%	2.4% *	--	5.7% *	0.7% *	5.2% *
Wisconsin	9.4% *	--	0.0%	0.3% *	1.8% *	12.6% *	11.7% *	9.0% *
West North Central:								
Iowa	3.7% *	--	0.0%	2.8% *	--	3.6% *	2.7% *	3.8% *
Kansas	5.8% *	--	--	--	14.1% *	1.4% *	14.1% *	4.5% *
Minnesota	3.6% *	0.0%	0.0%	5.7% *	1.1% *	4.5% *	6.5% *	3.1% *
Missouri	1.5% *	0.0%	0.0%	0.0%	0.0%	2.8% *	0.0%	1.8% *
Nebraska	1.9% *	0.0%	0.0%	6.2% *	0.9% *	1.9% *	6.0% *	1.5% *
North Dakota	13.7% *	0.0%	--	31.9% *	9.9% *	8.8% *	16.1% *	13.0% *
South Dakota	3.7% *	0.0%	9.4% *	1.3% *	8.5% *	1.4% *	--	3.6% *
South Atlantic:								
Delaware	4.5% *	--	--	5.4% *	6.8% *	1.6% *	16.8% *	3.0% *
District of Columbia	5.5% *	0.0%	--	5.1% *	3.9% *	5.5% *	6.8% *	5.3% *
Florida	3.5% *	0.0%	0.0%	13.8% *	9.6% *	1.5% *	9.4% *	3.0% *
Georgia	2.9% *	0.0%	0.0%	5.7% *	2.2% *	3.2% *	2.2% *	3.0% *
Maryland	1.7% *	0.0%	0.0%	9.1% *	1.4% *	1.3% *	1.1% *	1.8% *
North Carolina	1.6% *	--	0.0%	0.0%	1.2% *	0.8% *	11.8% *	0.8% *
South Carolina	2.7% *	0.0%	0.0%	2.2% *	1.8% *	3.3% *	1.5% *	2.8% *
Virginia	7.8% *	--	--	5.6% *	7.5% *	6.3% *	14.7% *	6.9% *
West Virginia	1.5% *	--	0.0%	1.0% *	0.9% *	2.0% *	0.9% *	1.6% *
East South Central:								
Alabama	1.0% *	0.0%	2.1% *	--	0.3% *	0.7% *	3.2% *	0.7% *
Kentucky	1.4% *	--	0.0%	0.0%	1.3% *	0.6% *	11.2% *	0.7% *
Mississippi	0.8% *	0.0%	0.0%	1.8% *	0.0%	1.1% *	1.0% *	0.7% *
Tennessee	3.4% *	0.0%	0.0%	--	0.2% *	3.9% *	8.4% *	2.9% *
West South Central:								
Arkansas	6.7% *	0.0%	--	0.0%	9.9% *	5.8% *	11.9% *	6.3% *
Louisiana	2.5% *	0.0%	0.0%	2.3% *	--	2.2% *	0.5% *	2.9% *
Oklahoma	2.3% *	--	0.0%	--	1.1% *	2.2% *	3.1% *	2.2% *
Texas	3.4% *	--	0.0%	1.0% *	6.1% *	--	1.0% *	3.7% *
Mountain:								
Arizona	1.0% *	0.0%	0.0%	0.0%	0.0% *	1.4% *	0.0%	1.0% *
Colorado	2.2% *	0.0%	--	0.0%	6.0% *	0.6% *	1.0% *	2.4% *
Idaho	2.6% *	--	--	0.0%	3.6% *	0.0%	11.3% *	0.8% *
Montana	5.5% *	0.0%	0.0%	--	15.6% *	--	1.8% *	6.0% *
Nevada	7.4% *	--	17.0% *	0.0%	19.3% *	2.2% *	7.1% *	7.6% *
New Mexico	4.2% *	0.0%	--	0.0%	14.4% *	1.5% *	2.3% *	--
Utah	0.9% *	--	--	0.0%	0.8% *	0.1% *	--	0.4% *
Wyoming	1.0% *	--	--	0.0%	1.1% *	0.0%	3.0% *	0.4% *
Pacific:								
Alaska	4.0% *	--	--	--	--	2.9% *	2.4% *	4.2% *
California	4.1%	23.1% *	10.9% *	3.9% *	2.8% *	2.7%	12.0% *	2.9%
Hawaii	16.2% *	--	--	13.1% *	5.4% *	16.2% *	27.0% *	13.8% *
Oregon	1.0% *	0.0%	--	0.0%	0.3% *	1.5% *	1.0% *	1.0% *
Washington	4.6% *	0.0%	--	0.0%	6.6% *	--	3.7% *	4.7% *

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.

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Table II.F.15.e Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2023

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	0.39%	2.13%	1.16%	0.68%	0.88%	0.53%	0.90%	0.43%
New England:								
Connecticut	1.10% *	--	0.00%	0.00%	0.81% *	1.50% *	--	1.08% *
Maine	1.12% *	--	0.00%	0.00%	0.59% *	0.00%	8.28% *	0.15% *
Massachusetts	6.11% *	--	7.99% *	10.44% *	11.63% *	9.29% *	9.83% *	6.79% *
New Hampshire	1.49% *	--	0.00%	11.67% *	1.04% *	0.71% *	--	1.65% *
Rhode Island	1.25% *	--	--	--	4.81% *	0.58% *	--	1.41% *
Vermont	2.39% *	--	0.00%	--	5.35% *	--	4.77% *	2.75% *
Middle Atlantic:								
New Jersey	2.26% *	--	0.00%	1.32% *	1.50% *	3.51% *	--	--
New York	1.15% *	--	2.43% *	2.16% *	1.97% *	1.74% *	2.46% *	1.28% *
Pennsylvania	1.19% *	--	6.26% *	0.68% *	--	1.17% *	4.38% *	1.21% *
East North Central:								
Illinois	1.82% *	--	--	0.62% *	7.68% *	1.74% *	--	2.08% *
Indiana	0.83% *	0.00%	0.00%	0.00%	4.50% *	0.00%	0.00%	0.97% *
Michigan	1.68% *	--	--	--	3.31% *	1.65% *	5.32% *	1.49% *
Ohio	2.24% *	0.00%	0.00%	1.77% *	--	3.38% *	0.73% *	2.51% *
Wisconsin	5.96% *	--	0.00%	0.27% *	1.82% *	9.83% *	9.02% *	6.89% *
West North Central:								
Iowa	1.20% *	--	0.00%	1.59% *	--	1.55% *	1.77% *	1.38% *
Kansas	2.24% *	--	--	--	6.97% *	0.85% *	9.83% *	1.94% *
Minnesota	1.37% *	0.00%	0.00%	4.66% *	0.86% *	2.13% *	5.32% *	1.31% *
Missouri	0.73% *	0.00%	0.00%	0.00%	0.00%	1.36% *	0.00%	0.88% *
Nebraska	0.79% *	0.00%	0.00%	5.38% *	0.86% *	0.92% *	5.22% *	0.66% *
North Dakota	3.22%	0.00%	--	10.19% *	4.40% *	3.69% *	6.41% *	3.72%
South Dakota	1.91% *	0.00%	9.13% *	1.31% *	6.36% *	1.00% *	--	2.25% *
South Atlantic:								
Delaware	1.89% *	--	--	5.34% *	5.79% *	1.07% *	8.03% *	1.81% *
District of Columbia	2.23% *	0.00%	--	2.75% *	2.49% *	3.43% *	5.37% *	2.43% *
Florida	1.40% *	0.00%	0.00%	7.01% *	6.20% *	1.05% *	5.70% *	1.39% *
Georgia	1.19% *	0.00%	0.00%	4.06% *	2.01% *	1.86% *	2.24% *	1.33% *
Maryland	0.76% *	0.00%	0.00%	6.54% *	1.33% *	0.82% *	1.13% *	0.89% *
North Carolina	0.94% *	--	0.00%	0.00%	1.23% *	0.61% *	10.87% *	0.52% *
South Carolina	1.10% *	0.00%	0.00%	1.69% *	1.41% *	1.67% *	1.56% *	1.20% *
Virginia	2.13%	--	--	5.53% *	4.64% *	2.30% *	7.51% *	2.15% *
West Virginia	0.71% *	--	0.00%	1.03% *	0.62% *	1.18% *	0.90% *	0.79% *
East South Central:								
Alabama	0.65% *	0.00%	2.09% *	--	0.28% *	0.76% *	2.40% *	0.59% *
Kentucky	0.85% *	--	0.00%	0.00%	1.01% *	0.43% *	10.30% *	0.39% *
Mississippi	0.49% *	0.00%	0.00%	1.85% *	0.00%	0.79% *	1.06% *	0.54% *
Tennessee	1.42% *	0.00%	0.00%	--	0.15% *	1.80% *	7.94% *	1.32% *
West South Central:								
Arkansas	2.67% *	0.00%	--	0.00%	9.32% *	2.48% *	7.68% *	2.81% *
Louisiana	1.31% *	0.00%	0.00%	1.88% *	--	1.35% *	0.48% *	1.55% *
Oklahoma	0.79% *	--	0.00%	--	1.07% *	1.05% *	2.42% *	0.82% *
Texas	1.92% *	--	0.00%	0.98% *	5.08% *	--	1.04% *	2.17% *
Mountain:								
Arizona	0.92% *	0.00%	0.00%	0.00%	0.04% *	1.38% *	0.00%	0.99% *
Colorado	1.84% *	0.00%	--	0.00%	6.12% *	0.37% *	0.98% *	2.11% *
Idaho	1.56% *	--	--	0.00%	2.07% *	0.00%	8.20% *	0.50% *
Montana	3.09% *	0.00%	0.00%	--	9.08% *	--	1.77% *	3.60% *
Nevada	4.39% *	--	11.68% *	0.00%	14.88% *	1.47% *	4.75% *	5.51% *
New Mexico	2.49% *	0.00%	--	0.00%	11.25% *	1.14% *	2.40% *	--
Utah	0.46% *	--	--	0.00%	0.62% *	0.08% *	--	0.26% *
Wyoming	0.54% *	--	--	0.00%	0.93% *	0.00%	2.29% *	0.34% *
Pacific:								
Alaska	2.01% *	--	--	--	--	2.18% *	2.45% *	2.15% *
California	0.89%	10.87% *	5.71% *	1.88% *	1.85% *	0.78%	4.18% *	0.75%
Hawaii	6.36% *	--	--	7.00% *	3.40% *	10.09% *	10.13% *	7.38% *
Oregon	0.69% *	0.00%	--	0.00%	0.32% *	1.24% *	1.03% *	0.77% *
Washington	1.89% *	0.00%	--	0.00%	4.48% *	--	2.20% *	2.23% *

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.

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

Table II.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	29.8%	10.5%	15.9%	19.3%	26.4%	35.1%	15.6%	31.8%
New England:								
Connecticut	30.4%	0.0%	--	29.6% *	30.7% *	33.9%	11.6% *	33.0%
Maine	39.1%	--	--	25.5% *	34.1%	44.0%	30.4% *	40.3%
Massachusetts	26.3%	--	7.8% *	41.9%	33.0% *	21.5%	20.3% *	27.1%
New Hampshire	46.6%	--	--	43.2% *	48.1%	50.4%	36.7%	48.2%
Rhode Island	27.2%	0.0%	0.0%	7.9% *	43.9%	30.6%	1.8% *	32.4%
Vermont	41.0%	--	--	62.8%	41.9%	31.9%	38.1%	41.8%
Middle Atlantic:								
New Jersey	22.5%	--	--	11.4% *	26.1% *	22.6%	22.2% *	22.6%
New York	28.6%	--	10.5% *	24.4%	32.1%	31.3%	15.1% *	30.8%
Pennsylvania	20.6%	--	6.9% *	5.6% *	20.2% *	24.2%	7.2% *	22.0%
East North Central:								
Illinois	30.0%	--	0.0%	27.9% *	29.1%	33.1%	18.5% *	32.1%
Indiana	29.3%	--	--	26.4% *	28.8%	28.4%	37.0% *	28.0%
Michigan	27.6%	0.0%	--	12.9% *	12.7% *	42.1%	16.9% *	29.7%
Ohio	28.6%	0.0%	--	25.3% *	20.8%	34.8%	6.3% *	31.3%
Wisconsin	26.9%	--	--	27.3% *	35.2%	25.8%	25.3% *	27.2%
West North Central:								
Iowa	30.1%	0.0%	0.0%	12.5% *	32.3%	37.6%	5.1% *	34.4%
Kansas	27.9%	0.0%	--	9.8% *	16.1%	38.0%	13.4% *	30.4%
Minnesota	29.9%	--	--	40.6%	39.4%	22.8% *	32.7%	29.4%
Missouri	24.8%	0.0%	0.0%	12.8% *	40.7% *	24.4%	5.7% *	28.8%
Nebraska	38.6%	--	--	50.0%	37.5%	37.9%	35.4%	39.0%
North Dakota	35.7%	--	--	18.8% *	48.1%	42.8%	21.9% *	40.0%
South Dakota	25.9%	--	9.9% *	18.1% *	27.0%	29.9%	19.3% *	27.5%
South Atlantic:								
Delaware	25.7%	0.0%	--	50.0%	25.3% *	25.0% *	12.9% *	27.2%
District of Columbia	29.3%	--	0.0%	26.1% *	25.3%	32.9%	27.4% *	29.6%
Florida	40.3%	0.0%	0.0%	6.6% *	14.1% *	52.2%	5.7% *	43.5%
Georgia	23.7%	0.0%	1.5% *	--	21.4% *	32.8%	2.9% *	26.8%
Maryland	41.6%	--	--	25.7% *	35.0%	47.9%	28.8% *	44.3%
North Carolina	33.7%	0.0%	0.0%	--	52.6%	30.8%	18.8% *	34.8%
South Carolina	32.2%	--	0.0%	19.0% *	37.0% *	34.2%	15.6% *	33.7%
Virginia	31.7%	--	--	22.1% *	24.0%	38.1%	14.2% *	34.2%
West Virginia	48.3%	--	--	15.3% *	50.4%	53.2%	30.8% *	50.2%
East South Central:								
Alabama	7.5% *	0.0%	0.0%	1.7% *	9.7% *	8.9% *	0.0%	8.6% *
Kentucky	51.0%	--	--	44.2% *	46.6%	53.7%	37.6% *	51.9%
Mississippi	28.6%	0.0%	0.0%	13.9% *	6.8% *	43.7%	8.0% *	31.7%
Tennessee	32.5%	--	--	--	37.8% *	29.6%	38.7% *	31.9%
West South Central:								
Arkansas	22.5%	--	0.0%	19.4% *	25.6% *	22.4% *	12.0% *	23.3%
Louisiana	31.6%	0.0%	--	0.2% *	44.0% *	37.1% *	2.5% *	36.9%
Oklahoma	22.5%	0.0%	7.4% *	59.8%	10.9% *	21.0% *	13.9% *	24.0%
Texas	32.8%	--	--	13.2% *	23.0%	39.1%	20.7% *	34.4%
Mountain:								
Arizona	43.9%	--	--	27.3% *	18.8% *	54.9%	30.9% *	44.8%
Colorado	32.7%	--	18.6% *	26.7% *	29.7% *	38.4%	20.3% *	34.6%
Idaho	25.8%	--	--	19.4% *	21.8% *	29.7%	16.0% *	27.8%
Montana	12.9%	0.0%	--	35.2% *	21.2%	9.7% *	11.5% *	13.2% *
Nevada	22.5%	--	0.0%	50.8% *	11.4% *	24.9%	29.0% *	20.7%
New Mexico	34.4%	0.0%	0.0%	--	6.0% *	52.4%	7.9% *	40.4%
Utah	42.9%	--	--	41.4%	58.5%	31.7%	39.3%	43.4%
Wyoming	23.5%	--	0.0%	17.4% *	21.3% *	31.8%	12.6% *	26.5%
Pacific:								
Alaska	38.2%	--	--	--	51.3%	36.0%	--	39.7%
California	25.6%	--	2.1% *	4.3% *	17.6%	36.6%	3.0% *	29.1%
Hawaii	4.8% *	0.0%	0.0%	0.0%	9.0% *	5.4% *	0.0%	5.8% *
Oregon	21.2%	--	--	12.7% *	19.7% *	24.3% *	15.6% *	21.9%
Washington	30.6%	0.0%	--	10.4% *	30.1% *	45.5%	7.5% *	35.2%

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.

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

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

Table II.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2023

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	1.07%	2.11%	2.85%	1.57%	1.71%	1.58%	1.43%	1.19%
New England:								
Connecticut	4.72%	0.00%	--	10.28% *	10.01% *	6.57%	5.27% *	5.38%
Maine	4.62%	--	--	11.54% *	9.46%	6.16%	10.40% *	5.07%
Massachusetts	4.83%	--	5.79% *	11.65%	12.47% *	5.39%	6.83% *	5.41%
New Hampshire	7.33%	--	--	13.69% *	9.65%	10.96%	10.88%	8.33%
Rhode Island	3.40%	0.00%	0.00%	4.73% *	7.73%	4.81%	1.53% *	4.04%
Vermont	3.71%	--	--	9.59%	6.51%	4.63%	8.96%	4.06%
Middle Atlantic:								
New Jersey	4.11%	--	--	6.37% *	9.76% *	5.50%	10.16% *	4.49%
New York	3.79%	--	6.40% *	7.24%	8.94%	5.18%	5.42% *	4.26%
Pennsylvania	3.86%	--	4.43% *	3.05% *	6.94% *	5.91%	3.24% *	4.31%
East North Central:								
Illinois	3.44%	--	0.00%	8.58% *	8.64%	4.54%	8.35% *	3.76%
Indiana	4.41%	--	--	11.56% *	8.34%	5.86%	11.74% *	4.69%
Michigan	5.01%	0.00%	--	7.38% *	5.41% *	6.93%	11.84% *	5.53%
Ohio	3.77%	0.00%	--	10.25% *	6.19%	5.40%	3.60% *	4.18%
Wisconsin	4.52%	--	--	11.40% *	8.86%	6.44%	9.97% *	5.05%
West North Central:								
Iowa	4.10%	0.00%	0.00%	6.31% *	7.83%	6.30%	3.05% *	4.76%
Kansas	4.67%	0.00%	--	6.21% *	4.42%	6.71%	7.85% *	5.16%
Minnesota	5.04%	--	--	11.08%	9.30%	6.88% *	9.18%	5.65%
Missouri	4.93%	0.00%	0.00%	7.03% *	14.38% *	5.28%	3.83% *	5.76%
Nebraska	5.72%	--	--	10.84%	11.07%	8.02%	10.59%	6.22%
North Dakota	4.89%	--	--	6.97% *	6.99%	9.61%	7.71% *	5.85%
South Dakota	3.32%	--	9.64% *	6.60% *	6.66%	5.06%	6.65% *	3.78%
South Atlantic:								
Delaware	6.13%	0.00%	--	13.69%	10.94% *	8.47% *	7.09% *	7.00%
District of Columbia	5.65%	--	0.00%	9.87% *	6.01%	8.57%	10.38% *	6.30%
Florida	8.60%	0.00%	0.00%	3.34% *	6.75% *	9.80%	2.79% *	8.97%
Georgia	5.45%	0.00%	1.60% *	--	10.21% *	8.20%	2.42% *	6.18%
Maryland	4.70%	--	--	9.79% *	10.11%	6.22%	9.39% *	5.34%
North Carolina	5.58%	0.00%	0.00%	--	12.35%	5.99%	12.76% *	5.91%
South Carolina	5.36%	--	0.00%	10.82% *	17.03% *	6.03%	8.46% *	5.79%
Virginia	6.11%	--	--	13.89% *	7.14%	9.56%	8.73% *	6.86%
West Virginia	6.05%	--	--	11.76% *	12.10%	7.96%	16.44% *	6.39%
East South Central:								
Alabama	2.83% *	0.00%	0.00%	1.69% *	4.32% *	4.72% *	0.00%	3.60% *
Kentucky	5.96%	--	--	14.60% *	10.12%	7.08%	11.77% *	6.17%
Mississippi	5.70%	0.00%	0.00%	8.12% *	4.17% *	7.66%	4.77% *	6.37%
Tennessee	5.55%	--	--	--	11.73% *	6.89%	14.19% *	5.90%
West South Central:								
Arkansas	5.26%	--	0.00%	7.72% *	13.63% *	6.79% *	8.42% *	5.65%
Louisiana	7.96%	0.00%	--	0.23% *	13.76% *	11.59% *	2.35% *	8.75%
Oklahoma	5.84%	0.00%	5.28% *	14.58%	4.62% *	8.12% *	7.74% *	6.73%
Texas	4.61%	--	--	6.33% *	6.75%	6.45%	8.10% *	5.09%
Mountain:								
Arizona	7.73%	--	--	12.61% *	10.71% *	7.32%	10.46% *	8.21%
Colorado	5.39%	--	9.94% *	8.50% *	12.38% *	7.29%	6.97% *	6.17%
Idaho	5.51%	--	--	9.18% *	7.99% *	8.55%	7.85% *	6.54%
Montana	3.77%	0.00%	--	12.81% *	5.80%	4.35% *	5.75% *	4.31% *
Nevada	4.71%	--	0.00%	18.52% *	5.79% *	4.92%	14.63% *	3.95%
New Mexico	8.65%	0.00%	0.00%	--	3.02% *	10.63%	7.75% *	9.47%
Utah	5.66%	--	--	10.21%	10.56%	7.43%	9.12%	6.38%
Wyoming	3.86%	--	0.00%	8.19% *	7.54% *	6.20%	6.21% *	4.51%
Pacific:								
Alaska	7.43%	--	--	--	12.51%	9.59%	--	7.99%
California	2.88%	--	2.14% *	1.93% *	4.61%	4.16%	1.57% *	3.30%
Hawaii	1.49% *	0.00%	0.00%	0.00%	5.40% *	1.93% *	0.00%	1.88% *
Oregon	5.81%	--	--	7.47% *	8.57% *	9.78% *	8.92% *	6.50%
Washington	5.36%	0.00%	--	4.98% *	9.90% *	8.47%	4.19% *	6.23%

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.

