

**Table VIII.A.1 Number of private-sector establishments by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,900,799	2,955,873	2,068,330	1,624,718	1,251,878
New England:					
Connecticut	89,070	31,174	24,364	16,536	16,996
Maine	40,795	16,484	12,663	7,118	4,530
Massachusetts	170,240	51,139	63,237	22,985	32,878
New Hampshire	37,228	13,810	11,531	6,913	4,974
Rhode Island	29,426	10,158	9,100	4,721	5,447
Vermont	19,127	7,690	5,717	2,969	2,751
Middle Atlantic:					
New Jersey	240,069	77,551	77,117	55,266	30,136
New York	502,071	154,339	139,109	127,224	81,399
Pennsylvania	295,929	121,419	68,179	56,044	50,288
East North Central:					
Illinois	291,363	122,660	69,898	56,378	42,427
Indiana	145,124	70,340	25,200	24,257	25,327
Michigan	215,068	65,500	79,594	43,673	26,301
Ohio	244,646	79,766	66,562	51,576	46,743
Wisconsin	143,823	55,205	43,330	22,191	23,096
West North Central:					
Iowa	89,426	28,978	32,545	12,579	15,323
Kansas	74,522	30,564	18,897	14,870	10,191
Minnesota	153,954	55,145	43,697	27,381	27,732
Missouri	140,790	54,818	37,854	29,206	18,911
Nebraska	61,207	26,322	17,856	7,536	9,493
North Dakota	25,685	8,288	7,300	5,603	4,495
South Dakota	30,546	10,890	10,546	4,284	4,827
South Atlantic:					
Delaware	27,087	11,103	4,748	6,820	4,416
District of Columbia	23,115	10,292	2,652	6,040	4,132
Florida	592,658	270,395	97,772	132,727	91,764
Georgia	234,449	60,211	78,893	57,122	38,223
Maryland	137,551	57,166	27,471	31,125	21,789
North Carolina	249,389	114,151	58,016	50,795	26,428
South Carolina	113,033	51,757	25,278	14,003	21,995
Virginia	204,812	85,115	60,130	28,786	30,780
West Virginia	33,201	15,911	8,985	3,796	4,509
East South Central:					
Alabama	93,245	33,315	35,471	8,200	16,259
Kentucky	90,208	36,935	20,608	19,861	12,804
Mississippi	56,713	22,764	13,915	13,545	6,489
Tennessee	146,814	54,200	34,158	41,419	17,037
West South Central:					
Arkansas	67,485	24,917	20,695	11,188	10,684
Louisiana	98,542	36,324	30,664	22,663	8,892
Oklahoma	89,115	31,802	25,856	16,511	14,946
Texas	623,331	236,783	174,724	126,483	85,341
Mountain:					
Arizona	147,938	64,098	21,205	43,758	18,877
Colorado	171,240	52,866	54,978	25,066	38,330
Idaho	53,874	15,422	15,008	12,824	10,620
Montana	43,135	17,294	13,629	7,883	4,329
Nevada	71,111	30,963	13,200	11,033	15,914
New Mexico	40,658	13,289	11,854	8,161	7,353
Utah	88,574	38,534	29,920	9,939	10,180
Wyoming	23,288	9,086	4,986	5,370	3,846
Pacific:					
Alaska	20,286	7,808	4,876	4,676	2,927
California	979,428	335,546	228,854	223,002	192,026
Hawaii	32,141	10,288	7,725	5,985	8,142
Oregon	118,496	43,294	27,236	34,250	13,716
Washington	189,774	72,007	50,525	42,376	24,866

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.A.1 Standard errors for number of private-sector establishments by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	38,362	49,996	44,967	41,736	37,915
New England:					
Connecticut	3,047	3,801	2,853	2,646	2,846
Maine	1,010	1,519	1,458	1,109