-- 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 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, 2023

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	26.0%	46.8%	47.0%	45.9%	29.3%	18.5%	45.7%	23.1%
New England:								
Connecticut	20.9%	--	79.3%	64.2%	26.8% *	7.7% *	67.6%	14.5%
Maine	20.6%	--	--	47.1% *	42.1%	4.7% *	43.5%	17.3%
Massachusetts	15.9%	--	47.0%	36.1%	7.2% *	12.2% *	42.1%	12.4%
New Hampshire	20.7%	--	--	38.2% *	37.4%	7.6% *	48.9%	16.1%
Rhode Island	27.1%	--	81.8%	72.6%	22.8%	10.7% *	68.7%	18.6%
Vermont	29.7%	--	--	26.2% *	21.2%	36.6%	37.2%	27.8%
Middle Atlantic:								
New Jersey	27.9%	--	--	47.7% *	38.7% *	17.9% *	44.6%	25.2%
New York	27.0%	--	57.7%	36.3%	22.8%	22.6%	45.2%	24.0%
Pennsylvania	18.2%	--	36.6% *	50.8%	17.9% *	12.8% *	37.5%	16.1%
East North Central:								
Illinois	29.7%	--	43.1% *	41.9%	31.9%	23.7%	40.6%	27.7%
Indiana	26.3%	--	--	50.2%	37.4%	16.4%	44.7%	23.3%
Michigan	22.5%	--	--	34.9%	28.7% *	12.2%	34.4% *	20.2%
Ohio	30.0%	--	66.8%	52.3%	47.7%	17.2%	58.3%	26.5%
Wisconsin	23.6%	--	--	39.3%	39.4%	12.0%	38.9%	20.7%
West North Central:								
Iowa	32.6%	--	82.7%	52.5% *	40.7%	17.8%	56.9%	28.5%
Kansas	37.0%	--	--	61.5%	42.6%	32.1%	39.7%	36.5%
Minnesota	27.6%	--	--	34.9%	47.0%	12.7% *	53.6%	23.4%
Missouri	29.0%	--	--	59.0%	23.3% *	22.5%	52.9%	24.0%
Nebraska	30.3%	--	--	30.2% *	32.5%	29.1%	36.6% *	29.6%
North Dakota	25.0%	--	--	19.4% *	29.2%	18.1%	34.6%	22.0%
South Dakota	46.6%	--	78.7%	67.3%	41.6%	37.3%	62.3%	42.6%
South Atlantic:								
Delaware	26.8%	--	--	32.9% *	21.0% *	25.1%	54.7%	23.3%
District of Columbia	13.8%	--	--	--	7.2% *	13.9%	31.0%	11.2%
Florida	29.7%	--	--	64.2%	50.3%	19.4% *	58.0%	27.1%
Georgia	36.3%	--	98.5%	71.3%	43.6% *	18.7%	66.8%	31.7%
Maryland	19.1%	--	--	19.4% *	30.8% *	11.8% *	32.3%	16.4%
North Carolina	26.9%	--	--	--	35.1% *	21.3%	51.6%	25.1%
South Carolina	34.3%	--	--	41.5% *	40.8% *	28.9%	69.7%	31.0%
Virginia	17.8%	--	--	42.4%	9.2% *	15.1% *	47.8%	13.5%
West Virginia	23.5%	--	--	46.0% *	29.4% *	14.8%	45.4% *	21.1%
East South Central:								
Alabama	55.6%	--	51.7%	57.4%	24.6% *	64.2%	48.3%	56.7%
Kentucky	17.8%	--	--	39.5% *	29.5%	12.1% *	34.8% *	16.7%
Mississippi	31.5%	--	--	63.2%	48.2% *	18.1%	44.7%	29.5%
Tennessee	24.3%	--	--	--	45.0%	17.5%	26.0% *	24.1%
West South Central:								
Arkansas	22.5%	--	--	53.4%	5.2% *	20.6% *	57.0%	19.9%
Louisiana	30.5%	--	90.9%	53.4%	38.8%	12.9% *	64.9%	24.3%
Oklahoma	44.8%	71.9%	63.8%	20.8% *	60.8%	40.4%	61.2%	41.8%
Texas	32.6%	72.5%	--	79.9%	44.5%	20.9%	61.6%	28.8%
Mountain:								
Arizona	19.6%	--	--	48.0%	23.6% *	13.7% *	54.2%	17.1%
Colorado	28.6%	--	70.0%	55.8%	24.6% *	19.1% *	61.5%	23.7%
Idaho	21.4%	--	--	57.4%	41.1%	9.1% *	37.8%	18.0%
Montana	22.8%	--	--	37.3% *	28.0% *	13.3% *	60.3%	17.1% *
Nevada	28.0%	--	23.3% *	29.0% *	15.5% *	33.4%	28.9% *	27.8%
New Mexico	21.9%	--	--	--	21.6% *	15.1% *	38.4% *	18.2%
Utah	30.2%	--	--	20.4% *	29.0% *	29.6%	48.4%	27.6%
Wyoming	25.1%	--	95.6%	45.2% *	16.2%	8.2% *	61.8%	15.2%
Pacific:								
Alaska	16.2%	--	--	--	14.6% *	13.8% *	--	14.9%
California	16.9%	30.9% *	29.6%	38.4%	14.9%	11.8%	31.5%	14.7%
Hawaii	13.5%	--	--	8.1% *	27.2% *	11.2% *	9.1% *	14.5%
Oregon	29.6%	--	--	53.7%	27.4% *	24.5% *	33.8% *	29.1% *
Washington	20.8%	--	--	26.1% *	17.7% *	16.5% *	35.9%	17.8%

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.

-- 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, 2023

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	0.89%	3.47%	3.10%	2.06%	1.83%	1.20%	1.79%	0.97%
New England:								
Connecticut	3.96%	--	9.94%	10.52%	10.82% *	2.52% *	8.45%	3.76%
Maine	4.29%	--	--	14.55% *	10.51%	1.82% *	10.31%	4.48%
Massachusetts	2.84%	--	10.29%	9.85%	2.98% *	4.04% *	8.67%	2.83%
New Hampshire	4.13%	--	--	12.47% *	10.01%	4.07% *	10.42%	4.24%
Rhode Island	4.39%	--	11.36%	13.72%	6.57%	3.37% *	9.75%	4.76%
Vermont	3.65%	--	--	8.64% *	5.51%	5.43%	9.90%	3.69%
Middle Atlantic:								
New Jersey	5.50%	--	--	14.39% *	16.19% *	5.69% *	10.64%	6.19%
New York	3.70%	--	14.46%	8.55%	6.60%	5.16%	7.62%	4.04%
Pennsylvania	3.28%	--	12.32% *	8.44%	5.76% *	4.25% *	8.10%	3.40%
East North Central:								
Illinois	3.29%	--	14.80% *	8.82%	8.54%	4.05%	8.07%	3.61%
Indiana	4.33%	--	--	10.63%	10.60%	4.44%	11.30%	4.57%
Michigan	3.89%	--	--	9.64%	8.88% *	3.64%	10.48% *	4.06%
Ohio	3.89%	--	13.11%	13.02%	8.99%	4.63%	10.02%	4.17%
Wisconsin	3.83%	--	--	8.29%	9.28%	3.51%	9.49%	4.06%
West North Central:								
Iowa	4.49%	--	12.30%	16.94% *	10.65%	4.19%	11.43%	4.94%
Kansas	5.26%	--	--	12.33%	7.93%	7.38%	11.36%	5.82%
Minnesota	4.58%	--	--	9.42%	10.87%	4.12% *	9.24%	4.87%
Missouri	4.08%	--	--	11.71%	8.26% *	4.26%	13.30%	3.93%
Nebraska	4.80%	--	--	9.84% *	9.69%	6.54%	11.38% *	5.15%
North Dakota	3.73%	--	--	7.16% *	7.87%	4.56%	8.26%	4.04%
South Dakota	3.82%	--	12.99%	10.93%	7.44%	4.90%	9.44%	4.07%
South Atlantic:								
Delaware	4.96%	--	--	11.90% *	14.51% *	3.96%	13.82%	5.07%
District of Columbia	2.63%	--	--	--	4.12% *	3.82%	8.79%	2.86%
Florida	6.19%	--	--	11.73%	11.08%	6.78% *	10.69%	6.42%
Georgia	6.15%	--	1.60%	11.76%	16.38% *	4.50%	11.64%	6.72%
Maryland	4.00%	--	--	8.91% *	10.88% *	4.89% *	8.87%	4.48%
North Carolina	4.62%	--	--	--	12.33% *	5.38%	14.64%	4.78%
South Carolina	4.71%	--	--	14.30% *	13.41% *	5.85%	10.94%	4.96%
Virginia	3.81%	--	--	12.09%	4.12% *	5.32% *	10.32%	3.74%
West Virginia	3.99%	--	--	14.90% *	9.30% *	3.96%	14.57% *	4.04%
East South Central:								
Alabama	14.09%	--	13.38%	12.30%	7.80% *	17.38%	10.27%	15.82%
Kentucky	4.94%	--	--	15.41% *	8.65%	4.59% *	12.19% *	4.97%
Mississippi	5.21%	--	--	12.11%	16.12% *	4.04%	12.95%	5.69%
Tennessee	4.43%	--	--	--	12.43%	4.37%	8.94% *	4.77%
West South Central:								
Arkansas	4.72%	--	--	10.96%	2.45% *	6.26% *	12.65%	4.79%
Louisiana	4.69%	--	5.88%	14.11%	9.12%	4.33% *	12.65%	4.47%
Oklahoma	6.16%	13.96%	14.03%	8.73% *	10.71%	9.07%	9.48%	7.03%
Texas	3.60%	10.61%	--	6.76%	10.50%	3.78%	8.33%	3.82%
Mountain:								
Arizona	4.75%	--	--	13.88%	12.74% *	4.52% *	11.54%	4.65%
Colorado	4.72%	--	9.95%	8.77%	10.15% *	6.43% *	9.45%	5.28%
Idaho	4.24%	--	--	12.68%	10.08%	2.96% *	10.16%	4.31%
Montana	6.76%	--	--	13.56% *	12.06% *	6.32% *	10.90%	6.32% *
Nevada	5.16%	--	10.31% *	14.47% *	5.23% *	7.80%	10.27% *	5.97%
New Mexico	4.32%	--	--	--	7.46% *	4.59% *	15.52% *	4.20%
Utah	5.05%	--	--	6.48% *	11.45% *	5.84%	9.57%	5.76%
Wyoming	4.55%	--	3.82%	14.04% *	4.78%	2.94% *	12.99%	3.08%
Pacific:								
Alaska	3.96%	--	--	--	4.93% *	5.32% *	--	4.06%
California	2.22%	12.40% *	8.45%	7.08%	4.30%	2.76%	5.94%	2.32%
Hawaii	3.58%	--	--	5.96% *	11.85% *	4.00% *	5.25% *	4.25%
Oregon	8.50%	--	--	16.02%	10.13% *	14.01% *	13.47% *	9.47% *
Washington	3.70%	--	--	8.85% *	6.22% *	5.71% *	9.54%	3.91%

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.

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

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

Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2023

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	58.8%	68.6%	73.5%	71.1%	64.7%	51.3%	71.2%	56.6%
New England:								
Connecticut	45.4%	--	58.3%	53.3%	54.0%	37.5%	65.7%	42.5%
Maine	56.6%	66.8%	62.7%	54.1%	57.6%	54.5%	60.9%	55.4%
Massachusetts	72.7%	72.3%	94.8%	84.5%	90.8%	59.1%	81.6%	71.2%
New Hampshire	45.7%	58.1%	76.4%	80.6%	61.9%	24.9%	73.5%	39.2%
Rhode Island	60.1%	83.1%	79.4%	72.5%	73.1%	46.8%	83.1%	54.9%
Vermont	48.6%	51.2%	44.0%	54.4%	49.5%	43.8%	53.3%	47.2%
Middle Atlantic:								
New Jersey	65.6%	74.8%	--	83.3%	71.8%	58.3%	74.0%	64.1%
New York	57.0%	77.4%	81.6%	75.5%	48.4%	52.0%	78.6%	52.2%
Pennsylvania	63.0%	87.4%	75.6%	82.4%	78.4%	47.8%	84.1%	59.7%
East North Central:								
Illinois	58.2%	76.1%	80.5%	71.9%	53.2%	53.2%	76.6%	54.6%
Indiana	60.0%	--	--	58.3%	56.1%	63.3%	55.3%	60.7%
Michigan	56.2%	--	70.8%	54.2%	67.9%	49.3%	57.7%	55.9%
Ohio	53.0%	50.7%	47.9%	55.0%	62.7%	49.3%	50.5%	53.3%
Wisconsin	42.8%	--	69.9%	46.2%	36.2%	42.5%	53.9%	40.9%
West North Central:								
Iowa	54.2%	36.9%	51.1%	53.7%	38.5%	63.8%	50.2%	55.1%
Kansas	55.9%	50.0%	--	78.4%	65.0%	46.3%	66.1%	53.9%
Minnesota	43.3%	34.4% *	22.1% *	40.5%	36.3%	50.1%	33.1%	45.2%
Missouri	61.0%	71.6%	81.8%	70.4%	53.3%	58.8%	77.4%	57.3%
Nebraska	41.3%	--	--	54.8%	45.6%	36.4%	50.7%	40.0%
North Dakota	35.4%	--	53.0%	41.5%	28.3%	31.6%	44.4%	32.3%
South Dakota	58.5%	73.5%	58.0%	83.4%	44.2%	53.6%	73.1%	54.5%
South Atlantic:								
Delaware	46.5%	--	64.3%	74.8%	60.7%	31.6%	63.5%	43.3%
District of Columbia	71.4%	91.1%	79.0%	71.1%	68.3%	70.0%	85.2%	68.9%
Florida	59.2%	68.2%	73.0%	90.2%	65.8%	52.1%	74.8%	57.4%
Georgia	65.5%	80.7%	93.7%	87.8%	65.7%	55.7%	88.1%	61.7%
Maryland	67.3%	76.8%	81.1%	75.8%	69.8%	62.1%	78.8%	64.9%
North Carolina	60.2%	--	--	66.6%	62.5%	58.1%	62.2%	60.0%
South Carolina	50.6%	--	64.1%	79.9%	67.5%	37.3%	69.0%	48.5%
Virginia	63.9%	87.6%	81.8%	76.9%	73.5%	52.1%	79.5%	61.3%
West Virginia	39.7%	--	58.6%	66.2%	44.3%	30.0%	60.5%	36.5%
East South Central:								
Alabama	64.7%	57.8%	91.1%	82.8%	87.8%	50.7%	80.0%	61.9%
Kentucky	56.5%	--	52.9%	75.2%	51.7%	55.0%	54.8%	56.7%
Mississippi	64.6%	80.3%	79.9%	81.7%	82.5%	46.6%	84.8%	59.7%
Tennessee	44.6%	74.0%	75.4%	77.3%	33.4%	39.7%	81.8%	38.8%
West South Central:								
Arkansas	57.8%	--	88.0%	56.7%	54.9%	57.5%	65.2%	56.9%
Louisiana	58.4%	90.3%	66.5%	63.8%	75.4%	39.6%	65.0%	57.3%
Oklahoma	61.3%	58.0%	82.0%	71.2%	78.9%	48.4%	74.2%	58.2%
Texas	56.1%	63.6%	60.6%	71.0%	67.3%	47.2%	62.4%	55.0%
Mountain:								
Arizona	45.1%	--	45.3%	66.0%	69.2%	36.9%	54.5%	44.2%
Colorado	59.8%	49.0%	55.9%	72.3%	65.9%	54.0%	57.1%	60.3%
Idaho	55.9%	--	68.6%	65.3%	53.6%	51.2%	64.6%	53.4%
Montana	46.5%	35.4% *	40.8% *	23.3% *	41.4%	57.1%	38.2%	48.6%
Nevada	61.5%	81.5%	91.3%	60.7%	62.0%	55.4%	76.0%	57.5%
New Mexico	71.8%	80.4%	66.9%	86.0%	80.9%	64.9%	75.2%	71.0%
Utah	42.2%	78.0%	--	40.5%	25.0% *	54.1%	53.8%	40.7%
Wyoming	36.5%	--	--	36.0%	19.9%	49.7%	24.0%	40.9%
Pacific:								
Alaska	47.6%	--	--	44.7%	44.0%	51.8%	36.2%	49.1%
California	67.3%	79.0%	89.2%	75.1%	81.1%	54.7%	84.4%	63.9%
Hawaii	66.8%	27.8%	66.9%	58.0%	60.2%	82.4%	48.6%	72.5%
Oregon	63.9%	49.9%	65.1%	83.8%	61.5%	60.1%	61.0%	64.6%
Washington	58.7%	64.2%	93.5%	66.0%	62.7%	41.4%	79.1%	52.6%

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.

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

Table II.F.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2023

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	0.94%	2.06%	1.79%	1.39%	1.60%	1.40%	1.10%	1.07%
New England:								
Connecticut	6.04%	--	13.41%	10.92%	12.80%	7.53%	7.35%	6.77%
Maine	3.46%	12.00%	11.85%	8.91%	6.41%	5.41%	7.00%	3.98%
Massachusetts	4.95%	9.35%	4.85%	5.75%	4.39%	8.20%	4.77%	5.72%
New Hampshire	4.83%	16.61%	9.34%	6.80%	8.07%	5.68%	6.81%	5.30%
Rhode Island	4.38%	8.41%	9.76%	14.34%	6.96%	6.10%	5.26%	4.93%
Vermont	5.03%	12.94%	11.34%	10.18%	6.84%	11.27%	6.30%	6.24%
Middle Atlantic:								
New Jersey	4.29%	9.03%	--	6.45%	9.13%	6.48%	7.29%	4.89%
New York	3.98%	7.38%	5.90%	5.43%	8.33%	5.63%	4.18%	4.46%
Pennsylvania	4.62%	5.21%	6.96%	5.71%	7.12%	6.48%	3.71%	5.19%
East North Central:								
Illinois	2.78%	8.87%	9.55%	5.58%	6.66%	3.93%	4.94%	3.17%
Indiana	3.61%	--	--	8.94%	8.13%	4.68%	8.68%	3.92%
Michigan	5.52%	--	10.81%	9.21%	7.93%	7.26%	8.48%	6.21%
Ohio	3.84%	12.89%	11.87%	9.73%	7.35%	5.50%	7.47%	4.26%
Wisconsin	4.71%	--	10.86%	7.30%	6.93%	7.55%	7.01%	5.33%
West North Central:								
Iowa	3.28%	9.85%	13.91%	8.81%	6.97%	3.88%	6.70%	3.67%
Kansas	5.03%	11.15%	--	7.46%	7.27%	7.78%	7.37%	5.75%
Minnesota	4.04%	13.70% *	7.60% *	8.01%	8.58%	5.71%	5.71%	4.61%
Missouri	3.81%	13.19%	8.12%	7.12%	8.44%	5.44%	5.65%	4.42%
Nebraska	3.83%	--	--	8.72%	6.80%	5.34%	7.65%	4.19%
North Dakota	3.53%	--	11.54%	7.43%	5.58%	6.49%	6.71%	4.08%
South Dakota	3.07%	9.28%	12.66%	4.82%	7.02%	3.85%	5.71%	3.61%
South Atlantic:								
Delaware	7.64%	--	11.87%	7.80%	14.98%	8.86%	7.33%	8.63%
District of Columbia	3.33%	5.88%	14.38%	10.07%	7.39%	4.51%	6.04%	3.82%
Florida	6.40%	12.32%	11.46%	3.38%	8.50%	8.82%	6.17%	7.01%
Georgia	4.88%	7.79%	3.47%	4.43%	11.90%	6.78%	3.87%	5.50%
Maryland	4.46%	8.35%	8.40%	7.40%	7.19%	7.01%	5.28%	5.22%
North Carolina	4.73%	--	--	11.15%	9.25%	6.58%	9.99%	5.19%
South Carolina	6.40%	--	12.97%	6.92%	13.18%	8.38%	7.40%	7.10%
Virginia	5.28%	7.18%	8.91%	6.60%	7.24%	8.57%	5.29%	6.09%
West Virginia	5.08%	--	13.37%	10.96%	9.68%	5.63%	9.27%	5.29%
East South Central:								
Alabama	3.26%	14.01%	4.76%	6.80%	3.92%	7.14%	5.76%	3.76%
Kentucky	4.98%	--	12.19%	7.12%	7.45%	7.30%	7.56%	5.54%
Mississippi	4.22%	9.38%	13.58%	8.46%	5.08%	6.36%	5.02%	4.94%
Tennessee	4.59%	10.45%	13.90%	8.73%	8.56%	6.57%	5.21%	5.04%
West South Central:								
Arkansas	5.82%	--	6.92%	11.08%	9.02%	8.86%	8.03%	6.47%
Louisiana	6.63%	7.47%	12.72%	9.24%	8.19%	9.08%	7.96%	7.61%
Oklahoma	4.92%	11.63%	7.22%	9.42%	5.93%	7.66%	5.88%	5.81%
Texas	3.47%	11.14%	10.06%	7.01%	5.99%	4.99%	6.40%	3.87%
Mountain:								
Arizona	8.70%	--	12.33%	10.02%	11.52%	8.97%	7.93%	9.31%
Colorado	3.60%	12.49%	10.47%	7.96%	6.93%	5.63%	7.01%	4.03%
Idaho	5.01%	--	12.06%	10.06%	7.67%	8.66%	7.76%	6.10%
Montana	6.00%	11.01% *	12.93% *	9.53% *	8.50%	8.83%	7.72%	7.05%
Nevada	4.31%	10.52%	4.52%	9.36%	12.17%	5.63%	7.06%	5.17%
New Mexico	3.86%	10.10%	17.19%	7.72%	5.91%	5.61%	8.96%	4.29%
Utah	5.89%	6.94%	--	9.67%	7.63% *	8.54%	7.68%	6.53%
Wyoming	3.91%	--	--	8.93%	5.76%	6.30%	6.90%	4.61%
Pacific:								
Alaska	5.30%	--	--	11.11%	11.85%	6.82%	9.74%	5.88%
California	3.26%	6.13%	4.02%	4.76%	4.75%	4.67%	2.76%	3.75%
Hawaii	3.95%	7.33%	10.86%	13.29%	6.90%	4.46%	6.45%	4.69%
Oregon	5.64%	12.76%	12.61%	4.84%	8.47%	10.67%	8.00%	6.66%
Washington	4.13%	10.60%	4.31%	7.33%	9.06%	6.17%	4.66%	5.17%

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.

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

Table II.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 2023

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	46.92	52.69	56.13	54.43	43.77	44.48	54.86	45.18
New England:								
Connecticut	41.91	--	61.02	57.11	35.25	39.06	58.66	38.32
Maine	44.47	58.55	61.39	50.68	33.97	43.37	58.24	40.55
Massachusetts	38.62	48.82	48.49	43.96	33.32	38.45	47.39	37.00
New Hampshire	50.73	50.30	62.06	59.58	45.29	43.60	59.32	46.93
Rhode Island	42.95	44.70	35.23	49.56	39.82	43.53	42.98	42.94
Vermont	52.39	50.75	50.58	71.47	42.53	46.95	57.51	50.69
Middle Atlantic:								
New Jersey	44.32	59.62	78.63	54.25	42.87	36.87	60.87	41.09
New York	45.11	57.68	50.45	50.33	41.25	42.26	52.64	42.61
Pennsylvania	44.88	56.20	61.31	52.77	42.84	39.89	57.91	42.00
East North Central:								
Illinois	49.70	63.42	66.83	54.17	48.20	44.89	62.82	46.15
Indiana	49.50	--	74.61	58.57	50.39	45.76	63.71	47.52
Michigan	42.88	--	49.95	46.37	38.60	43.60	48.72	41.94
Ohio	45.27	--	60.63	54.41	44.28	43.37	50.63	44.55
Wisconsin	48.07	61.76	50.47	62.70	51.42	41.97	57.83	45.83
West North Central:								
Iowa	46.59	55.98	67.33	59.68	42.65	43.37	56.41	44.78
Kansas	48.09	45.03	--	55.85	49.19	44.07	54.76	46.48
Minnesota	41.83	--	66.23	55.39	42.02	37.76	49.24	40.81
Missouri	50.12	54.65	54.54	54.80	47.03	48.76	55.05	48.60
Nebraska	54.28	--	--	62.19	48.61	52.98	67.49	52.10
North Dakota	33.81	--	28.52	32.77	35.01	37.95	26.44	37.39
South Dakota	43.57	47.88	--	45.86	46.23	39.45	47.50	42.17
South Atlantic:								
Delaware	46.53	--	54.36	60.45	33.99	46.52	52.52	44.83
District of Columbia	37.22	46.09	30.42	30.68	31.22	41.44	38.70	36.89
Florida	51.32	--	55.90	54.91	55.63	49.74	48.55	51.76
Georgia	54.03	52.01	65.68	66.53	56.08	46.38	61.40	52.27
Maryland	41.73	42.92	49.78	48.63	39.39	39.83	49.59	39.75
North Carolina	65.96	66.42	--	73.15	74.65	62.01	69.39	65.49
South Carolina	47.91	61.05	65.49	52.63	45.09	45.24	60.48	45.89
Virginia	48.74	54.25	71.85	54.26	43.42	46.90	61.74	45.87
West Virginia	41.04	--	36.60	45.39	42.16	39.97	40.17	41.26
East South Central:								
Alabama	52.33	--	58.90	52.58	41.90	56.51	56.84	51.26
Kentucky	47.93	43.42	61.62	54.48	45.76	46.16	57.04	46.82
Mississippi	45.22	36.40	46.45	54.66	44.50	43.44	46.92	44.62
Tennessee	51.66	80.71	--	62.83	43.93	45.85	65.05	47.26
West South Central:								
Arkansas	51.39	--	55.35	55.16	48.46	50.80	56.11	50.74
Louisiana	48.60	57.24	62.33	50.40	48.57	43.57	56.29	47.14
Oklahoma	45.16	54.56	54.31	46.23	40.33	44.22	55.48	42.00
Texas	53.29	52.24	61.40	65.07	53.12	48.30	62.38	51.65
Mountain:								
Arizona	51.13	--	--	64.25	53.68	47.35	62.88	49.74
Colorado	49.91	--	64.18	64.49	42.43	48.83	60.34	48.22
Idaho	39.09	--	43.14	49.02	39.92	32.96	47.78	36.15
Montana	48.38	70.99	61.41	46.71	50.15	44.84	59.59	46.16
Nevada	48.15	56.59	59.91	49.63	45.23	45.21	55.64	45.40
New Mexico	42.50	45.94	62.72	64.83	36.03	37.35	60.45	38.42
Utah	46.03	59.86	--	47.41	38.77	47.56	52.45	44.92
Wyoming	48.58	56.51	--	60.01	53.95	43.55	51.31	48.02
Pacific:								
Alaska	49.42	--	--	43.79	46.43	49.85	62.22	48.18
California	41.38	52.97	52.38	50.35	35.68	39.13	50.86	38.94
Hawaii	21.82	27.34	17.76	20.29	25.38	21.09	20.08	22.18
Oregon	36.67	--	51.99	38.40	33.38	31.44	54.67	32.64
Washington	35.81	42.74	44.51	41.32	25.73	37.44	42.92	32.64

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.

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

Table II.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 2023

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	0.44	1.51	1.25	0.74	0.93	0.67	0.72	0.51
New England:								
Connecticut	3.15	--	11.01	2.83	6.86	2.46	4.12	3.30
Maine	1.48	7.03	4.09	2.86	2.47	1.74	3.17	1.59
Massachusetts	1.44	3.44	2.83	1.96	3.01	1.51	1.88	1.57
New Hampshire	1.97	4.28	4.03	3.69	3.11	5.04	2.92	2.58
Rhode Island	1.77	3.30	3.09	4.90	2.43	3.22	2.81	2.18
Vermont	3.46	4.64	3.80	6.74	2.89	2.18	3.79	4.61
Middle Atlantic:								
New Jersey	2.15	4.35	14.84	3.51	1.70	2.61	6.33	1.93
New York	1.11	4.95	4.50	2.27	2.40	1.65	2.52	1.29
Pennsylvania	1.45	4.70	4.20	3.21	3.37	1.04	2.48	1.61
East North Central:								
Illinois	1.65	3.64	4.37	2.58	3.45	2.34	2.48	1.81
Indiana	4.02	--	5.04	4.29	2.93	6.11	3.33	4.51
Michigan	1.28	--	2.36	3.04	2.18	1.80	2.24	1.44
Ohio	1.67	--	7.32	3.93	2.69	2.38	5.15	1.76
Wisconsin	2.01	6.15	4.23	4.96	4.84	2.07	3.45	2.19
West North Central:								
Iowa	1.86	10.68	10.35	9.02	3.54	1.84	6.15	1.88
Kansas	2.28	4.51	--	5.32	3.38	3.85	4.99	2.50
Minnesota	2.89	--	12.67	4.13	4.40	3.73	5.35	3.14
Missouri	2.56	4.81	5.61	4.26	4.60	4.39	3.16	3.17
Nebraska	2.03	--	--	3.73	4.17	2.69	4.34	2.18
North Dakota	1.67	--	3.31	4.14	2.90	3.25	1.71	2.16
South Dakota	1.81	4.51	--	3.86	3.49	2.68	3.23	2.16
South Atlantic:								
Delaware	3.10	--	8.65	5.59	6.84	1.94	4.55	3.68
District of Columbia	1.34	5.04	4.41	2.59	2.23	1.93	2.82	1.52
Florida	2.63	--	4.36	3.28	3.84	3.91	4.37	3.00
Georgia	1.98	10.34	5.68	4.31	3.98	2.56	4.13	2.23
Maryland	1.47	4.28	4.02	4.93	3.07	1.91	3.12	1.55
North Carolina	3.93	6.12	--	6.19	17.07	2.86	6.15	4.41
South Carolina	3.49	3.12	7.74	4.51	9.30	2.81	4.87	3.80
Virginia	1.94	4.83	9.07	3.10	3.56	2.12	4.27	1.97
West Virginia	1.66	--	4.33	4.77	2.97	2.36	4.30	1.78
East South Central:								
Alabama	2.63	--	3.28	3.30	3.43	3.08	3.41	3.42
Kentucky	1.72	3.52	6.80	2.78	2.02	2.46	3.29	1.83
Mississippi	1.44	4.14	5.30	4.90	2.31	2.21	3.32	1.58
Tennessee	2.80	12.06	--	4.74	7.10	2.47	5.75	2.80
West South Central:								
Arkansas	1.36	--	9.31	3.64	2.50	1.55	5.44	1.33
Louisiana	1.41	6.84	9.52	1.91	1.94	2.30	4.64	1.41
Oklahoma	1.43	3.75	3.87	4.59	2.64	2.00	2.47	1.53
Texas	2.40	3.72	5.95	3.67	2.64	4.45	2.97	2.77
Mountain:								
Arizona	2.18	--	--	5.92	3.05	3.12	4.54	2.42
Colorado	1.95	--	6.01	2.87	3.63	2.71	3.83	2.16
Idaho	3.85	--	4.09	3.02	2.27	6.34	4.17	4.51
Montana	2.34	8.54	7.15	4.36	5.40	2.72	5.37	2.40
Nevada	2.11	7.51	6.40	3.32	5.49	2.75	3.43	2.52
New Mexico	2.21	5.67	4.03	4.46	3.51	2.42	3.76	2.06
Utah	1.95	10.69	--	4.20	4.17	2.15	5.75	2.07
Wyoming	2.15	4.90	--	4.44	7.76	2.46	5.85	2.36
Pacific:								
Alaska	2.60	--	--	7.16	4.94	3.13	9.83	2.68
California	1.12	4.40	3.98	2.21	1.92	1.49	2.31	1.20
Hawaii	1.48	3.83	1.93	2.49	4.68	1.91	1.58	1.78
Oregon	2.12	--	4.22	3.01	3.13	2.25	4.50	1.70
Washington	1.92	5.91	4.81	2.46	2.92	2.15	2.88	2.23

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.

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

Table II.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 2023

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	20.9	23.3	25.2	24.9	21.6	20.1	24.7	20.6
New England:								
Connecticut	19.3	--	--	19.4	24.2	16.9	--	18.6
Maine	19.9	--	18.0	25.0	26.8	15.6	22.4	19.5
Massachusetts	16.5	--	--	--	20.3	15.2	--	16.4
New Hampshire	19.3	--	10.0	18.6	18.8	18.4	--	18.4
Rhode Island	18.8	--	19.7	--	15.8	18.9	--	18.5
Vermont	23.1	--	--	32.9	23.2	20.4	34.8	21.8
Middle Atlantic:								
New Jersey	20.1	--	--	--	--	18.6	--	19.9
New York	19.9	18.2	31.9	19.2	17.2	20.2	23.9	19.5
Pennsylvania	20.3	--	--	22.2	16.6	20.8	22.3	20.2
East North Central:								
Illinois	21.6	--	--	27.3	20.0	20.9	28.2	20.9
Indiana	20.3	20.0	21.5	28.8	18.3	19.5	24.7	19.6
Michigan	17.7	--	19.9	21.4	20.5	16.3	21.5	17.3
Ohio	19.2	--	--	25.2	16.2	19.2	24.0	18.8
Wisconsin	20.4	--	--	17.8	20.5	21.0	17.9	20.7
West North Central:								
Iowa	21.7	--	--	23.4	21.5	21.8	23.5	21.5
Kansas	21.9	--	18.2	29.1	21.7	21.4	22.7	21.8
Minnesota	20.9	--	28.2	26.7	23.3	18.4	26.5	20.2
Missouri	21.5	22.7	20.0	26.2	16.0	23.8	22.9	21.3
Nebraska	20.3	--	--	31.4	21.4	18.3	22.6	20.1
North Dakota	20.5	--	25.1	20.3	19.7	20.5	21.4	20.3
South Dakota	22.2	--	26.2	29.0	24.3	19.2	26.9	21.7
South Atlantic:								
Delaware	22.5	--	--	--	23.8	22.2	--	22.3
District of Columbia	23.7	--	--	--	18.2	16.9	33.5	22.8
Florida	19.6	--	--	--	20.1	19.5	--	19.5
Georgia	24.2	--	--	31.4	15.1	27.6	21.7	24.3
Maryland	21.9	--	20.0	21.6	19.9	22.2	21.7	21.9
North Carolina	25.3	--	--	--	31.0	23.8	29.0	25.0
South Carolina	26.2	--	--	--	33.8	24.2	23.5	26.3
Virginia	22.5	--	--	19.6	26.7	22.0	20.8	22.7
West Virginia	18.2	--	--	--	17.7	17.5	26.6	17.5
East South Central:								
Alabama	25.1	--	--	--	18.7	25.8	--	24.9
Kentucky	20.2	--	20.0	33.0	21.1	19.1	21.4	20.1
Mississippi	22.3	--	20.0	19.5	23.3	21.4	25.8	21.7
Tennessee	26.3	--	44.5	--	34.6	22.4	41.5	25.6
West South Central:								
Arkansas	22.2	20.3	21.9	33.3	16.9	22.9	23.9	22.0
Louisiana	23.6	--	20.5	21.5	29.0	21.8	21.9	23.8
Oklahoma	24.8	24.5	28.3	20.7	29.8	23.7	25.9	24.6
Texas	21.5	--	--	20.3	22.2	21.3	27.1	21.2
Mountain:								
Arizona	16.8	--	20.0	30.2	23.1	15.1	22.9	16.3
Colorado	22.8	21.8	19.4	26.3	26.4	21.4	21.6	23.0
Idaho	22.4	--	26.5	27.9	24.8	20.7	27.6	21.8
Montana	22.1	20.9	--	23.9	24.7	20.9	21.5	22.2
Nevada	25.0	20.0	--	--	26.1	24.5	29.4	24.6
New Mexico	21.5	--	30.1	--	23.9	19.6	25.7	20.8
Utah	20.1	--	--	20.5	20.7	19.3	20.6	20.1
Wyoming	21.6	27.9	21.6	25.2	21.1	20.2	26.4	20.4
Pacific:								
Alaska	19.2	--	20.1	23.3	20.4	17.8	24.0	18.9
California	19.5	--	--	27.4	19.2	18.2	29.9	18.7
Hawaii	16.8	15.7	--	15.5	12.3	20.5	17.4	16.6
Oregon	20.4	23.3	--	30.2	27.5	15.5	22.8	19.9
Washington	22.2	--	--	25.8	21.8	21.7	24.3	21.9

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.

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

Table II.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 2023

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	0.42	1.53	1.11	0.72	0.53	0.54	0.67	0.44
New England:								
Connecticut	2.06	--	--	0.66	6.67	1.34	--	2.14
Maine	1.27	--	1.25	1.88	2.86	1.22	1.85	1.44
Massachusetts	1.43	--	--	--	0.33	1.52	--	1.45
New Hampshire	2.37	--	0.00	1.48	1.52	2.54	--	2.30
Rhode Island	0.80	--	0.46	--	2.55	0.78	--	0.81
Vermont	1.38	--	--	5.68	2.98	0.59	4.80	1.33
Middle Atlantic:								
New Jersey	1.69	--	--	--	--	1.00	--	1.79
New York	2.45	1.67	3.92	0.85	1.80	3.59	2.22	2.64
Pennsylvania	0.87	--	--	2.09	3.74	0.58	3.69	0.88
East North Central:								
Illinois	0.78	--	--	3.49	1.43	0.75	5.10	0.66
Indiana	0.91	0.00	1.66	3.59	1.03	1.09	3.12	0.87
Michigan	2.08	--	1.90	0.85	1.10	2.54	1.08	2.19
Ohio	0.79	--	--	1.98	1.67	0.85	3.42	0.80
Wisconsin	0.59	--	--	1.50	1.24	0.76	2.14	0.59
West North Central:								
Iowa	0.66	--	--	3.55	1.01	0.90	2.88	0.64
Kansas	0.82	--	1.79	5.44	1.85	0.84	2.89	0.84
Minnesota	0.91	--	2.90	1.64	1.46	1.02	1.71	0.95
Missouri	1.47	1.53	0.00	3.17	2.11	1.59	2.21	1.57
Nebraska	1.01	--	--	5.29	1.23	0.89	3.23	1.05
North Dakota	0.65	--	3.47	1.30	1.01	0.87	1.97	0.59
South Dakota	0.92	--	2.24	2.18	1.79	1.28	2.49	0.95
South Atlantic:								
Delaware	0.90	--	--	--	1.74	0.98	--	0.91
District of Columbia	4.70	--	--	--	1.83	0.86	5.60	5.10
Florida	2.88	--	--	--	1.63	3.39	--	2.99
Georgia	3.27	--	--	5.64	2.56	3.67	1.31	3.44
Maryland	1.64	--	0.00	1.72	1.27	1.99	1.30	1.73
North Carolina	1.37	--	--	--	5.02	1.40	2.79	1.44
South Carolina	1.80	--	--	--	3.42	1.79	2.32	1.86
Virginia	1.15	--	--	3.76	4.08	1.16	2.91	1.24
West Virginia	1.75	--	--	--	2.37	2.12	3.47	1.75
East South Central:								
Alabama	1.89	--	--	--	2.19	1.97	--	1.99
Kentucky	2.23	--	0.00	3.62	1.82	2.60	1.93	2.40
Mississippi	0.99	--	0.00	0.40	1.84	0.74	5.42	0.67
Tennessee	1.48	--	3.87	--	3.48	1.60	4.81	1.53
West South Central:								
Arkansas	1.33	0.40	1.33	6.15	2.54	1.50	2.11	1.48
Louisiana	1.93	--	0.59	0.89	4.20	1.89	0.91	2.17
Oklahoma	1.13	2.92	3.30	0.69	3.05	1.57	2.11	1.33
Texas	0.67	--	--	2.72	2.35	0.66	2.85	0.67
Mountain:								
Arizona	3.01	--	0.00	2.91	1.64	2.86	1.39	3.04
Colorado	1.28	1.33	1.94	4.79	4.35	1.06	1.19	1.41
Idaho	0.72	--	2.15	3.44	1.89	0.46	2.06	0.68
Montana	0.70	2.61	--	1.90	1.78	0.85	1.54	0.78
Nevada	1.78	0.00	--	--	2.97	2.65	3.56	1.90
New Mexico	1.39	--	1.59	--	3.17	1.37	3.51	1.42
Utah	0.41	--	--	0.92	0.47	0.66	1.79	0.42
Wyoming	0.70	1.43	1.23	3.38	1.03	0.53	2.47	0.55
Pacific:								
Alaska	1.60	--	0.15	2.18	1.66	2.46	2.48	1.67
California	1.34	--	--	3.04	1.38	1.52	3.54	1.30
Hawaii	0.72	1.61	--	0.82	0.89	0.83	1.59	0.78
Oregon	1.32	3.14	--	3.81	2.74	1.12	1.88	1.50
Washington	0.76	--	--	2.01	1.14	1.12	2.46	0.77

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.

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

Table II.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2023

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	35.2%	18.3%	16.5%	19.8%	27.3%	45.0%	18.5%	38.1%
New England:								
Connecticut	33.7%	--	15.2% *	14.5% *	27.6% *	42.5%	16.7% *	36.1%
Maine	41.5%	41.0% *	21.6% *	40.2%	36.1%	48.1%	28.2%	45.0%
Massachusetts	26.7%	5.7% *	0.0%	3.6% *	23.4% *	37.5%	3.4% *	30.4%
New Hampshire	46.7%	39.2% *	7.9% *	11.0% *	18.9% *	73.1%	17.9% *	53.4%
Rhode Island	32.5%	6.8% *	16.1% *	0.6% *	18.3% *	51.5%	8.6% *	38.0%
Vermont	32.9%	12.1% *	13.2% *	11.7% *	35.2%	53.6%	14.4%	38.3%
Middle Atlantic:								
New Jersey	27.0%	8.8% *	--	10.7% *	26.2% *	32.8%	11.4% *	29.7%
New York	32.6%	14.9% *	18.1% *	17.5%	26.1% *	42.8%	16.0%	36.3%
Pennsylvania	27.2%	3.4% *	8.3% *	9.8% *	12.6% *	42.3%	6.1% *	30.6%
East North Central:								
Illinois	33.2%	12.4% *	18.5% *	20.5%	31.9%	39.4%	17.6%	36.2%
Indiana	29.7%	--	--	27.4%	23.6%	31.9%	29.9%	29.6%
Michigan	41.1%	--	14.6% *	38.8%	29.1%	50.7%	29.2%	42.9%
Ohio	39.4%	32.9% *	15.2% *	19.2% *	32.8%	47.8%	22.0%	41.9%
Wisconsin	42.8%	--	30.5% *	42.7%	47.5%	43.3%	33.0%	44.5%
West North Central:								
Iowa	28.7%	26.7% *	18.4% *	23.0% *	41.0%	25.4%	19.8%	30.5%
Kansas	37.5%	7.4% *	--	16.0% *	32.2%	48.9%	14.8% *	41.9%
Minnesota	39.7%	8.6% *	33.4%	26.5%	38.1%	46.7%	28.3%	41.8%
Missouri	27.8%	9.3% *	7.5% *	16.6% *	34.4%	31.7%	10.0% *	31.8%
Nebraska	51.4%	--	--	41.4%	36.0%	61.7%	34.1%	53.7%
North Dakota	45.0%	--	39.0%	48.8%	28.4%	61.0%	39.9%	46.7%
South Dakota	31.2%	15.8% *	19.0% *	13.2%	37.1%	39.8%	14.0% *	35.7%
South Atlantic:								
Delaware	42.3%	--	12.0% *	10.5% *	10.1% *	66.8%	14.1% *	47.7%
District of Columbia	22.7%	19.9% *	--	23.1% *	18.0% *	26.7%	11.5% *	24.7%
Florida	37.8%	30.9% *	7.9% *	7.9% *	22.7% *	48.0%	16.7% *	40.3%
Georgia	32.2%	--	7.0% *	11.0% *	35.8% *	40.3%	11.1% *	35.8%
Maryland	32.1%	9.1% *	7.0% *	15.7% *	15.7%	47.1%	10.3% *	36.7%
North Carolina	34.8%	0.0%	--	21.8% *	26.1% *	41.4%	19.3% *	36.8%
South Carolina	45.5%	--	9.2% *	20.3% *	32.9% *	59.5%	13.8% *	49.1%
Virginia	31.6%	8.0% *	29.9% *	18.7% *	14.0% *	46.4%	20.7% *	33.5%
West Virginia	58.0%	--	43.5% *	23.1% *	47.5%	70.9%	35.1%	61.4%
East South Central:								
Alabama	29.8%	0.0%	--	10.1% *	17.6% *	42.4%	6.3% *	34.2%
Kentucky	34.5%	--	32.9% *	18.2% *	25.5%	40.8%	25.9%	35.6%
Mississippi	40.9%	38.6% *	--	30.1% *	26.4%	51.4%	30.0%	43.5%
Tennessee	45.1%	--	--	19.4% *	35.2%	58.6%	14.8% *	49.8%
West South Central:								
Arkansas	36.5%	--	--	18.7% *	38.8%	40.2%	36.3%	36.5%
Louisiana	30.3%	--	18.8% *	25.0% *	22.4% *	41.3%	24.7%	31.2%
Oklahoma	37.2%	46.4%	38.8%	8.9% *	21.7%	49.3%	35.3%	37.6%
Texas	36.0%	10.5% *	10.0% *	14.7% *	26.7%	48.6%	11.5%	39.9%
Mountain:								
Arizona	50.9%	--	43.9% *	38.4%	29.6% *	58.2%	43.4%	51.6%
Colorado	35.6%	31.1% *	19.9% *	20.1% *	27.2%	47.5%	24.1%	37.6%
Idaho	45.9%	--	23.9% *	24.1% *	45.6%	58.5%	22.3%	52.5%
Montana	40.4%	26.8% *	30.6% *	39.8%	37.2%	45.0%	27.6%	43.6%
Nevada	28.8%	11.2% *	--	20.9% *	33.3% *	34.2%	9.7% *	34.0%
New Mexico	27.5%	--	30.9% *	11.2% *	26.0% *	31.8%	22.1% *	28.6%
Utah	53.2%	--	--	35.6%	73.4%	44.1%	43.5%	54.5%
Wyoming	55.2%	--	--	43.3%	71.4%	58.3%	41.3%	60.1%
Pacific:								
Alaska	56.9%	--	--	41.6%	64.7%	58.0%	33.2%	60.0%
California	30.4%	17.8% *	10.0% *	17.8%	16.3%	44.0%	13.9%	33.6%
Hawaii	28.7%	44.6%	21.4% *	35.9% *	34.9%	20.8%	34.3%	26.9%
Oregon	34.4%	44.8%	23.1% *	18.7% *	40.8%	38.0%	30.5%	35.3%
Washington	44.5%	43.1%	6.7% *	43.2%	45.2%	55.1%	29.8%	48.9%

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.

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

Table II.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2023

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	0.98%	1.87%	1.48%	1.13%	1.53%	1.45%	0.93%	1.11%
New England:								
Connecticut	4.43%	--	11.36% *	6.46% *	9.61% *	6.20%	6.47% *	5.08%
Maine	3.60%	13.21% *	9.30% *	8.83%	7.40%	5.70%	6.19%	4.28%
Massachusetts	6.28%	5.59% *	0.00%	2.32% *	16.53% *	8.55%	2.38% *	7.26%
New Hampshire	5.18%	16.84% *	5.39% *	6.11% *	6.54% *	5.80%	6.26% *	5.73%
Rhode Island	4.58%	6.62% *	12.97% *	0.63% *	6.50% *	6.44%	5.64% *	5.37%
Vermont	4.82%	6.57% *	6.05% *	4.30% *	7.21%	11.36%	4.10%	6.12%
Middle Atlantic:								
New Jersey	4.04%	4.86% *	--	5.33% *	8.98% *	6.19%	5.77% *	4.66%
New York	4.36%	6.70% *	6.25% *	5.05%	8.29% *	6.22%	3.93%	5.01%
Pennsylvania	4.90%	2.43% *	4.55% *	4.73% *	6.49% *	7.26%	2.28% *	5.51%
East North Central:								
Illinois	2.79%	7.34% *	9.15% *	5.64%	6.30%	3.89%	4.63%	3.17%
Indiana	3.22%	--	--	7.84%	5.96%	4.45%	8.43%	3.48%
Michigan	5.68%	--	7.62% *	9.20%	6.69%	7.31%	8.06%	6.22%
Ohio	3.82%	12.08% *	7.31% *	6.67% *	7.85%	5.49%	5.58%	4.24%
Wisconsin	5.04%	--	12.72% *	7.92%	7.74%	8.07%	7.01%	5.81%
West North Central:								
Iowa	3.59%	9.51% *	10.13% *	7.14% *	7.90%	4.82%	5.28%	4.25%
Kansas	5.28%	4.71% *	--	6.29% *	7.09%	8.14%	5.32% *	6.00%
Minnesota	4.83%	6.11% *	8.86%	7.70%	8.22%	7.81%	5.43%	5.62%
Missouri	3.62%	5.99% *	4.61% *	5.12% *	8.46%	5.43%	3.46% *	4.35%
Nebraska	4.04%	--	--	8.08%	7.31%	5.53%	7.34%	4.41%
North Dakota	3.38%	--	11.01%	7.43%	5.86%	5.89%	6.52%	3.95%
South Dakota	2.93%	8.67% *	10.36% *	3.75%	7.51%	3.82%	4.21% *	3.49%
South Atlantic:								
Delaware	8.40%	--	8.25% *	5.23% *	3.25% *	9.32%	5.39% *	9.21%
District of Columbia	3.02%	9.63% *	--	10.01% *	7.00% *	3.89%	4.48% *	3.45%
Florida	6.50%	14.77% *	4.14% *	3.46% *	8.82% *	8.56%	5.56% *	7.05%
Georgia	5.04%	--	3.85% *	4.72% *	12.31% *	6.87%	4.28% *	5.67%
Maryland	4.32%	4.40% *	4.23% *	6.85% *	4.16%	6.80%	3.47% *	5.06%
North Carolina	4.53%	0.00%	--	8.28% *	8.00% *	6.57%	8.70% *	5.05%
South Carolina	6.72%	--	5.96% *	7.42% *	13.30% *	9.12%	5.67% *	7.44%
Virginia	5.25%	5.58% *	14.35% *	6.14% *	5.46% *	8.61%	6.62% *	6.02%
West Virginia	5.13%	--	13.61% *	7.92% *	10.83%	4.98%	8.70%	5.30%
East South Central:								
Alabama	3.50%	0.00%	--	5.41% *	6.37% *	5.73%	4.03% *	3.83%
Kentucky	5.65%	--	11.04% *	5.99% *	5.70%	7.84%	6.35%	6.20%
Mississippi	4.43%	12.82% *	--	9.81% *	7.52%	6.46%	7.71%	5.11%
Tennessee	4.67%	--	--	8.88% *	8.47%	6.45%	4.78% *	5.25%
West South Central:								
Arkansas	5.70%	--	--	6.99% *	10.26%	8.78%	8.63%	6.30%
Louisiana	4.88%	--	9.85% *	7.70% *	7.87% *	9.26%	6.19%	5.66%
Oklahoma	4.98%	11.84%	9.71%	3.94% *	5.95%	7.87%	6.50%	5.96%
Texas	3.65%	7.68% *	4.95% *	4.51% *	5.98%	5.33%	3.44%	4.09%
Mountain:								
Arizona	9.76%	--	13.71% *	10.62%	11.72% *	10.99%	8.32%	10.51%
Colorado	3.40%	11.37% *	6.64% *	6.83% *	5.96%	5.70%	5.22%	3.91%
Idaho	5.42%	--	11.11% *	8.48% *	7.90%	8.29%	6.38%	6.29%
Montana	5.02%	9.31% *	14.08% *	9.76%	7.56%	9.18%	6.91%	6.29%
Nevada	4.00%	6.53% *	--	8.46% *	12.12% *	4.86%	3.74% *	4.85%
New Mexico	3.86%	--	17.36% *	7.44% *	8.03% *	5.33%	9.11% *	4.28%
Utah	6.02%	--	--	9.11%	7.77%	8.42%	8.40%	6.67%
Wyoming	4.61%	--	--	9.06%	7.97%	7.81%	8.36%	5.46%
Pacific:								
Alaska	6.14%	--	--	10.52%	10.83%	8.96%	9.16%	6.60%
California	3.27%	6.20% *	3.58% *	3.59%	4.34%	4.76%	2.73%	3.76%
Hawaii	3.89%	9.44%	9.61% *	13.68% *	7.58%	5.09%	6.03%	4.72%
Oregon	5.52%	12.79%	13.64% *	5.99% *	8.18%	10.34%	8.49%	6.60%
Washington	4.28%	11.98%	4.36% *	7.84%	9.28%	6.72%	5.83%	5.25%

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.

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

Table II.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 2023

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	5.8%	14.1%	15.5%	11.6%	6.9%	2.5%	14.2%	4.3%
New England:								
Connecticut	3.7% *	--	5.6% *	0.8% *	6.2% *	2.1% *	6.7% *	3.3% *
Maine	1.8% *	0.0%	15.2% *	--	0.0%	0.5% *	7.4% *	0.4% *
Massachusetts	4.2% *	9.3% *	6.2% *	9.0% *	3.0% *	3.3% *	7.8% *	3.7% *
New Hampshire	6.1%	14.4% *	7.8% *	10.0% *	13.6% *	1.2% *	12.0% *	4.7% *
Rhode Island	2.0% *	5.7% *	--	1.0% *	--	0.6% *	3.4% *	1.7% *
Vermont	3.5% *	12.7% *	10.5% *	1.0% *	5.9% *	0.0%	6.8% *	2.6% *
Middle Atlantic:								
New Jersey	12.4% *	21.5% *	--	23.5% *	7.7% *	10.2% *	27.8%	9.8% *
New York	7.4%	13.4% *	5.5% *	16.4%	5.9% *	5.7% *	10.2% *	6.7%
Pennsylvania	9.5%	8.2% *	38.5%	22.6%	9.8% *	3.6% *	25.7%	7.0% *
East North Central:								
Illinois	4.1%	--	16.7% *	5.9% *	3.9% *	2.6% *	9.0% *	3.2%
Indiana	3.9% *	0.0%	--	1.8% *	5.8% *	--	1.6% *	4.3% *
Michigan	4.5% *	--	6.3% *	7.9% *	2.0% *	--	9.3% *	3.8% *
Ohio	0.9% *	--	0.0%	6.4% *	0.2% *	0.0% *	2.9% *	0.6% *
Wisconsin	1.5% *	0.0%	6.2% *	1.0% *	5.0% *	0.0%	2.8% *	1.3% *
West North Central:								
Iowa	2.0% *	5.2% *	1.6% *	7.5% *	2.8% *	0.3% *	5.1% *	1.3% *
Kansas	2.3% *	--	0.0%	7.3% *	5.0% *	0.3% *	6.0% *	1.6% *
Minnesota	1.3% *	11.3% *	1.7% *	2.7% *	0.0%	0.8% *	5.4% *	0.5% *
Missouri	4.0% *	15.3% *	16.6% *	0.0%	1.0% *	--	9.9% *	2.7% *
Nebraska	1.7% *	--	0.0%	10.4% *	0.0%	0.1% *	7.1% *	1.0% *
North Dakota	2.8% *	1.7% *	5.7% *	5.1% *	1.0% *	2.5% *	6.4% *	1.6% *
South Dakota	1.6% *	--	--	4.1% *	0.9% *	0.0%	3.6% *	1.0% *
South Atlantic:								
Delaware	2.9% *	--	11.0% *	6.5% *	2.6% *	0.5% *	11.5% *	1.2% *
District of Columbia	14.5%	18.6% *	0.0%	30.0% *	23.9%	6.6% *	11.1% *	15.1%
Florida	5.9%	21.7% *	13.9% *	21.7%	4.8% *	2.8% *	22.5%	3.9% *
Georgia	8.0%	--	10.3% *	--	0.3% *	9.6% *	16.5% *	6.5% *
Maryland	8.0%	5.7% *	28.2% *	20.3% *	10.1% *	2.4% *	18.8%	5.7% *
North Carolina	2.3% *	--	--	0.0%	3.6% *	1.8% *	--	2.0% *
South Carolina	2.2% *	--	12.4% *	0.5% *	--	1.2% *	7.2% *	1.7% *
Virginia	5.6% *	26.8% *	21.7% *	--	7.1% *	1.6% *	16.8% *	3.7% *
West Virginia	2.2% *	--	0.7% *	11.2% *	2.2% *	0.0%	13.0% *	0.6% *
East South Central:								
Alabama	20.3%	51.4%	68.8%	56.4%	32.2%	1.7% *	62.6%	12.5% *
Kentucky	3.6% *	--	15.4% *	3.9% *	2.5% *	2.3% *	15.3% *	2.2% *
Mississippi	3.8% *	6.1% *	--	--	9.8% *	0.1% *	5.4% *	3.4% *
Tennessee	3.4% *	--	--	5.5% *	0.7% *	3.2% *	11.0% *	2.3% *
West South Central:								
Arkansas	2.3% *	--	--	8.6% *	0.0%	0.2% *	14.5% *	0.9% *
Louisiana	4.5% *	--	15.8% *	13.1% *	1.9% *	0.9% *	13.7% *	2.9% *
Oklahoma	3.5%	--	12.7% *	12.7% *	1.1% *	0.8% *	10.9% *	1.7% *
Texas	4.4% *	2.4% *	6.0% *	4.7% *	15.1% *	0.4% *	5.1% *	4.3% *
Mountain:								
Arizona	1.7% *	0.0%	6.7% *	9.0% *	0.9% *	1.1% *	--	1.6% *
Colorado	4.0% *	12.7% *	12.5% *	10.0% *	--	0.0%	14.4% *	2.2% *
Idaho	4.6% *	--	8.3% *	16.1% *	0.0%	0.0%	20.9% *	0.0%
Montana	2.2% *	5.8% *	6.4% *	9.4% *	0.0%	0.0%	10.7% *	0.0%
Nevada	6.8%	11.9% *	6.9% *	11.5% *	4.5% *	6.0% *	7.9% *	6.5%
New Mexico	3.2% *	--	0.0%	2.9% *	8.6% *	0.6% *	4.6% *	2.9% *
Utah	2.3% *	--	0.0%	8.6% *	1.0% *	1.3% *	3.8% *	2.1% *
Wyoming	0.8% *	0.0%	1.9% *	1.6% *	0.6% *	0.4% *	0.7% *	0.8% *
Pacific:								
Alaska	1.8% *	0.0%	--	9.3% *	1.4% *	0.1% *	6.4% *	1.2% *
California	10.1%	28.0%	33.3%	26.3%	11.5%	1.2% *	29.7%	6.3%
Hawaii	6.3%	15.5% *	9.1% *	11.1% *	6.0% *	2.0% *	11.5%	4.6% *
Oregon	6.2% *	--	7.8% *	0.0%	7.9% *	7.3% *	5.7% *	6.3% *
Washington	9.0% *	7.1% *	14.9% *	6.1% *	19.2% *	0.3% *	9.7% *	8.8% *

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.

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

Table II.F.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 2023

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	0.34%	1.80%	1.67%	0.94%	0.88%	0.34%	0.92%	0.36%
New England:								
Connecticut	1.13% *	--	4.75% *	0.65% *	3.27% *	1.00% *	3.58% *	1.17% *
Maine	0.96% *	0.00%	10.51% *	--	0.00%	0.28% *	4.43% *	0.19% *
Massachusetts	1.30% *	6.45% *	3.59% *	6.21% *	2.15% *	1.52% *	3.49% *	1.38% *
New Hampshire	1.63%	10.83% *	4.72% *	5.25% *	5.66% *	0.69% *	4.64% *	1.63% *
Rhode Island	0.77% *	5.59% *	--	0.98% *	--	0.45% *	2.21% *	0.78% *
Vermont	1.42% *	7.55% *	6.81% *	1.04% *	3.73% *	0.00%	2.78% *	1.65% *
Middle Atlantic:								
New Jersey	4.78% *	10.33% *	--	7.14% *	4.52% *	7.90% *	7.95%	5.48% *
New York	1.38%	6.59% *	3.82% *	4.92%	2.61% *	1.75% *	3.09% *	1.51%
Pennsylvania	2.22%	4.96% *	7.89%	5.57%	6.43% *	1.43% *	4.73%	2.43% *
East North Central:								
Illinois	0.87%	--	8.30% *	2.48% *	1.73% *	0.91% *	3.25% *	0.82%
Indiana	1.70% *	0.00%	--	1.85% *	2.91% *	--	1.36% *	1.95% *
Michigan	1.86% *	--	4.71% *	4.70% *	1.50% *	--	4.66% *	1.98% *
Ohio	0.39% *	--	0.00%	3.56% *	0.16% *	0.03% *	2.11% *	0.33% *
Wisconsin	0.58% *	0.00%	4.48% *	0.80% *	2.40% *	0.00%	1.55% *	0.62% *
West North Central:								
Iowa	0.76% *	3.14% *	1.20% *	4.19% *	2.43% *	0.21% *	2.13% *	0.80% *
Kansas	1.04% *	--	0.00%	6.34% *	2.70% *	0.30% *	4.68% *	0.80% *
Minnesota	0.50% *	7.88% *	1.77% *	1.79% *	0.00%	0.61% *	2.33% *	0.38% *
Missouri	1.72% *	13.90% *	11.52% *	0.00%	0.94% *	--	5.73% *	1.63% *
Nebraska	0.96% *	--	0.00%	7.22% *	0.00%	0.06% *	3.92% *	0.95% *
North Dakota	1.05% *	1.78% *	4.39% *	3.44% *	0.93% *	1.66% *	3.09% *	0.86% *
South Dakota	0.59% *	--	--	2.13% *	0.90% *	0.00%	1.85% *	0.57% *
South Atlantic:								
Delaware	0.99% *	--	6.95% *	4.73% *	1.60% *	0.31% *	5.04% *	0.52% *
District of Columbia	2.91%	10.09% *	0.00%	9.94% *	6.15%	3.32% *	4.87% *	3.34%
Florida	1.52%	14.54% *	8.48% *	6.06%	2.29% *	1.35% *	6.23%	1.29% *
Georgia	2.21%	--	7.35% *	--	0.26% *	3.64% *	6.62% *	2.33% *
Maryland	1.75%	3.51% *	10.15% *	8.38% *	3.78% *	1.65% *	4.90%	1.80% *
North Carolina	0.85% *	--	--	0.00%	2.14% *	1.01% *	--	0.86% *
South Carolina	1.04% *	--	6.67% *	0.51% *	--	1.15% *	3.29% *	1.09% *
Virginia	1.84% *	11.49% *	10.99% *	--	4.68% *	1.59% *	5.40% *	1.92% *
West Virginia	1.23% *	--	0.77% *	10.17% *	2.14% *	0.00%	7.80% *	0.56% *
East South Central:								
Alabama	5.31%	13.92%	9.32%	9.77%	8.24%	0.97% *	7.31%	4.17% *
Kentucky	1.21% *	--	8.31% *	2.36% *	1.42% *	1.54% *	4.85% *	1.12% *
Mississippi	1.76% *	4.91% *	--	--	6.21% *	0.14% *	2.78% *	2.08% *
Tennessee	1.12% *	--	--	5.07% *	0.64% *	1.16% *	6.54% *	0.77% *
West South Central:								
Arkansas	0.81% *	--	--	4.13% *	0.00%	0.16% *	5.88% *	0.50% *
Louisiana	1.50% *	--	12.38% *	5.75% *	1.91% *	0.88% *	6.07% *	1.34% *
Oklahoma	0.85%	--	5.30% *	4.74% *	0.99% *	0.51% *	3.45% *	0.62% *
Texas	1.56% *	1.83% *	3.48% *	2.29% *	6.36% *	0.25% *	1.73% *	1.79% *
Mountain:								
Arizona	0.76% *	0.00%	6.52% *	5.94% *	0.93% *	0.73% *	--	0.77% *
Colorado	1.48% *	7.23% *	9.72% *	4.90% *	--	0.00%	5.25% *	1.40% *
Idaho	1.76% *	--	7.84% *	7.46% *	0.00%	0.00%	7.05% *	0.00%
Montana	1.37% *	4.10% *	4.04% *	8.70% *	0.00%	0.00%	6.26% *	0.00%
Nevada	1.65%	9.43% *	4.58% *	5.44% *	1.93% *	2.46% *	3.48% *	1.88%
New Mexico	1.79% *	--	0.00%	1.99% *	7.07% *	0.47% *	2.17% *	2.12% *
Utah	1.01% *	--	0.00%	6.88% *	0.70% *	0.84% *	2.03% *	1.10% *
Wyoming	0.42% *	0.00%	1.95% *	1.61% *	0.54% *	0.42% *	0.70% *	0.51% *
Pacific:								
Alaska	0.87% *	0.00%	--	6.46% *	0.89% *	0.09% *	4.50% *	0.76% *
California	1.29%	6.84%	7.22%	4.60%	2.91%	0.54% *	3.91%	1.19%
Hawaii	1.41%	5.41% *	5.30% *	5.40% *	3.43% *	1.06% *	3.10%	1.54% *
Oregon	2.55% *	--	4.95% *	0.00%	6.44% *	4.51% *	2.92% *	3.08% *
Washington	3.53% *	5.46% *	9.76% *	4.19% *	10.09% *	0.32% *	4.78% *	4.35% *

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.

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

Table II.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 2023

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	18.6%	24.2%	26.2%	23.1%	21.8%	15.0%	24.8%	17.5%
New England:								
Connecticut	27.4%	--	20.5% *	26.5% *	46.7%	17.8% *	40.9%	25.6%
Maine	9.0%	19.1% *	7.5% *	18.8% *	7.6% *	5.9% *	16.7%	7.1% *
Massachusetts	36.3%	48.1%	69.3%	59.9%	23.8% *	33.2%	63.3%	32.0%
New Hampshire	16.7%	32.1% *	45.2%	33.6%	11.6% *	9.0% *	37.5%	11.8%
Rhode Island	22.9%	41.2%	25.2% *	57.6%	28.8%	9.1% *	35.8%	20.0%
Vermont	17.5%	32.4% *	22.9% *	22.0%	8.3% *	20.4% *	24.4%	15.5%
Middle Atlantic:								
New Jersey	22.7%	24.8% *	--	18.8% *	24.8% *	20.6%	29.2%	21.6%
New York	27.6%	44.8%	50.8%	38.8%	35.3%	16.8%	44.4%	23.9%
Pennsylvania	21.5%	44.4%	32.5%	27.8%	27.8%	14.0%	34.1%	19.5%
East North Central:								
Illinois	11.8%	34.5% *	32.4% *	23.5%	13.1%	5.1%	34.2%	7.5%
Indiana	7.4%	--	--	26.6% *	1.7% *	4.4% *	21.4% *	5.2%
Michigan	21.5%	--	19.7% *	9.8% *	39.8%	15.8%	16.3% *	22.3%
Ohio	16.6%	6.1% *	14.2% *	9.7% *	14.6% *	19.4%	11.1% *	17.3%
Wisconsin	10.8%	--	--	9.0% *	6.0% *	13.9% *	9.4% *	11.1%
West North Central:								
Iowa	16.6%	20.7% *	9.1% *	1.7% *	12.5% *	21.6% *	10.6% *	17.9%
Kansas	13.1%	14.6% *	--	11.0% *	12.3% *	12.6% *	18.7% *	12.0%
Minnesota	5.8%	7.8% *	13.3% *	13.3% *	3.9% *	3.5% *	8.7% *	5.2% *
Missouri	15.5%	28.0% *	8.1% *	38.0%	8.3% *	13.1%	23.9%	13.6%
Nebraska	8.4% *	--	--	7.5% *	2.6% *	10.1% *	7.3% *	8.6% *
North Dakota	4.9%	--	--	12.5% *	1.9% *	2.6% *	9.2% *	3.4% *
South Dakota	8.4%	1.3% *	8.5% *	23.9% *	7.7% *	2.4% *	21.4% *	4.9%
South Atlantic:								
Delaware	16.0%	--	26.3% *	15.1% *	25.5%	10.9% *	27.0%	13.9%
District of Columbia	32.8%	58.0%	--	61.1%	30.0%	22.0%	58.1%	28.2%
Florida	16.1%	10.2% *	28.7% *	28.2%	26.2% *	11.3% *	21.3%	15.5%
Georgia	15.6%	--	5.0% *	25.9% *	12.6% *	16.3% *	10.8% *	16.4%
Maryland	30.3%	42.2% *	39.5%	60.2%	27.8%	24.3%	46.2%	27.0%
North Carolina	13.2%	--	--	29.8% *	23.1% *	8.8% *	8.6% *	13.8%
South Carolina	17.8% *	--	2.3% *	22.1% *	36.1% *	10.6% *	17.4% *	17.9% *
Virginia	14.9%	21.0% *	15.0% *	21.7% *	11.7% *	14.8%	21.1%	13.8%
West Virginia	11.9%	--	--	19.1% *	7.2% *	13.7%	9.0% *	12.3%
East South Central:								
Alabama	36.1% *	22.5% *	12.0% *	12.2% *	13.7% *	51.8% *	15.9% *	39.9% *
Kentucky	13.3%	--	--	25.0%	16.6% *	10.1% *	20.5%	12.3%
Mississippi	8.9%	14.1% *	0.0%	--	11.7% *	8.7% *	7.7% *	9.2% *
Tennessee	12.5%	--	--	40.4%	12.8% *	6.0% *	29.7%	9.8%
West South Central:								
Arkansas	15.4%	0.0%	--	14.4% *	13.8% *	17.0% *	14.3% *	15.5%
Louisiana	8.6%	--	5.6% *	17.0% *	7.7% *	6.2% *	14.0% *	7.7%
Oklahoma	19.3%	49.1%	36.3%	36.6%	20.0% *	8.4%	36.6%	15.2%
Texas	16.6%	24.0% *	32.0% *	20.3% *	17.6% *	13.7%	24.5%	15.4%
Mountain:								
Arizona	10.3%	--	17.0% *	11.1% *	6.6% *	11.1%	10.5% *	10.3%
Colorado	12.2%	48.6%	27.5% *	26.3%	9.6% *	--	31.8%	8.8% *
Idaho	9.6% *	--	2.3% *	--	4.9% *	13.2% *	7.7% *	10.1% *
Montana	3.2% *	17.0% *	1.8% *	5.8% *	2.6% *	1.2% *	7.9% *	2.1% *
Nevada	23.6%	58.3%	48.1%	17.8% *	36.7% *	12.1%	40.8%	18.8%
New Mexico	22.1%	--	22.6% *	26.2% *	17.9% *	22.7%	22.6% *	21.9%
Utah	12.2% *	--	--	--	20.7% *	4.7% *	21.1% *	11.0% *
Wyoming	18.2%	--	--	21.3% *	12.6% *	18.4%	23.2% *	16.5%
Pacific:								
Alaska	9.9%	--	--	13.1% *	7.4% *	10.5% *	5.3% *	10.5%
California	27.8%	18.8%	30.4%	20.6%	41.9%	22.8%	25.1%	28.4%
Hawaii	7.7%	2.5% *	11.6% *	12.4% *	5.9% *	7.5% *	5.9% *	8.3% *
Oregon	17.5% *	10.3% *	7.7% *	14.5% *	5.7% *	25.7% *	7.4% *	19.8% *
Washington	12.3%	10.1% *	41.9% *	11.0% *	5.9% *	10.5% *	22.6%	9.3%

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.

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

Table II.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 2023

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	0.70%	1.89%	1.90%	1.35%	1.75%	0.95%	1.06%	0.80%
New England:								
Connecticut	6.43%	--	11.48% *	8.51% *	13.72%	8.65% *	8.13%	7.38%
Maine	2.04%	9.31% *	5.61% *	7.82% *	3.35% *	2.48% *	4.97%	2.15% *
Massachusetts	5.86%	11.54%	11.95%	9.46%	8.63% *	9.41%	6.94%	6.71%
New Hampshire	2.57%	12.22% *	10.22%	9.13%	4.29% *	2.76% *	6.93%	2.54%
Rhode Island	4.20%	10.70%	10.15% *	14.39%	6.16%	3.56% *	6.69%	4.99%
Vermont	3.08%	11.89% *	8.96% *	6.44%	3.42% *	7.17% *	5.11%	3.63%
Middle Atlantic:								
New Jersey	4.25%	8.74% *	--	7.16% *	10.10% *	5.92%	8.66%	4.72%
New York	2.86%	9.31%	9.90%	6.00%	7.50%	3.82%	5.31%	3.26%
Pennsylvania	3.29%	10.22%	7.22%	7.45%	8.30%	3.34%	5.27%	3.68%
East North Central:								
Illinois	1.57%	10.97% *	10.03% *	5.54%	3.65%	1.27%	5.70%	1.31%
Indiana	1.69%	--	--	8.92% *	0.80% *	1.74% *	7.30% *	1.54%
Michigan	3.20%	--	9.35% *	5.12% *	7.68%	3.95%	6.36% *	3.53%
Ohio	3.14%	4.54% *	7.59% *	4.34% *	5.15% *	4.82%	4.10% *	3.53%
Wisconsin	2.75%	--	--	4.51% *	2.87% *	4.63% *	4.11% *	3.15%
West North Central:								
Iowa	4.22%	8.38% *	6.00% *	1.33% *	5.92% *	6.78% *	3.76% *	4.94%
Kansas	2.69%	9.30% *	--	5.30% *	3.94% *	4.21% *	6.19% *	2.98%
Minnesota	1.61%	7.77% *	6.98% *	6.69% *	1.97% *	1.79% *	3.43% *	1.80% *
Missouri	2.53%	11.87% *	7.77% *	7.86%	3.79% *	3.46%	5.95%	2.75%
Nebraska	2.56% *	--	--	3.77% *	1.50% *	4.04% *	3.60% *	2.85% *
North Dakota	1.27%	--	--	4.87% *	0.84% *	1.44% *	3.47% *	1.19% *
South Dakota	2.06%	1.29% *	5.64% *	8.12% *	3.38% *	0.97% *	7.31% *	1.42%
South Atlantic:								
Delaware	3.17%	--	10.78% *	6.39% *	7.31%	3.48% *	6.65%	3.31%
District of Columbia	3.66%	13.03%	--	9.78%	5.63%	5.81%	8.34%	4.11%
Florida	2.74%	6.22% *	11.09% *	7.53%	8.36% *	3.50% *	5.64%	3.01%
Georgia	3.55%	--	3.82% *	9.34% *	6.44% *	5.53% *	4.92% *	4.05%
Maryland	3.67%	13.01% *	11.11%	9.63%	7.10%	5.64%	6.95%	4.27%
North Carolina	2.72%	--	--	10.52% *	8.33% *	2.86% *	4.97% *	3.03%
South Carolina	5.77% *	--	2.44% *	8.05% *	17.68% *	4.84% *	7.30% *	6.37% *
Virginia	2.65%	8.58% *	8.08% *	7.89% *	4.41% *	4.00%	5.50%	2.92%
West Virginia	2.48%	--	--	8.39% *	3.33% *	3.79%	4.69% *	2.78%
East South Central:								
Alabama	14.93% *	14.58% *	5.98% *	5.63% *	5.08% *	19.31% *	5.52% *	16.68% *
Kentucky	2.85%	--	--	7.44%	5.95% *	3.39% *	6.10%	3.01%
Mississippi	2.44%	8.26% *	0.00%	--	6.84% *	2.98% *	3.26% *	2.93% *
Tennessee	2.19%	--	--	11.52%	4.91% *	1.97% *	8.34%	2.21%
West South Central:								
Arkansas	3.88%	0.00%	--	6.88% *	6.44% *	5.89% *	6.07% *	4.29%
Louisiana	2.14%	--	5.02% *	6.24% *	3.91% *	2.73% *	4.70% *	2.30%
Oklahoma	2.79%	11.20%	9.89%	9.45%	6.63% *	2.21%	6.58%	2.90%
Texas	2.59%	8.64% *	10.28% *	7.04% *	5.91% *	3.46%	4.89%	2.91%
Mountain:								
Arizona	1.85%	--	9.28% *	6.72% *	3.26% *	2.22%	4.22% *	1.98%
Colorado	2.50%	11.16%	9.65% *	7.18%	5.65% *	--	6.21%	2.68% *
Idaho	3.05% *	--	2.33% *	--	2.17% *	5.68% *	3.98% *	3.75% *
Montana	1.10% *	9.85% *	1.87% *	3.05% *	2.01% *	0.63% *	3.82% *	0.86% *
Nevada	4.36%	14.36%	10.86%	10.34% *	12.51% *	3.43%	9.02%	5.02%
New Mexico	3.90%	--	11.82% *	9.72% *	5.63% *	6.19%	7.14% *	4.47%
Utah	3.82% *	--	--	--	8.36% *	1.76% *	6.76% *	4.29% *
Wyoming	3.37%	--	--	8.25% *	6.28% *	4.98%	7.60% *	3.67%
Pacific:								
Alaska	2.31%	--	--	8.77% *	3.63% *	3.21% *	3.42% *	2.60%
California	2.78%	5.31%	6.19%	4.03%	7.49%	2.81%	3.42%	3.25%
Hawaii	2.13%	1.85% *	6.31% *	7.39% *	3.64% *	3.52% *	2.51% *	2.68% *
Oregon	8.78% *	6.10% *	3.93% *	6.08% *	2.79% *	15.81% *	2.75% *	10.56% *
Washington	2.36%	7.51% *	13.09% *	4.61% *	2.81% *	3.43% *	6.70%	2.18%

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.

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

Table II.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 2023

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	319.93	306.18	405.66	371.81	273.48	275.14	364.63	294.26
New England:								
Connecticut	303.88 *	--	--	--	--	--	--	164.39
Maine	--	--	--	--	--	--	--	--
Massachusetts	353.33	--	--	--	--	--	--	381.94
New Hampshire	164.94	--	--	--	--	--	--	--
Rhode Island	231.99	--	--	--	--	--	261.21	--
Vermont	--	--	--	--	106.70	--	--	106.70
Middle Atlantic:								
New Jersey	409.36	--	455.56	356.57	--	490.36	377.93	424.49
New York	296.75	--	320.15	448.72	--	232.79	395.13	263.72
Pennsylvania	360.42	--	539.96	520.17	--	188.16	507.51	275.08
East North Central:								
Illinois	327.07	--	--	255.48	--	269.11	429.45	271.19
Indiana	289.03	--	--	--	--	199.29	--	266.90
Michigan	--	--	--	--	--	--	--	--
Ohio	426.28	--	--	--	92.96	--	500.00	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	259.09	--	--	--	--	--	--	239.06
Kansas	210.55	--	--	--	249.67	--	--	243.75
Minnesota	285.77	--	--	--	--	286.23	--	286.23
Missouri	--	--	--	--	53.09	200.00	--	183.07
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	326.15
District of Columbia	266.88	--	--	--	306.17	234.35	--	249.47
Florida	310.64	--	--	351.17	--	335.36 *	299.50	318.36
Georgia	371.44 *	--	--	--	--	468.57 *	--	442.44 *
Maryland	299.25	--	404.06	--	191.08	219.15	376.18	247.31
North Carolina	--	--	--	--	--	--	--	--
South Carolina	176.54	--	--	--	--	--	--	177.40
Virginia	261.90	--	--	--	211.55	--	365.56	182.14
West Virginia	--	--	--	--	--	--	461.88	--
East South Central:								
Alabama	257.40	217.73	328.29	275.65	197.77	--	291.84	225.60
Kentucky	262.57	--	516.33	493.35	249.49	--	383.49	--
Mississippi	255.60	--	--	--	241.49	--	--	243.00
Tennessee	198.71	--	--	--	--	263.12	--	242.73
West South Central:								
Arkansas	321.22	193.34	--	--	--	--	--	289.29
Louisiana	--	--	--	--	--	--	--	--
Oklahoma	270.85	--	--	--	--	--	--	--
Texas	370.66	--	--	241.71	--	--	--	382.49
Mountain:								
Arizona	--	--	--	438.25	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	424.55	--	928.82	--	771.54	--	--	444.94
New Mexico	146.96	--	--	--	154.72	105.78	--	148.31
Utah	--	--	--	--	--	--	93.60	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	373.43	388.61	471.15	426.12	295.92	135.81	442.72	309.67
Hawaii	209.81	133.76	--	--	--	75.32	280.40	--
Oregon	--	--	--	--	205.01	--	--	--
Washington	168.53	--	--	208.91	--	--	--	176.39

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.

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

Table II.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 2023

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	13.05	27.96	26.36	19.28	24.44	38.41	14.85	18.83
New England:								
Connecticut	124.52 *	--	--	--	--	--	--	23.94
Maine	--	--	--	--	--	--	--	--
Massachusetts	57.84	--	--	--	--	--	--	63.31
New Hampshire	29.43	--	--	--	--	--	--	--
Rhode Island	28.88	--	--	--	--	--	24.89	--
Vermont	--	--	--	--	6.92	--	--	6.92
Middle Atlantic:								
New Jersey	45.88	--	7.20	60.74	--	9.62	53.64	56.57
New York	34.16	--	16.24	65.94	--	43.64	34.08	41.57
Pennsylvania	59.13	--	54.51	40.38	--	19.56	39.32	64.86
East North Central:								
Illinois	33.13	--	--	48.36	--	16.72	64.77	19.29
Indiana	52.13	--	--	--	--	9.37	--	44.68
Michigan	--	--	--	--	--	--	--	--
Ohio	43.14	--	--	--	7.72	--	0.00	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	34.78	--	--	--	--	--	--	21.61
Kansas	40.77	--	--	--	0.35	--	--	5.97
Minnesota	52.04	--	--	--	--	12.22	--	12.22
Missouri	--	--	--	--	4.08	0.00	--	17.72
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	63.31
District of Columbia	26.72	--	--	--	23.31	11.96	--	25.23
Florida	58.07	--	--	57.17	--	156.48 *	41.47	92.63
Georgia	150.60 *	--	--	--	--	230.26 *	--	208.78 *
Maryland	38.85	--	51.76	--	32.42	5.75	43.79	54.42
North Carolina	--	--	--	--	--	--	--	--
South Carolina	24.34	--	--	--	--	--	--	16.04
Virginia	41.66	--	--	--	19.24	--	52.15	30.59
West Virginia	--	--	--	--	--	--	38.42	--
East South Central:								
Alabama	17.95	36.74	42.11	38.47	22.09	--	27.15	24.14
Kentucky	51.43	--	29.95	22.13	20.62	--	75.52	--
Mississippi	22.12	--	--	--	22.17	--	--	22.03
Tennessee	37.28	--	--	--	--	17.28	--	26.32
West South Central:								
Arkansas	55.28	7.44	--	--	--	--	--	17.08
Louisiana	--	--	--	--	--	--	--	--
Oklahoma	47.93	--	--	--	--	--	--	--
Texas	43.24	--	--	16.86	--	--	--	47.41
Mountain:								
Arizona	--	--	--	18.83	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	81.21	--	83.50	--	104.53	--	--	94.27
New Mexico	13.78	--	--	--	5.58	6.35	--	6.40
Utah	--	--	--	--	--	--	6.38	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	30.51	62.47	51.85	44.27	64.70	16.59	30.33	46.62
Hawaii	46.43	17.03	--	--	--	0.34	55.85	--
Oregon	--	--	--	--	10.29	--	--	--
Washington	20.25	--	--	10.42	--	--	--	17.62

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.

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

Table II.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 2023

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	614.52	840.64	714.70	816.28	562.93	535.36	795.00	569.84
New England:								
Connecticut	677.65	--	--	--	497.33	476.74	1,531.71 *	488.21
Maine	1,100.89	--	--	--	--	345.05	--	927.18 *
Massachusetts	440.36	--	--	387.21	761.53	260.88	613.28	385.13
New Hampshire	953.55	--	--	596.81	--	1,552.31 *	715.99	1,131.26 *
Rhode Island	557.59	--	--	--	537.71	742.57 *	801.11	457.46
Vermont	791.78	--	--	1,272.09 *	368.99	355.45	862.36	759.07 *
Middle Atlantic:								
New Jersey	395.40	--	--	--	--	510.37	--	415.46
New York	667.82	--	1,020.01	844.10	474.26	570.63	908.69	569.14
Pennsylvania	627.21	--	--	1,512.68 *	551.93 *	432.49	1,131.36 *	488.73
East North Central:								
Illinois	379.63	--	--	265.34	520.92	406.14	318.47	433.69
Indiana	656.43	--	--	--	--	--	--	370.10 *
Michigan	820.73	--	--	--	--	920.90	--	836.75
Ohio	353.10	--	--	327.52	279.02	360.49	--	343.51
Wisconsin	546.52 *	--	--	--	--	429.08 *	--	415.06
West North Central:								
Iowa	974.83	--	--	255.32	1,561.61	872.72	--	1,009.27
Kansas	578.61	--	--	--	982.76 *	--	--	474.86
Minnesota	1,019.64	--	--	--	--	--	--	897.00 *
Missouri	1,069.87	--	--	2,170.99	--	366.82	1,626.36	845.76 *
Nebraska	867.75 *	--	--	--	--	--	--	894.37 *
North Dakota	1,160.03	--	--	--	--	--	1,874.93	--
South Dakota	1,351.23	--	--	--	--	--	--	--
South Atlantic:								
Delaware	356.44	--	--	--	314.95	359.91	--	342.30
District of Columbia	323.54	363.57	--	275.26	365.34	319.15	385.22	300.44
Florida	802.77	--	--	1,631.74 *	535.47	778.71	395.62	870.05
Georgia	560.03	--	--	--	--	361.16	--	486.70
Maryland	327.62	382.68	--	393.71	212.91	340.24	398.51	302.56
North Carolina	625.05	--	--	--	--	864.86 *	--	655.09
South Carolina	488.64	2,766.73	--	--	444.44 *	288.46 *	--	370.57
Virginia	545.75	--	--	--	--	482.96 *	668.98	513.73
West Virginia	662.36	--	--	--	--	445.62 *	--	472.66
East South Central:								
Alabama	440.10	--	--	--	--	402.92	--	400.53
Kentucky	1,403.72	--	--	--	--	1,273.25	--	1,427.92
Mississippi	1,081.26	--	--	--	--	816.46	--	1,099.14 *
Tennessee	568.99	--	--	--	--	605.70 *	--	379.72 *
West South Central:								
Arkansas	1,453.39 *	--	--	--	--	1,777.66 *	--	1,422.37 *
Louisiana	683.40	--	--	--	--	271.86	--	754.11 *
Oklahoma	1,012.76	--	--	--	1,153.77 *	630.40	934.79 *	1,057.85
Texas	495.24	--	--	--	358.01 *	255.25	1,092.10	344.81
Mountain:								
Arizona	839.90	--	--	--	--	850.55	--	794.11
Colorado	1,075.78	--	--	1,440.24 *	--	--	1,180.21	1,011.40 *
Idaho	401.21	--	--	--	--	345.23 *	--	339.81
Montana	--	--	--	--	--	--	--	--
Nevada	1,207.18	1,271.34	--	--	--	1,253.00	1,262.09	1,174.26
New Mexico	935.61	3,907.26	--	--	523.19	934.16	--	775.45
Utah	880.71 *	--	--	--	--	--	--	766.46 *
Wyoming	745.95	--	--	--	--	--	--	634.28
Pacific:								
Alaska	950.32 *	--	--	--	--	949.98 *	--	900.22 *
California	528.00	--	295.47	345.04	538.04 *	544.04	497.27	533.29
Hawaii	304.43	--	--	--	--	208.78	--	189.64
Oregon	391.52 *	--	--	--	--	173.47	--	410.76 *
Washington	554.03	--	--	--	--	289.64	--	482.70 *

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.

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

Table II.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 2023

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	26.06	77.46	71.96	69.54	56.51	35.95	46.73	29.83
New England:								
Connecticut	125.13	--	--	--	83.41	88.46	473.53 *	61.51
Maine	255.18	--	--	--	--	75.20	--	311.86 *
Massachusetts	70.26	--	--	48.51	177.43	54.09	76.01	81.37
New Hampshire	263.46	--	--	132.74	--	731.89 *	155.14	426.30 *
Rhode Island	121.17	--	--	--	114.05	272.09 *	239.87	116.34
Vermont	188.66	--	--	515.22 *	68.66	33.02	215.76	255.65 *
Middle Atlantic:								
New Jersey	87.35	--	--	--	--	149.29	--	102.82
New York	65.33	--	267.79	112.00	57.33	135.60	138.09	69.93
Pennsylvania	120.47	--	--	640.81 *	167.01 *	90.07	391.45 *	86.23
East North Central:								
Illinois	44.09	--	--	45.43	150.59	44.52	56.67	65.66
Indiana	163.81	--	--	--	--	--	--	112.71 *
Michigan	173.59	--	--	--	--	141.60	--	190.56
Ohio	40.77	--	--	48.70	10.98	57.00	--	41.40
Wisconsin	164.49 *	--	--	--	--	138.75 *	--	114.20
West North Central:								
Iowa	208.58	--	--	17.68	196.63	253.71	--	238.37
Kansas	148.18	--	--	--	384.33 *	--	--	137.63
Minnesota	303.89	--	--	--	--	--	--	308.18 *
Missouri	241.51	--	--	544.86	--	91.89	409.93	289.80 *
Nebraska	269.64 *	--	--	--	--	--	--	295.31 *
North Dakota	257.75	--	--	--	--	--	237.62	--
South Dakota	342.60	--	--	--	--	--	--	--
South Atlantic:								
Delaware	37.69	--	--	--	32.83	33.44	--	24.82
District of Columbia	30.20	48.69	--	64.07	91.73	32.66	58.44	33.99
Florida	128.67	--	--	633.57 *	84.88	142.74	60.49	144.09
Georgia	104.29	--	--	--	--	103.05	--	98.32
Maryland	31.23	57.80	--	34.18	30.19	61.99	32.39	38.55
North Carolina	163.04	--	--	--	--	357.55 *	--	175.19
South Carolina	129.70	206.54	--	--	182.85 *	114.27 *	--	99.54
Virginia	119.97	--	--	--	--	188.87 *	137.63	147.24
West Virginia	171.44	--	--	--	--	137.22 *	--	114.91
East South Central:								
Alabama	48.90	--	--	--	--	29.37	--	27.89
Kentucky	243.89	--	--	--	--	374.48	--	284.08
Mississippi	295.61	--	--	--	--	141.79	--	347.42 *
Tennessee	153.13	--	--	--	--	239.42 *	--	120.40 *
West South Central:								
Arkansas	536.78 *	--	--	--	--	735.83 *	--	596.63 *
Louisiana	195.64	--	--	--	--	48.27	--	247.79 *
Oklahoma	218.43	--	--	--	483.11 *	84.85	370.95 *	267.41
Texas	85.03	--	--	--	153.74 *	22.10	264.12	64.29
Mountain:								
Arizona	150.50	--	--	--	--	162.60	--	145.84
Colorado	272.69	--	--	457.72 *	--	--	336.99	388.68 *
Idaho	100.56	--	--	--	--	113.83 *	--	96.54
Montana	--	--	--	--	--	--	--	--
Nevada	180.33	239.96	--	--	--	319.86	230.48	252.29
New Mexico	148.55	67.38	--	--	115.86	156.93	--	127.55
Utah	332.74 *	--	--	--	--	--	--	362.25 *
Wyoming	173.62	--	--	--	--	--	--	176.94
Pacific:								
Alaska	293.83 *	--	--	--	--	347.51 *	--	304.18 *
California	76.45	--	30.59	42.05	166.79 *	88.81	98.04	88.19
Hawaii	83.62	--	--	--	--	11.34	--	20.36
Oregon	178.71 *	--	--	--	--	27.94	--	204.01 *
Washington	105.02	--	--	--	--	22.46	--	145.00 *

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.

* Figure does not meet standard of reliability or precision.

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

Table II.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 2023

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	20.3	22.4	23.4	23.9	20.4	19.3	23.4	19.9
New England:								
Connecticut	19.9	--	29.5	22.8	19.0	19.0	25.4	19.4
Maine	20.9	22.7	23.8	25.0	23.8	17.7	24.2	20.3
Massachusetts	17.7	--	--	22.9	20.1	16.5	18.3	17.7
New Hampshire	18.9	18.3	16.9	22.8	20.4	18.1	19.4	18.9
Rhode Island	19.4	23.5	23.1	26.0	17.8	18.4	22.2	19.0
Vermont	23.8	24.3	22.6	33.3	21.5	20.1	25.1	23.5
Middle Atlantic:								
New Jersey	21.3	27.1	21.3	26.2	16.0	21.2	26.0	20.8
New York	18.5	21.8	23.9	23.5	18.4	17.3	22.3	17.9
Pennsylvania	18.9	28.2	21.2	26.9	15.2	19.1	27.3	18.2
East North Central:								
Illinois	19.2	--	18.3	19.9	17.9	19.1	21.2	18.9
Indiana	19.4	--	23.4	20.0	20.7	18.5	22.0	19.1
Michigan	19.0	20.0	22.5	23.9	19.6	17.3	23.8	18.2
Ohio	18.6	21.0	22.7	22.9	18.8	17.4	21.1	18.3
Wisconsin	19.4	--	20.7	19.5	20.0	18.8	20.5	19.2
West North Central:								
Iowa	21.0	19.9	23.9	22.9	21.7	20.2	22.6	20.7
Kansas	21.0	24.3	20.1	23.2	22.2	20.0	23.0	20.7
Minnesota	19.6	17.1	26.0	22.5	22.7	17.3	22.8	19.0
Missouri	19.6	23.3	19.9	23.0	18.0	19.3	22.0	19.1
Nebraska	19.7	--	22.5	25.4	21.2	18.0	21.3	19.5
North Dakota	21.0	24.4	21.9	21.8	19.5	20.7	21.7	20.7
South Dakota	22.7	31.6	28.1	28.7	23.2	18.3	29.1	21.4
South Atlantic:								
Delaware	21.0	--	24.9	23.9	17.7	20.9	23.5	20.7
District of Columbia	17.2	--	20.0	--	16.4	17.0	21.1	16.8
Florida	20.5	20.8	29.9	23.2	23.4	19.0	25.9	20.0
Georgia	21.7	22.4	--	22.4	17.5	23.3	22.7	21.5
Maryland	19.6	22.3	--	20.2	17.7	20.2	20.5	19.6
North Carolina	23.1	20.4	21.7	27.2	24.9	22.3	23.3	23.1
South Carolina	23.0	21.4	22.3	26.2	28.5	20.5	25.5	22.8
Virginia	20.8	21.2	23.4	21.7	20.1	20.9	22.4	20.7
West Virginia	19.1	20.4	19.7	20.4	20.1	18.4	20.8	18.9
East South Central:								
Alabama	19.9	--	20.1	23.7	21.6	19.3	23.5	19.7
Kentucky	20.4	--	21.4	25.7	22.6	19.0	23.8	20.1
Mississippi	21.6	20.0	25.9	22.0	21.7	21.2	22.7	21.4
Tennessee	23.8	27.4	--	33.4	25.8	21.5	30.4	23.0
West South Central:								
Arkansas	21.0	21.4	23.2	27.5	18.4	20.5	24.8	20.6
Louisiana	21.9	26.5	22.6	26.4	21.5	20.9	23.4	21.7
Oklahoma	22.5	21.0	27.3	22.6	22.4	22.1	24.0	22.2
Texas	21.2	20.2	19.9	23.4	20.9	21.0	22.3	21.1
Mountain:								
Arizona	17.5	21.1	20.5	24.2	21.0	15.8	22.8	17.0
Colorado	20.6	19.1	23.4	23.8	20.2	19.9	21.7	20.5
Idaho	22.0	25.6	24.2	25.8	23.2	20.3	25.1	21.4
Montana	22.3	25.9	23.9	24.9	21.7	21.3	24.4	21.8
Nevada	21.8	--	22.8	23.8	24.7	20.4	22.9	21.6
New Mexico	20.5	16.2	26.5	29.6	18.3	19.5	24.0	19.8
Utah	20.4	19.2	26.5	25.0	20.4	18.9	22.9	20.1
Wyoming	20.9	--	20.8	23.0	20.6	19.7	23.3	20.2
Pacific:								
Alaska	19.1	20.0	22.3	22.3	19.7	18.0	22.4	18.8
California	20.2	24.5	27.0	27.2	19.7	18.6	25.5	19.5
Hawaii	16.3	19.2	18.0	15.0	15.7	16.2	17.3	16.0
Oregon	20.2	23.0	23.2	23.7	21.2	18.1	24.2	19.4
Washington	20.8	22.3	24.3	23.0	20.7	19.1	23.6	20.1

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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Table II.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 2023

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	0.20	0.52	0.53	0.35	0.32	0.28	0.31	0.21
New England:								
Connecticut	1.16	--	4.79	2.57	1.15	1.76	2.49	1.25
Maine	0.66	2.09	2.25	1.18	1.05	1.01	1.22	0.74
Massachusetts	0.86	--	--	2.61	0.26	1.21	2.85	0.90
New Hampshire	1.34	1.45	1.89	1.46	1.53	1.98	1.25	1.53
Rhode Island	0.80	2.46	2.47	3.91	1.10	1.02	1.25	0.90
Vermont	1.57	4.49	1.92	4.38	1.55	1.21	1.83	1.93
Middle Atlantic:								
New Jersey	0.93	3.92	1.42	3.26	1.56	1.00	2.94	0.97
New York	1.01	1.56	2.24	2.14	0.95	1.38	1.22	1.12
Pennsylvania	0.56	3.10	2.19	2.51	0.99	0.58	1.93	0.58
East North Central:								
Illinois	0.38	--	1.36	0.95	0.65	0.38	2.02	0.32
Indiana	0.63	--	2.44	1.43	0.78	0.88	1.45	0.67
Michigan	1.26	0.00	2.38	1.98	0.44	1.77	2.04	1.32
Ohio	0.48	1.90	2.51	1.45	0.99	0.61	1.06	0.52
Wisconsin	0.52	--	2.12	1.25	0.76	0.69	1.91	0.50
West North Central:								
Iowa	0.43	2.30	1.70	1.08	0.76	0.58	1.10	0.46
Kansas	0.63	2.49	1.04	1.95	1.49	0.68	1.25	0.69
Minnesota	0.64	2.05	1.50	1.08	0.86	0.86	1.05	0.71
Missouri	0.70	2.09	1.35	1.61	1.63	0.89	1.26	0.78
Nebraska	0.59	--	1.99	2.80	0.95	0.58	1.51	0.64
North Dakota	0.58	3.34	2.60	1.21	0.73	1.01	1.46	0.61
South Dakota	0.72	4.16	2.21	1.92	1.54	0.48	1.63	0.76
South Atlantic:								
Delaware	0.77	--	1.88	1.94	2.32	0.92	1.43	0.91
District of Columbia	0.64	--	0.00	--	1.08	0.83	1.30	0.68
Florida	1.39	1.33	4.67	1.29	1.93	1.66	2.24	1.44
Georgia	1.46	2.30	--	1.18	1.65	2.34	2.11	1.66
Maryland	0.97	1.26	--	0.24	1.05	1.34	2.03	1.04
North Carolina	0.69	1.07	1.56	2.72	1.65	0.92	1.32	0.77
South Carolina	1.01	1.10	3.01	2.96	1.77	1.13	2.32	1.08
Virginia	0.67	1.86	2.00	1.51	0.92	1.04	1.44	0.73
West Virginia	1.24	0.64	1.08	1.27	1.01	1.86	0.89	1.36
East South Central:								
Alabama	1.52	--	0.11	3.21	1.39	1.76	2.70	1.53
Kentucky	1.73	--	1.06	2.03	1.83	2.19	2.14	1.83
Mississippi	0.59	0.00	4.26	0.88	1.87	0.53	1.34	0.66
Tennessee	1.07	5.19	--	5.54	2.77	1.10	4.35	1.06
West South Central:								
Arkansas	0.99	0.85	2.84	2.78	2.41	1.14	1.75	1.07
Louisiana	0.57	3.24	1.04	2.35	0.66	0.83	1.03	0.61
Oklahoma	0.57	0.92	3.23	1.26	0.87	0.81	1.59	0.59
Texas	0.42	0.86	2.03	1.24	1.00	0.54	1.05	0.45
Mountain:								
Arizona	1.85	3.18	0.48	2.00	1.22	2.06	1.42	1.90
Colorado	0.53	0.67	1.76	1.54	0.75	0.82	1.08	0.58
Idaho	0.46	3.78	2.10	1.80	0.91	0.34	1.47	0.41
Montana	0.58	2.65	1.84	1.32	0.95	0.76	1.20	0.63
Nevada	0.67	--	2.13	2.39	1.76	0.74	1.80	0.71
New Mexico	0.79	1.71	1.96	1.70	1.99	0.57	1.44	0.83
Utah	0.36	1.55	3.54	1.68	0.40	0.46	1.38	0.37
Wyoming	0.49	--	0.64	1.76	0.80	0.65	1.20	0.53
Pacific:								
Alaska	1.01	0.00	1.89	1.31	1.17	1.58	1.39	1.09
California	0.80	1.68	1.92	1.28	1.79	0.98	1.07	0.86
Hawaii	0.47	1.78	1.81	0.66	1.21	0.68	1.02	0.54
Oregon	0.92	1.54	1.24	1.45	0.90	1.26	1.29	0.98
Washington	0.49	2.06	1.67	1.33	0.75	0.74	0.99	0.55

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.

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

Table II.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 2023

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	77.9%	60.2%	58.6%	67.2%	72.9%	85.6%	61.5%	80.7%
New England:								
Connecticut	67.8%	--	60.8%	67.5%	57.8%	75.2%	47.6%	70.6%
Maine	88.7%	78.6%	74.4%	82.9%	94.1%	91.1%	74.2%	92.5%
Massachusetts	65.2%	27.9% *	24.7% *	25.3% *	71.1%	77.8%	25.1%	71.7%
New Hampshire	74.4%	62.5%	45.5%	51.4%	62.5%	90.2%	51.1%	79.9%
Rhode Island	72.7%	57.0%	43.5% *	42.9%	64.4%	89.4%	48.2%	78.3%
Vermont	77.1%	49.4%	65.9%	72.0%	84.7%	79.8%	66.5%	80.3%
Middle Atlantic:								
New Jersey	69.3%	58.2%	--	70.1%	67.9%	73.2%	45.8%	73.3%
New York	57.9%	45.7%	49.4%	42.9%	40.3%	72.1%	45.2%	60.7%
Pennsylvania	70.5%	54.8%	29.3%	46.1%	61.6%	85.8%	39.0%	75.4%
East North Central:								
Illinois	83.1%	55.4%	60.3%	72.2%	78.1%	91.2%	66.0%	86.4%
Indiana	87.1%	76.0%	--	79.5%	85.8%	91.3%	75.0%	89.0%
Michigan	80.8%	93.1%	70.9%	85.1%	71.6%	84.2%	81.4%	80.7%
Ohio	81.0%	88.5%	60.6%	78.4%	85.4%	80.8%	76.2%	81.7%
Wisconsin	80.8%	79.5%	87.3%	84.6%	82.5%	78.8%	82.9%	80.4%
West North Central:								
Iowa	83.6%	59.7%	80.0%	82.8%	81.2%	87.9%	73.0%	85.7%
Kansas	83.2%	68.7%	--	75.9%	87.6%	86.6%	67.6%	86.2%
Minnesota	83.4%	72.6%	77.9%	75.7%	71.2%	92.3%	79.7%	84.1%
Missouri	75.1%	51.9%	74.1%	61.8%	79.1%	78.9%	62.7%	77.9%
Nebraska	90.2%	--	94.3%	92.5%	88.5%	91.7%	87.6%	90.6%
North Dakota	83.2%	77.7%	83.6%	83.6%	72.4%	92.8%	77.8%	85.1%
South Dakota	87.4%	76.0%	88.9%	79.6%	83.5%	95.0%	72.8%	91.3%
South Atlantic:								
Delaware	81.7%	--	76.0%	69.3%	71.2%	90.9%	66.1%	84.7%
District of Columbia	51.1%	29.1% *	--	9.7% *	44.1%	69.0%	31.8%	54.6%
Florida	83.1%	59.7%	66.3%	59.0%	85.0%	87.9%	57.2%	86.2%
Georgia	80.5%	--	87.2%	74.6%	87.3%	80.1%	79.6%	80.6%
Maryland	68.3%	47.9%	22.5% *	26.5% *	70.1%	82.5%	29.2%	76.4%
North Carolina	82.4%	79.5%	85.9%	71.7%	81.9%	83.9%	78.5%	83.0%
South Carolina	90.4%	--	76.9%	74.1%	90.6%	95.1%	78.9%	91.7%
Virginia	82.5%	53.7%	63.2%	78.0%	77.9%	90.3%	62.1%	86.0%
West Virginia	85.8%	--	90.8%	67.7%	85.5%	90.0%	70.1%	88.1%
East South Central:								
Alabama	71.2%	19.2% *	30.2% *	33.6%	56.8%	91.0%	27.1%	79.3%
Kentucky	80.4%	--	49.2%	80.5%	67.5%	88.1%	58.5%	83.2%
Mississippi	86.2%	75.6%	94.4%	88.7%	77.3%	91.0%	83.2%	86.9%
Tennessee	83.1%	70.6%	--	60.5%	74.9%	93.3%	65.0%	85.9%
West South Central:								
Arkansas	89.9%	83.6%	79.5%	86.7%	89.4%	91.7%	83.8%	90.6%
Louisiana	90.2%	76.2%	83.5%	60.9%	94.0%	98.4%	71.5%	93.4%
Oklahoma	86.1%	87.1%	78.7%	72.6%	83.4%	91.6%	84.0%	86.6%
Texas	81.8%	65.9%	57.6%	74.1%	65.9%	92.8%	67.2%	84.2%
Mountain:								
Arizona	88.9%	93.4%	83.0%	80.7%	94.3%	88.4%	88.8%	89.0%
Colorado	87.5%	53.5%	61.0%	82.5%	89.6%	93.8%	64.3%	91.5%
Idaho	84.9%	--	90.5%	77.4%	85.5%	90.1%	69.7%	89.1%
Montana	89.3%	71.8%	87.7%	85.6%	87.0%	93.9%	80.6%	91.5%
Nevada	71.2%	35.4% *	41.5%	73.9%	56.4%	85.1%	54.1%	75.9%
New Mexico	78.6%	75.2%	78.5%	72.9%	83.4%	77.9%	75.2%	79.3%
Utah	88.7%	--	72.1%	80.8%	89.1%	94.1%	73.5%	90.7%
Wyoming	84.6%	81.0%	68.5%	76.4%	88.3%	90.5%	73.1%	88.6%
Pacific:								
Alaska	90.6%	--	--	85.7%	92.6%	92.5%	76.5%	92.4%
California	67.8%	49.3%	44.1%	55.7%	59.5%	79.3%	49.5%	71.3%
Hawaii	84.4%	59.2%	74.1%	77.4%	86.1%	94.2%	69.9%	89.0%
Oregon	88.8%	77.1%	77.5%	88.5%	89.9%	92.0%	80.3%	90.8%
Washington	83.1%	88.4%	49.0%	85.4%	81.8%	91.8%	70.5%	86.9%

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.

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

Table II.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 2023

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	0.63%	2.28%	2.15%	1.50%	1.54%	0.79%	1.21%	0.70%
New England:								
Connecticut	6.16%	--	13.60%	8.97%	14.59%	8.33%	7.83%	7.11%
Maine	2.36%	9.43%	10.53%	6.77%	2.72%	3.54%	6.21%	2.24%
Massachusetts	5.07%	10.49% *	12.05% *	8.03% *	9.84%	7.26%	6.55%	5.55%
New Hampshire	3.46%	12.94%	10.40%	9.74%	8.38%	2.82%	7.45%	3.63%
Rhode Island	3.79%	11.40%	13.12% *	10.08%	6.88%	3.58%	7.63%	4.33%
Vermont	3.41%	12.36%	9.63%	7.71%	4.54%	7.16%	5.40%	4.04%
Middle Atlantic:								
New Jersey	5.26%	11.10%	--	8.28%	9.74%	8.17%	7.93%	5.97%
New York	3.44%	9.00%	10.02%	6.19%	8.15%	3.97%	5.51%	3.94%
Pennsylvania	3.50%	10.30%	7.01%	7.08%	8.38%	3.26%	4.97%	3.85%
East North Central:								
Illinois	2.11%	10.69%	10.67%	6.58%	4.70%	2.17%	5.46%	2.18%
Indiana	2.71%	14.89%	--	8.46%	5.41%	3.39%	7.63%	2.86%
Michigan	2.79%	5.64%	11.49%	6.37%	7.30%	3.99%	6.17%	3.07%
Ohio	3.05%	6.47%	11.54%	6.45%	4.95%	4.58%	5.86%	3.38%
Wisconsin	5.02%	11.19%	6.12%	5.29%	4.97%	8.41%	4.81%	5.83%
West North Central:								
Iowa	2.65%	10.13%	13.87%	5.65%	5.07%	3.45%	6.32%	2.81%
Kansas	3.14%	11.13%	--	8.74%	3.81%	4.83%	7.83%	3.38%
Minnesota	2.87%	12.80%	8.60%	7.45%	8.80%	2.20%	4.94%	3.27%
Missouri	3.89%	14.04%	12.49%	8.11%	8.81%	5.44%	7.16%	4.48%
Nebraska	2.42%	--	4.23%	3.33%	4.41%	3.58%	3.75%	2.69%
North Dakota	2.91%	9.86%	7.97%	5.49%	7.36%	2.94%	5.36%	3.44%
South Dakota	2.32%	9.61%	7.62%	7.99%	4.56%	1.76%	7.42%	1.93%
South Atlantic:								
Delaware	3.52%	--	9.85%	8.68%	7.41%	3.19%	7.07%	3.60%
District of Columbia	3.48%	11.35% *	--	4.49% *	7.13%	5.44%	8.26%	3.93%
Florida	2.46%	14.94%	11.00%	8.24%	4.52%	3.50%	7.16%	2.73%
Georgia	3.16%	--	7.83%	9.31%	5.24%	4.55%	6.42%	3.52%
Maryland	3.42%	12.87%	10.43% *	9.47% *	7.40%	5.00%	6.75%	3.92%
North Carolina	4.33%	15.16%	8.22%	9.61%	7.31%	6.21%	6.94%	4.82%
South Carolina	2.02%	--	11.21%	8.55%	4.19%	1.74%	7.60%	1.99%
Virginia	2.86%	12.45%	12.44%	7.12%	6.72%	2.92%	7.01%	2.98%
West Virginia	2.34%	--	5.48%	11.24%	5.55%	2.12%	9.26%	2.15%
East South Central:								
Alabama	7.17%	9.62% *	10.54% *	9.28%	8.69%	4.25%	6.83%	6.30%
Kentucky	3.77%	--	12.24%	6.71%	6.99%	3.98%	7.49%	3.79%
Mississippi	2.71%	9.41%	4.39%	5.28%	7.39%	3.19%	4.89%	3.15%
Tennessee	3.43%	13.03%	--	12.42%	10.58%	1.97%	9.09%	3.73%
West South Central:								
Arkansas	3.26%	10.66%	11.81%	5.37%	5.95%	4.82%	6.03%	3.57%
Louisiana	2.36%	12.69%	12.39%	9.28%	3.84%	0.80%	8.01%	2.15%
Oklahoma	2.64%	6.28%	7.26%	9.32%	8.12%	2.29%	4.23%	3.11%
Texas	2.64%	9.92%	10.24%	7.71%	6.94%	2.17%	5.52%	2.92%
Mountain:								
Arizona	2.26%	7.52%	9.30%	8.51%	2.84%	2.87%	4.47%	2.44%
Colorado	2.54%	12.52%	11.32%	5.77%	5.52%	2.84%	6.74%	2.64%
Idaho	3.70%	--	7.36%	9.40%	6.28%	5.33%	7.70%	4.01%
Montana	3.02%	10.79%	6.27%	5.88%	5.45%	4.40%	5.46%	3.36%
Nevada	4.29%	12.98% *	11.23%	7.89%	12.24%	3.77%	6.98%	5.15%
New Mexico	4.07%	12.37%	10.64%	10.67%	7.74%	6.16%	6.80%	4.71%
Utah	2.07%	--	12.74%	7.85%	3.47%	1.94%	7.48%	2.10%
Wyoming	3.31%	10.53%	11.78%	8.22%	6.34%	5.18%	7.21%	3.69%
Pacific:								
Alaska	2.16%	--	--	6.87%	3.42%	2.81%	7.81%	2.12%
California	2.39%	7.48%	7.04%	4.94%	6.45%	2.66%	4.07%	2.66%
Hawaii	2.37%	9.45%	8.60%	8.72%	4.13%	2.21%	5.49%	2.47%
Oregon	2.90%	9.81%	8.17%	5.41%	6.47%	4.54%	5.35%	3.30%
Washington	3.79%	6.43%	13.11%	4.98%	10.08%	2.85%	7.21%	4.42%

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.

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

Table II.F.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and State: United States, 2023

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	10.6%	10.2%	11.8%	11.2%	9.3%	10.9%	11.6%	10.4%
New England:								
Connecticut	2.9% *	0.0%	0.0%	3.1% *	9.1% *	0.2% *	1.2% *	3.1% *
Maine	3.1% *	--	0.0%	5.1% *	4.2% *	2.4% *	0.9% *	3.7% *
Massachusetts	8.6% *	0.0%	--	2.1% *	5.2% *	12.8% *	3.2% *	9.5% *
New Hampshire	10.0%	5.7% *	20.7% *	26.4% *	13.3% *	3.3% *	16.6%	8.5% *
Rhode Island	6.1% *	0.0%	17.7% *	3.6% *	5.3% *	6.2% *	9.2% *	5.4% *
Vermont	27.2%	21.5% *	28.1%	46.1%	26.5%	14.4% *	34.2%	25.1%
Middle Atlantic:								
New Jersey	7.3% *	9.8% *	--	21.7% *	14.6% *	0.7% *	19.4%	5.2% *
New York	13.7%	22.6% *	8.5% *	14.3%	7.3% *	16.5% *	14.8%	13.5%
Pennsylvania	13.7%	15.0% *	25.8% *	22.5% *	5.7% *	14.9%	18.1%	13.0%
East North Central:								
Illinois	5.7%	11.3% *	14.2% *	2.2% *	3.8% *	5.8% *	9.5% *	5.0% *
Indiana	6.1%	0.0%	--	--	15.9% *	2.7% *	--	6.4%
Michigan	3.2% *	0.0%	5.5% *	2.0% *	--	3.8% *	4.0% *	3.1% *
Ohio	14.7%	--	6.8% *	6.8% *	0.9% *	22.8%	9.5% *	15.4%
Wisconsin	4.7%	--	0.0%	8.0% *	3.5% *	4.8% *	5.8% *	4.5% *
West North Central:								
Iowa	12.3%	20.5% *	11.8% *	7.5% *	18.2% *	9.7% *	15.5% *	11.7%
Kansas	5.5%	13.3% *	--	7.3% *	3.1% *	4.3% *	15.2% *	3.6% *
Minnesota	2.7% *	--	1.0% *	2.0% *	5.1% *	1.8% *	2.4% *	2.7% *
Missouri	13.7%	13.0% *	7.8% *	6.9% *	6.2% *	20.0%	7.1% *	15.2%
Nebraska	1.6% *	0.0%	0.0%	0.0%	0.3% *	2.5% *	0.0%	1.8% *
North Dakota	6.4% *	--	--	5.2% *	10.1% *	4.5% *	4.9% *	7.0% *
South Dakota	17.0%	5.4% *	21.2% *	9.5% *	12.6%	24.4%	14.2% *	17.8%
South Atlantic:								
Delaware	3.3%	0.0%	--	1.6% *	3.9% *	3.6% *	3.1% *	3.4% *
District of Columbia	9.3%	28.4% *	--	14.8% *	16.3% *	0.7% *	22.4% *	6.9% *
Florida	18.3% *	--	14.1% *	8.4% *	7.4% *	23.5% *	7.9% *	19.5% *
Georgia	11.4%	--	15.5% *	19.8% *	14.5% *	8.2%	17.2% *	10.4%
Maryland	9.2%	7.2% *	27.1% *	6.6% *	10.6% *	6.6% *	18.1%	7.4% *
North Carolina	14.6%	--	0.0%	21.7% *	--	17.6%	9.8% *	15.3%
South Carolina	3.7% *	0.0%	--	1.7% *	2.7% *	4.5% *	3.9% *	3.6% *
Virginia	15.9%	9.9% *	18.2% *	22.1% *	18.8% *	13.0% *	21.9%	14.8% *
West Virginia	11.6%	1.6% *	6.8% *	--	15.6% *	12.3%	5.5% *	12.6%
East South Central:								
Alabama	23.9% *	0.0%	0.0%	--	6.9% *	37.5% *	2.9% *	27.7% *
Kentucky	10.4%	--	26.4% *	13.0% *	12.3% *	8.4% *	13.7% *	10.0% *
Mississippi	25.9%	58.7%	--	23.9% *	30.3%	15.5%	49.2%	20.2%
Tennessee	5.8% *	--	--	0.0%	8.3% *	5.7% *	3.4% *	6.2% *
West South Central:								
Arkansas	6.5%	--	--	1.4% *	0.8% *	5.8% *	26.8%	4.0% *
Louisiana	10.4%	--	7.1% *	24.0% *	9.7% *	7.7% *	13.9% *	9.9% *
Oklahoma	10.4%	0.0%	1.0% *	10.8% *	22.9% *	7.8% *	2.8% *	12.2%
Texas	12.0%	1.4% *	5.1% *	2.2% *	13.9% *	15.1%	2.3% *	13.6%
Mountain:								
Arizona	2.7% *	--	5.3% *	16.0% *	0.0%	2.0% *	11.3% *	1.9% *
Colorado	5.1%	0.0%	13.4% *	21.7% *	2.8% *	1.4% *	13.6% *	3.7% *
Idaho	22.7%	--	8.4% *	16.5% *	25.0% *	27.6% *	12.3% *	25.6%
Montana	22.9% *	6.8% *	11.1% *	--	12.7% *	35.7% *	7.1% *	26.9% *
Nevada	5.6%	8.0% *	2.8% *	--	0.8% *	8.1% *	--	5.8% *
New Mexico	5.8%	2.2% *	12.3% *	10.3% *	5.1% *	4.8% *	9.9% *	5.0% *
Utah	7.5% *	--	--	12.1% *	3.2% *	8.4% *	11.6% *	7.0% *
Wyoming	7.9%	--	--	2.1% *	7.6% *	10.7% *	5.4% *	8.8% *
Pacific:								
Alaska	5.7%	--	--	5.9% *	3.7% *	5.6% *	8.1% *	5.3% *
California	11.7%	19.0%	18.9%	24.7%	15.4% *	5.5% *	21.3%	9.9% *
Hawaii	9.6%	17.4% *	8.5% *	7.8% *	24.1%	1.4% *	11.9% *	8.9%
Oregon	8.3% *	0.0%	6.0% *	1.1% *	5.1% *	13.0% *	3.9% *	9.3% *
Washington	3.4% *	0.0%	6.6% *	--	4.1% *	2.4% *	--	3.1% *

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.

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

Table II.F.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and State: United States, 2023

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	0.77%	1.36%	1.33%	1.03%	1.53%	1.20%	0.79%	0.89%
New England:								
Connecticut	1.37% *	0.00%	0.00%	2.12% *	4.94% *	0.13% *	1.20% *	1.56% *
Maine	1.19% *	--	0.00%	4.88% *	1.84% *	1.74% *	0.89% *	1.49% *
Massachusetts	3.21% *	0.00%	--	2.12% *	3.59% *	5.77% *	2.04% *	3.73% *
New Hampshire	2.50%	4.32% *	7.51% *	8.49% *	7.56% *	1.65% *	4.96%	2.83% *
Rhode Island	1.98% *	0.00%	10.30% *	2.28% *	3.02% *	3.19% *	4.31% *	2.21% *
Vermont	5.20%	9.66% *	8.40%	10.97%	6.71%	10.03% *	5.75%	6.56%
Middle Atlantic:								
New Jersey	2.27% *	5.94% *	--	7.54% *	9.65% *	0.41% *	5.79%	2.48% *
New York	3.18%	8.00% *	3.84% *	3.74%	3.40% *	5.75% *	3.41%	3.80%
Pennsylvania	2.54%	6.88% *	9.56% *	8.71% *	3.01% *	3.98%	5.11%	2.82%
East North Central:								
Illinois	1.41%	8.61% *	8.48% *	1.47% *	1.74% *	2.04% *	4.01% *	1.49% *
Indiana	1.58%	0.00%	--	--	5.49% *	1.13% *	--	1.75%
Michigan	1.17% *	0.00%	3.98% *	1.63% *	--	1.78% *	2.22% *	1.30% *
Ohio	3.09%	--	4.90% *	4.02% *	0.70% *	5.07%	3.71% *	3.48%
Wisconsin	1.27%	--	0.00%	4.61% *	2.08% *	1.79% *	3.44% *	1.36% *
West North Central:								
Iowa	2.67%	9.07% *	8.76% *	3.74% *	6.31% *	3.64% *	5.04% *	3.03%
Kansas	1.36%	8.69% *	--	4.11% *	1.52% *	1.71% *	5.55% *	1.18% *
Minnesota	1.07% *	--	1.04% *	1.21% *	3.72% *	1.05% *	1.25% *	1.26% *
Missouri	2.97%	6.61% *	6.03% *	3.95% *	4.48% *	5.16%	2.84% *	3.59%
Nebraska	0.77% *	0.00%	0.00%	0.00%	0.23% *	1.29% *	0.00%	0.87% *
North Dakota	2.16% *	--	--	3.40% *	6.35% *	1.76% *	2.24% *	2.81% *
South Dakota	2.70%	4.36% *	11.22% *	3.93% *	3.66%	5.00%	4.60% *	3.18%
South Atlantic:								
Delaware	0.94%	0.00%	--	1.58% *	2.26% *	1.40% *	1.83% *	1.07% *
District of Columbia	2.32%	11.32% *	--	7.04% *	6.92% *	0.63% *	6.73% *	2.44% *
Florida	7.16% *	--	7.56% *	4.95% *	3.45% *	10.66% *	3.41% *	7.98% *
Georgia	2.42%	--	10.28% *	11.12% *	5.57% *	2.08%	9.81% *	2.23%
Maryland	2.49%	4.19% *	9.44% *	4.17% *	6.50% *	3.14% *	5.11%	2.80% *
North Carolina	3.51%	--	0.00%	10.50% *	--	5.17%	6.13% *	3.89%
South Carolina	1.41% *	0.00%	--	1.31% *	2.23% *	2.22% *	2.11% *	1.55% *
Virginia	4.54%	7.41% *	7.37% *	7.44% *	11.53% *	5.40% *	5.54%	5.24% *
West Virginia	2.53%	1.76% *	6.59% *	--	6.15% *	3.58%	3.73% *	2.93%
East South Central:								
Alabama	9.82% *	0.00%	0.00%	--	3.47% *	11.47% *	2.24% *	10.60% *
Kentucky	3.03%	--	11.36% *	10.25% *	5.06% *	3.90% *	5.42% *	3.31% *
Mississippi	3.66%	12.28%	--	7.33% *	8.89%	4.12%	8.09%	3.96%
Tennessee	1.75% *	--	--	0.00%	4.95% *	1.89% *	2.28% *	1.99% *
West South Central:								
Arkansas	1.70%	--	--	1.27% *	0.53% *	2.41% *	7.25%	1.59% *
Louisiana	2.85%	--	5.65% *	9.76% *	4.34% *	4.08% *	7.21% *	3.07% *
Oklahoma	2.37%	0.00%	1.04% *	5.23% *	8.09% *	2.74% *	2.21% *	2.91%
Texas	2.54%	1.39% *	3.68% *	1.90% *	6.20% *	3.80%	1.23% *	2.93%
Mountain:								
Arizona	1.05% *	--	3.67% *	7.41% *	0.00%	1.11% *	4.50% *	0.92% *
Colorado	1.30%	0.00%	7.01% *	6.72% *	2.04% *	0.85% *	4.85% *	1.23% *
Idaho	6.20%	--	5.95% *	7.69% *	7.98% *	10.69% *	4.70% *	7.60%
Montana	7.99% *	5.26% *	7.83% *	--	5.43% *	12.47% *	3.42% *	9.40% *
Nevada	1.56%	8.19% *	2.04% *	--	0.61% *	2.76% *	--	1.84% *
New Mexico	1.70%	2.24% *	7.65% *	7.58% *	4.04% *	1.85% *	5.06% *	1.73% *
Utah	2.50% *	--	--	5.64% *	1.93% *	4.79% *	5.12% *	2.74% *
Wyoming	2.28%	--	--	1.65% *	5.34% *	4.09% *	2.78% *	2.92% *
Pacific:								
Alaska	1.62%	--	--	5.44% *	2.02% *	2.32% *	4.36% *	1.73% *
California	2.64%	5.67%	5.35%	4.53%	8.62% *	1.79% *	3.20%	3.11% *
Hawaii	2.06%	5.90% *	7.05% *	4.15% *	6.42%	0.77% *	3.74% *	2.44%
Oregon	2.63% *	0.00%	4.13% *	0.82% *	3.49% *	5.26% *	2.30% *	3.23% *
Washington	1.08% *	0.00%	6.46% *	--	1.95% *	1.22% *	--	1.01% *

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.

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

Table II.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and State: United States, 2023

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	311	361	411	358	330	280	398	294
New England:								
Connecticut	509	--	--	--	525	--	--	523
Maine	--	--	--	--	--	--	--	--
Massachusetts	544 *	--	--	--	--	--	--	547 *
New Hampshire	268	266	--	--	--	207	287	259
Rhode Island	958 *	--	275	247	111	--	268	--
Vermont	632	--	--	1,101	293	--	678	613 *
Middle Atlantic:								
New Jersey	399 *	--	--	--	--	--	--	--
New York	205	--	--	366 *	--	122	345 *	171
Pennsylvania	266	--	--	--	123	286	370	244
East North Central:								
Illinois	265	--	--	--	--	146 *	--	267 *
Indiana	593 *	--	--	--	--	--	--	590 *
Michigan	602	--	--	--	1,000	--	--	475 *
Ohio	626 *	--	--	--	--	613 *	--	616 *
Wisconsin	604 *	--	--	--	--	--	--	661 *
West North Central:								
Iowa	508	--	100	--	953	201 *	--	548 *
Kansas	571 *	--	1,850	--	93	--	--	--
Minnesota	383	--	--	--	522	--	--	--
Missouri	503	--	--	221	--	505 *	--	542
Nebraska	--	--	--	--	--	--	--	--
North Dakota	561	--	--	--	--	--	--	646
South Dakota	1,186	--	--	118	152	1,866	--	1,398
South Atlantic:								
Delaware	715 *	--	--	--	--	555 *	--	812 *
District of Columbia	183	250	225	--	--	--	240	150
Florida	246 *	--	--	100	--	257 *	--	244 *
Georgia	301	--	--	--	--	158	--	312
Maryland	155	--	204	--	--	--	206	129
North Carolina	173	--	--	--	100	180	--	166
South Carolina	--	--	--	--	--	--	--	--
Virginia	244	--	--	--	207	--	277	236
West Virginia	278 *	--	--	100	--	238 *	--	278 *
East South Central:								
Alabama	199	--	--	--	--	193	--	199
Kentucky	246	--	--	376	--	234	287	239
Mississippi	189	81	--	--	106	313 *	168	201
Tennessee	482 *	--	--	--	--	666 *	--	497 *
West South Central:								
Arkansas	428 *	--	--	--	--	--	--	178 *
Louisiana	569 *	--	--	--	188	--	--	218
Oklahoma	365 *	--	--	--	--	218 *	--	297 *
Texas	189	--	--	--	--	191	--	185
Mountain:								
Arizona	315	--	--	269	--	--	--	--
Colorado	377	--	--	321	--	230	--	--
Idaho	235	--	--	--	--	--	220	237 *
Montana	181	--	--	--	209	162	--	172
Nevada	370	--	--	--	--	258 *	--	262
New Mexico	809	--	--	--	253	--	--	--
Utah	305 *	--	--	--	--	--	--	142 *
Wyoming	488 *	--	--	--	--	--	--	--
Pacific:								
Alaska	420	--	--	--	--	--	--	--
California	230	345	314	311	178	152	300	201
Hawaii	494	309	--	240	376	100	--	333
Oregon	832 *	--	--	--	--	--	--	829 *
Washington	578 *	--	--	--	--	--	--	--

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.

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

Table II.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and State: United States, 2023

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	22.85	59.88	33.27	38.75	50.12	33.26	30.36	25.90
New England:								
Connecticut	59.54	--	--	--	64.97	--	--	61.46
Maine	--	--	--	--	--	--	--	--
Massachusetts	228.20 *	--	--	--	--	--	--	240.67 *
New Hampshire	53.97	15.73	--	--	--	19.69	27.96	76.50
Rhode Island	377.19 *	--	15.71	3.47	9.78	--	13.05	--
Vermont	152.32	--	--	190.70	87.84	--	142.79	208.11 *
Middle Atlantic:								
New Jersey	138.27 *	--	--	--	--	--	--	--
New York	45.50	--	--	198.07 *	--	22.10	127.35 *	41.73
Pennsylvania	53.33	--	--	--	13.51	85.63	81.38	59.68
East North Central:								
Illinois	71.15	--	--	--	--	53.74 *	--	95.66 *
Indiana	209.73 *	--	--	--	--	--	--	228.79 *
Michigan	176.29	--	--	--	0.00	--	--	171.45 *
Ohio	202.64 *	--	--	--	--	222.19 *	--	218.71 *
Wisconsin	196.37 *	--	--	--	--	--	--	238.83 *
West North Central:								
Iowa	135.12	--	0.00	--	191.27	60.32 *	--	164.86 *
Kansas	191.44 *	--	0.00	--	6.95	--	--	--
Minnesota	76.47	--	--	--	25.67	--	--	--
Missouri	144.09	--	--	20.61	--	184.84 *	--	156.30
Nebraska	--	--	--	--	--	--	--	--
North Dakota	112.16	--	--	--	--	--	--	107.51
South Dakota	225.34	--	--	18.49	30.98	285.00	--	248.52
South Atlantic:								
Delaware	280.05 *	--	--	--	--	351.22 *	--	318.32 *
District of Columbia	20.92	0.00	16.06	--	--	--	8.35	27.78
Florida	95.71 *	--	--	0.00	--	114.93 *	--	99.89 *
Georgia	64.86	--	--	--	--	13.00	--	80.57
Maryland	21.56	--	34.18	--	--	--	26.66	24.55
North Carolina	30.14	--	--	--	0.00	38.11	--	31.67
South Carolina	--	--	--	--	--	--	--	--
Virginia	38.78	--	--	--	22.84	--	41.58	46.02
West Virginia	88.29 *	--	--	0.00	--	98.70 *	--	93.99 *
East South Central:								
Alabama	48.90	--	--	--	--	50.36	--	49.89
Kentucky	34.71	--	--	5.46	--	55.03	27.41	40.12
Mississippi	37.98	8.11	--	--	7.00	119.48 *	40.37	56.00
Tennessee	224.92 *	--	--	--	--	384.99 *	--	244.01 *
West South Central:								
Arkansas	140.94 *	--	--	--	--	--	--	58.36 *
Louisiana	270.64 *	--	--	--	31.87	--	--	40.42
Oklahoma	140.77 *	--	--	--	--	77.68 *	--	129.59 *
Texas	46.30	--	--	--	--	56.19	--	47.27
Mountain:								
Arizona	76.66	--	--	16.69	--	--	--	--
Colorado	87.20	--	--	43.23	--	18.26	--	--
Idaho	68.68	--	--	--	--	--	29.94	78.29 *
Montana	25.49	--	--	--	13.40	28.31	--	24.92
Nevada	100.29	--	--	--	--	83.11 *	--	74.40
New Mexico	233.59	--	--	--	6.91	--	--	--
Utah	123.82 *	--	--	--	--	--	--	46.55 *
Wyoming	173.51 *	--	--	--	--	--	--	--
Pacific:								
Alaska	109.29	--	--	--	--	--	--	--
California	34.15	44.67	36.65	51.13	52.21	40.98	20.50	39.46
Hawaii	143.43	61.68	--	8.03	38.24	0.00	--	31.48
Oregon	357.05 *	--	--	--	--	--	--	391.48 *
Washington	267.70 *	--	--	--	--	--	--	--

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.

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

Table II.F.30 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	70.3%	64.5%	62.0%	41.8%
New England:				
Connecticut	63.1%	68.4%	62.6%	51.7%
Maine	80.3%	79.4%	76.4%	56.1%
Massachusetts	82.1%	78.6%	76.4%	61.1%
New Hampshire	51.6%	51.3%	47.2%	29.4%
Rhode Island	85.1%	77.3%	72.4%	62.9%
Vermont	72.3%	61.3%	46.8%	25.9%
Middle Atlantic:				
New Jersey	69.7%	71.5%	66.9%	49.2%
New York	72.8%	66.3%	62.6%	41.0%
Pennsylvania	75.1%	64.7%	59.3%	40.1%
East North Central:				
Illinois	59.9%	59.3%	56.9%	43.9%
Indiana	74.3%	60.6%	57.2%	35.2%
Michigan	72.0%	68.6%	66.3%	37.8%
Ohio	63.9%	59.3%	55.3%	36.0%
Wisconsin	62.7%	57.5%	56.0%	33.7%
West North Central:				
Iowa	60.1%	55.3%	56.9%	40.0%
Kansas	69.3%	65.4%	64.1%	41.5%
Minnesota	57.0%	54.6%	52.9%	30.0%
Missouri	72.2%	67.2%	64.4%	54.6%
Nebraska	66.3%	56.6%	54.9%	43.0%
North Dakota	51.2%	46.7%	43.3%	31.8%
South Dakota	60.1%	56.0%	56.3%	35.4%
South Atlantic:				
Delaware	73.5%	67.4%	65.1%	37.8%
District of Columbia	72.5%	71.9%	66.9%	44.4%
Florida	74.1%	59.3%	58.3%	44.9%
Georgia	81.3%	69.5%	69.5%	43.3%
Maryland	67.4%	65.7%	64.7%	45.1%
North Carolina	75.2%	65.4%	63.8%	48.2%
South Carolina	77.0%	68.7%	67.0%	59.2%
Virginia	75.8%	66.7%	62.4%	34.6%
West Virginia	58.4%	51.6%	43.7%	33.1%
East South Central:				
Alabama	74.2%	70.3%	70.5%	60.4%
Kentucky	62.9%	54.1%	54.3%	35.5%
Mississippi	73.0%	67.7%	66.3%	47.1%
Tennessee	64.9%	63.5%	59.1%	38.3%
West South Central:				
Arkansas	64.2%	69.1%	71.0%	43.3%
Louisiana	73.8%	71.0%	69.4%	30.7%
Oklahoma	70.6%	70.8%	67.5%	49.8%
Texas	62.3%	60.7%	59.8%	43.9%
Mountain:				
Arizona	56.0%	50.1%	49.5%	30.2%
Colorado	77.0%	74.2%	71.4%	47.1%
Idaho	58.2%	55.7%	41.4%	26.5%
Montana	57.1%	59.6%	58.3%	46.3%
Nevada	79.6%	75.6%	69.1%	51.6%
New Mexico	78.6%	80.6%	81.0%	54.1%
Utah	57.3%	47.2%	40.1%	25.6%
Wyoming	68.5%	66.7%	66.6%	40.5%
Pacific:				
Alaska	63.6%	54.6%	51.0%	27.3%
California	74.2%	68.7%	66.8%	37.3%
Hawaii	79.4%	70.6%	70.2%	57.8%
Oregon	82.1%	64.5%	59.7%	50.1%
Washington	72.6%	67.7%	58.5%	32.7%

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 II.F.30 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	1.01%	1.03%	1.02%	0.88%
New England:				
Connecticut	5.48%	4.53%	4.89%	5.62%
Maine	2.93%	2.97%	3.21%	4.59%
Massachusetts	3.88%	4.29%	4.40%	6.30%
New Hampshire	5.29%	5.28%	5.09%	3.87%
Rhode Island	2.75%	3.51%	3.99%	4.17%
Vermont	3.43%	3.88%	3.85%	2.98%
Middle Atlantic:				
New Jersey	5.08%	4.96%	4.99%	5.20%
New York	4.55%	4.41%	4.27%	3.29%
Pennsylvania	3.57%	4.85%	4.76%	4.10%
East North Central:				
Illinois	3.52%	3.52%	3.78%	3.52%
Indiana	3.26%	4.30%	4.59%	3.98%
Michigan	7.32%	6.97%	6.83%	4.01%
Ohio	3.70%	3.81%	3.77%	3.63%
Wisconsin	5.06%	5.36%	5.32%	4.87%
West North Central:				
Iowa	3.30%	3.72%	3.50%	4.40%
Kansas	3.73%	3.76%	4.24%	3.90%
Minnesota	4.80%	4.99%	5.24%	4.26%
Missouri	4.06%	4.32%	4.23%	4.32%
Nebraska	3.75%	4.28%	4.25%	4.37%
North Dakota	3.89%	3.77%	3.74%	3.44%
South Dakota	3.06%	3.04%	3.01%	3.46%
South Atlantic:				
Delaware	4.53%	5.50%	5.74%	2.63%
District of Columbia	4.43%	4.40%	4.48%	4.02%
Florida	7.50%	7.16%	7.05%	5.29%
Georgia	3.20%	3.89%	3.88%	4.49%
Maryland	4.69%	4.74%	4.76%	4.63%
North Carolina	3.67%	4.25%	4.30%	5.03%
South Carolina	3.44%	4.22%	4.77%	5.04%
Virginia	4.99%	5.34%	5.34%	4.99%
West Virginia	6.84%	6.36%	6.56%	5.34%
East South Central:				
Alabama	6.71%	7.52%	7.47%	9.85%
Kentucky	5.42%	8.44%	8.46%	6.70%
Mississippi	3.47%	3.72%	3.77%	3.99%
Tennessee	4.56%	4.13%	4.38%	4.53%
West South Central:				
Arkansas	6.04%	5.34%	4.96%	6.62%
Louisiana	4.71%	5.01%	5.15%	5.19%
Oklahoma	4.56%	4.61%	4.75%	4.70%
Texas	3.76%	3.68%	3.73%	3.55%
Mountain:				
Arizona	11.33%	9.90%	9.79%	5.27%
Colorado	3.08%	3.58%	3.71%	4.73%
Idaho	6.08%	5.40%	4.86%	3.92%
Montana	5.45%	5.19%	5.24%	5.83%
Nevada	3.21%	3.46%	3.61%	4.42%
New Mexico	3.99%	3.45%	2.85%	5.29%
Utah	4.58%	4.49%	5.41%	4.03%
Wyoming	3.99%	4.10%	4.05%	5.00%
Pacific:				
Alaska	4.73%	4.65%	4.78%	4.34%
California	3.45%	3.32%	3.29%	2.98%
Hawaii	3.07%	4.05%	4.07%	4.67%
Oregon	3.75%	7.58%	7.20%	6.44%
Washington	3.53%	3.77%	4.14%	4.00%

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 II.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	12	35	61	105
New England:				
Connecticut	9	29	52	79
Maine	12	36	58	80
Massachusetts	13	34	60	80
New Hampshire	11	36	57	110
Rhode Island	11	35	60	94
Vermont	11	40	53	73
Middle Atlantic:				
New Jersey	12	34	62	90
New York	10	35	62	72
Pennsylvania	13	36	61	90
East North Central:				
Illinois	12	36	65	120
Indiana	11	37	67	119
Michigan	13	40	68	89
Ohio	11	35	60	127
Wisconsin	11	35	63	111
West North Central:				
Iowa	12	37	63	117
Kansas	11	36	60	102
Minnesota	12	41	81	127
Missouri	12	36	65	127
Nebraska	11	35	64	132
North Dakota	11	24	38	71
South Dakota	12	34	58	113
South Atlantic:				
Delaware	12	37	62	76
District of Columbia	12	33	55	71
Florida	12	38	62	107
Georgia	12	36	65	111
Maryland	12	38	63	82
North Carolina	12	39	67	102
South Carolina	12	36	69	128
Virginia	12	36	63	127
West Virginia	11	32	54	114
East South Central:				
Alabama	13	33	61	99
Kentucky	11	31	55	109
Mississippi	12	32	58	108
Tennessee	11	36	62	100
West South Central:				
Arkansas	12	32	54	102
Louisiana	11	36	57	70
Oklahoma	11	35	65	139
Texas	11	34	59	118
Mountain:				
Arizona	11	34	58	96
Colorado	12	36	65	123
Idaho	11	34	54	107
Montana	10	32	62	126
Nevada	14	37	65	141
New Mexico	11	34	62	129
Utah	13	30	56	114
Wyoming	9	30	55	93
Pacific:				
Alaska	12	32	60	101
California	12	35	56	104
Hawaii	10	30	47	138
Oregon	12	32	54	111
Washington	13	33	50	75

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 II.F.31 Standard errors for Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.11	0.33	0.53	1.87
New England:				
Connecticut	0.42	2.41	3.22	10.91
Maine	0.53	1.07	2.61	5.31
Massachusetts	0.65	1.63	2.75	6.15
New Hampshire	0.56	1.48	2.02	10.30
Rhode Island	0.73	1.07	1.65	4.39
Vermont	0.68	3.32	1.75	10.82
Middle Atlantic:				
New Jersey	0.64	1.44	3.72	5.83
New York	0.26	0.95	1.78	3.26
Pennsylvania	1.04	1.07	1.72	5.57
East North Central:				
Illinois	0.53	1.12	2.15	6.14
Indiana	0.41	1.98	3.59	13.25
Michigan	0.40	1.20	2.43	6.80
Ohio	0.49	1.26	1.87	11.18
Wisconsin	0.57	1.75	2.91	9.52
West North Central:				
Iowa	0.48	1.41	3.50	8.53
Kansas	0.49	1.49	2.56	10.77
Minnesota	0.62	1.84	5.17	19.52
Missouri	0.40	1.18	2.14	7.85
Nebraska	0.49	1.73	3.72	10.58
North Dakota	0.52	1.06	2.68	11.84
South Dakota	0.46	1.42	2.26	7.73
South Atlantic:				
Delaware	0.75	2.16	2.98	8.30
District of Columbia	0.28	1.01	1.40	4.68
Florida	0.49	1.05	1.98	9.22
Georgia	0.51	1.89	3.75	10.35
Maryland	0.52	1.98	2.70	5.45
North Carolina	0.63	1.87	3.64	14.47
South Carolina	0.77	1.20	4.03	13.30
Virginia	0.67	1.68	3.74	11.48
West Virginia	0.57	1.53	2.81	17.82
East South Central:				
Alabama	1.01	1.17	1.24	14.56
Kentucky	0.49	1.82	2.44	11.01
Mississippi	0.69	1.37	2.05	7.81
Tennessee	0.68	1.62	2.40	9.18
West South Central:				
Arkansas	0.64	2.80	3.95	9.65
Louisiana	0.68	2.27	2.33	5.34
Oklahoma	0.36	1.27	2.39	8.66
Texas	0.37	1.27	2.39	6.55
Mountain:				
Arizona	0.41	1.76	3.36	13.76
Colorado	0.41	1.33	2.75	10.09
Idaho	0.59	2.20	3.53	13.87
Montana	0.39	1.49	2.75	16.82
Nevada	0.72	1.61	2.68	12.62
New Mexico	0.47	1.73	3.36	6.97
Utah	0.81	1.21	2.40	10.44
Wyoming	0.45	1.77	3.16	13.45
Pacific:				
Alaska	0.76	1.30	3.47	11.42
California	0.41	1.70	2.07	8.86
Hawaii	0.55	1.21	2.17	11.02
Oregon	1.31	1.29	2.27	7.07
Washington	0.68	1.49	1.95	6.93

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 II.F.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	22.1%	31.7%	33.9%	43.5%
New England:				
Connecticut	23.5%	29.8%	34.1%	30.7%
Maine	16.5%	17.9%	22.5%	27.4%
Massachusetts	11.5%	16.3%	18.5%	21.1%
New Hampshire	35.9%	41.1%	44.0%	43.7%
Rhode Island	19.5%	27.5%	28.9%	24.0%
Vermont	16.3%	26.4%	40.3%	44.0%
Middle Atlantic:				
New Jersey	14.7%	17.9%	24.4%	31.4%
New York	20.2%	29.1%	31.7%	30.7%
Pennsylvania	15.8%	30.4%	33.7%	43.5%
East North Central:				
Illinois	23.4%	29.9%	32.8%	40.8%
Indiana	21.8%	35.1%	39.5%	47.2%
Michigan	21.9% *	25.7%	29.8%	46.8%
Ohio	33.4%	39.1%	43.3%	55.6%
Wisconsin	23.9%	36.7%	38.6%	50.7%
West North Central:				
Iowa	20.1%	29.9%	31.6%	32.2%
Kansas	21.4%	25.2%	28.6%	41.5%
Minnesota	18.8%	22.3%	23.0%	38.5%
Missouri	14.5%	26.0%	30.3%	36.6%
Nebraska	32.6%	46.8%	45.7%	43.4%
North Dakota	26.5%	38.2%	44.1%	49.5%
South Dakota	21.4%	31.1%	32.7%	50.1%
South Atlantic:				
Delaware	21.6%	46.1%	47.4%	51.8%
District of Columbia	16.2%	24.2%	27.4%	48.5%
Florida	22.5% *	40.2%	41.7%	32.9%
Georgia	14.8%	29.7%	28.9%	44.3%
Maryland	19.4%	27.4%	25.8%	41.2%
North Carolina	20.8%	37.1%	37.9%	48.7%
South Carolina	18.3%	26.4%	28.7%	31.5%
Virginia	24.0%	32.6%	36.8%	57.0%
West Virginia	37.7%	51.1%	51.3%	54.2%
East South Central:				
Alabama	14.3%	24.5%	43.5%	47.0%
Kentucky	26.1%	41.5%	41.0%	54.4%
Mississippi	27.1%	33.9%	34.6%	40.6%
Tennessee	28.3%	35.5%	38.3%	49.7%
West South Central:				
Arkansas	24.4%	28.0%	26.6%	44.8%
Louisiana	19.9%	26.7%	25.7%	59.2%
Oklahoma	16.7%	22.7%	25.7%	38.7%
Texas	23.4%	33.6%	34.2%	38.1%
Mountain:				
Arizona	39.9% *	51.4%	49.7%	58.9%
Colorado	21.9%	27.0%	27.2%	36.7%
Idaho	34.6%	46.2%	59.9%	62.2%
Montana	19.4%	25.9%	27.6%	40.8%
Nevada	11.7%	19.9%	27.6%	30.9%
New Mexico	14.8%	21.0%	19.6%	37.6%
Utah	34.8%	44.8%	45.8%	48.7%
Wyoming	38.4%	43.4%	45.2%	50.4%
Pacific:				
Alaska	36.6%	45.3%	53.5%	67.6%
California	22.2%	29.6%	29.1%	53.6%
Hawaii	15.3%	23.5%	22.4%	29.3%
Oregon	14.6%	33.9%	39.0%	49.9%
Washington	25.4%	33.8%	42.3%	49.0%

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 II.F.32 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	1.05%	1.06%	1.05%	0.96%
New England:				
Connecticut	3.63%	4.32%	4.65%	4.25%
Maine	3.15%	3.23%	3.43%	3.49%
Massachusetts	3.39%	3.82%	4.00%	4.18%
New Hampshire	6.04%	5.79%	5.68%	6.52%
Rhode Island	4.14%	4.36%	4.38%	3.27%
Vermont	2.88%	3.53%	4.14%	4.11%
Middle Atlantic:				
New Jersey	2.71%	2.94%	3.74%	4.20%
New York	4.92%	4.65%	4.51%	4.59%
Pennsylvania	2.55%	4.78%	4.75%	4.63%
East North Central:				
Illinois	3.39%	3.40%	3.75%	3.85%
Indiana	3.32%	4.25%	4.55%	4.73%
Michigan	7.91% *	7.50%	7.17%	5.26%
Ohio	3.89%	3.93%	3.84%	3.73%
Wisconsin	3.91%	5.56%	5.49%	5.49%
West North Central:				
Iowa	3.17%	4.32%	3.49%	4.44%
Kansas	3.57%	3.80%	3.50%	3.83%
Minnesota	3.17%	3.56%	3.97%	4.80%
Missouri	2.46%	3.70%	3.76%	4.37%
Nebraska	4.21%	4.42%	4.34%	4.36%
North Dakota	3.27%	3.20%	3.33%	3.44%
South Dakota	2.43%	3.04%	3.10%	3.62%
South Atlantic:				
Delaware	4.05%	7.83%	7.69%	7.21%
District of Columbia	3.61%	4.36%	4.39%	4.31%
Florida	7.81% *	7.22%	7.07%	6.90%
Georgia	2.70%	3.62%	3.59%	4.82%
Maryland	3.49%	4.36%	4.37%	4.30%
North Carolina	3.63%	4.99%	5.01%	5.71%
South Carolina	3.18%	3.99%	4.65%	4.77%
Virginia	5.35%	5.49%	5.42%	5.29%
West Virginia	7.81%	6.54%	6.45%	6.25%
East South Central:				
Alabama	4.01%	6.40%	5.83%	5.36%
Kentucky	4.63%	7.07%	7.11%	5.96%
Mississippi	3.94%	3.99%	4.00%	4.22%
Tennessee	3.81%	4.36%	4.45%	4.72%
West South Central:				
Arkansas	4.87%	5.03%	4.61%	6.56%
Louisiana	3.97%	5.06%	4.95%	5.83%
Oklahoma	4.36%	4.55%	4.68%	4.87%
Texas	4.03%	3.81%	3.90%	3.77%
Mountain:				
Arizona	12.09% *	9.48%	9.81%	7.72%
Colorado	3.38%	3.81%	3.87%	4.27%
Idaho	6.18%	5.44%	4.68%	4.51%
Montana	4.15%	4.64%	4.68%	6.25%
Nevada	3.02%	3.60%	3.80%	3.75%
New Mexico	3.57%	4.17%	3.76%	5.14%
Utah	4.55%	4.91%	4.88%	4.55%
Wyoming	4.99%	4.99%	4.82%	5.04%
Pacific:				
Alaska	5.22%	4.96%	4.69%	4.73%
California	3.44%	3.31%	3.27%	3.08%
Hawaii	2.75%	3.81%	3.78%	3.91%
Oregon	3.66%	7.72%	7.35%	6.52%
Washington	3.55%	3.99%	4.26%	4.37%

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 II.F.33 Average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	19.3	23.6	30.8	25.9
New England:				
Connecticut	22.0	24.6	32.4	27.4
Maine	21.5	24.3	29.3	27.9
Massachusetts	19.8	24.3	32.1	26.5
New Hampshire	15.7	17.7	20.9	22.5
Rhode Island	24.8	26.7	36.1	25.0
Vermont	25.2	29.7	41.0	37.6
Middle Atlantic:				
New Jersey	24.7	26.8	34.4	27.9
New York	15.6	20.7	26.4	22.0
Pennsylvania	18.3	24.4	32.5	28.8
East North Central:				
Illinois	18.7	22.3	27.0	24.8
Indiana	18.0	21.7	27.8	23.0
Michigan	14.6	17.8	22.6	21.5
Ohio	19.2	23.3	33.7	26.0
Wisconsin	19.4	21.7	29.5	25.6
West North Central:				
Iowa	21.4	25.2	36.5	25.0
Kansas	22.1	25.5	32.8	28.8
Minnesota	19.7	21.7	27.7	27.5
Missouri	18.3	26.2	35.7	26.4
Nebraska	20.8	23.5	30.7	24.3
North Dakota	22.2	24.2	36.2	32.9
South Dakota	20.0	23.5	30.1	25.6
South Atlantic:				
Delaware	23.3	26.1	38.8	25.3
District of Columbia	16.9	26.4	26.5	36.7
Florida	16.5	23.4	31.3	22.7
Georgia	21.9	28.5	34.3	27.7
Maryland	19.8	24.8	30.6	34.2
North Carolina	20.1	27.4	37.1	31.5
South Carolina	20.4	22.7	30.4	27.1
Virginia	31.5 *	31.0	36.1	29.0
West Virginia	18.6	23.8	29.6	25.6
East South Central:				
Alabama	19.8	24.4	22.1	22.4
Kentucky	17.5	22.9	33.8	25.6
Mississippi	19.2	21.7	30.0	22.7
Tennessee	24.3	26.3	34.2	29.9
West South Central:				
Arkansas	19.4	21.6	28.6	22.6
Louisiana	21.8	24.7	31.9	22.2
Oklahoma	24.8	27.1	39.5	29.0
Texas	19.2	25.0	33.5	27.1
Mountain:				
Arizona	12.9	18.3	22.9	19.0
Colorado	18.6	23.0	29.4	23.7
Idaho	20.0	24.9	34.0	29.1
Montana	20.1	20.9	27.6	26.0
Nevada	20.0	24.4	35.9	29.1
New Mexico	17.9	22.5	32.7	24.5
Utah	21.8	24.3	28.9	24.3
Wyoming	21.9	25.0	36.6	30.2
Pacific:				
Alaska	18.6	23.6	34.6	25.8
California	19.5	22.5	28.2	25.0
Hawaii	16.9	30.2	32.8	27.3
Oregon	19.6	21.7	27.5	25.3
Washington	20.5	23.3	35.0	30.4

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 II.F.33 Standard errors for average prescription (in percentages) drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2023

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.65	0.61	0.86	0.52
New England:				
Connecticut	2.18	1.84	2.46	1.62
Maine	1.48	1.13	1.56	1.05
Massachusetts	1.35	1.65	3.23	1.92
New Hampshire	1.72	1.83	2.37	2.71
Rhode Island	5.21	3.53	3.38	2.95
Vermont	2.15	1.52	2.26	2.45
Middle Atlantic:				
New Jersey	2.46	1.90	2.33	2.17
New York	1.77	2.34	3.42	2.58
Pennsylvania	1.01	1.20	2.46	1.82
East North Central:				
Illinois	0.92	0.96	1.68	0.96
Indiana	1.13	1.16	1.73	1.02
Michigan	2.34	3.44	4.72	2.76
Ohio	0.88	0.81	1.83	1.09
Wisconsin	0.99	0.79	2.33	1.19
West North Central:				
Iowa	1.15	1.49	5.10	1.97
Kansas	1.70	1.51	2.54	2.44
Minnesota	0.90	0.66	1.97	2.61
Missouri	1.46	2.09	2.69	1.51
Nebraska	1.52	1.17	1.90	1.56
North Dakota	1.01	1.36	2.29	1.62
South Dakota	1.19	1.03	1.79	1.27
South Atlantic:				
Delaware	2.26	1.18	1.44	1.70
District of Columbia	1.53	2.51	2.87	1.20
Florida	3.12	3.78	5.77	4.18
Georgia	2.36	2.58	3.15	1.52
Maryland	1.67	2.08	3.77	2.34
North Carolina	1.55	1.70	2.36	1.93
South Carolina	2.04	1.82	3.04	1.73
Virginia	10.18 *	7.54	6.37	4.73
West Virginia	2.70	3.23	4.62	3.59
East South Central:				
Alabama	1.03	1.55	4.43	4.12
Kentucky	2.19	1.70	2.98	1.97
Mississippi	0.86	0.98	2.90	1.17
Tennessee	1.65	1.29	1.83	1.49
West South Central:				
Arkansas	0.82	0.83	3.02	0.94
Louisiana	1.31	1.43	3.12	2.25
Oklahoma	1.47	1.32	5.76	1.37
Texas	0.74	1.14	2.09	1.26
Mountain:				
Arizona	1.67	3.64	5.90	3.35
Colorado	1.06	1.19	2.13	1.06
Idaho	1.04	1.11	2.51	1.78
Montana	0.81	1.41	2.27	1.61
Nevada	0.81	1.15	2.56	1.52
New Mexico	1.36	1.30	3.23	2.79
Utah	0.98	1.00	2.87	1.00
Wyoming	1.46	1.25	2.36	2.28
Pacific:				
Alaska	2.01	1.72	2.83	1.35
California	1.89	1.88	2.87	1.28
Hawaii	1.05	2.04	2.64	1.93
Oregon	1.42	2.83	3.77	2.08
Washington	1.30	1.06	2.58	1.67

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.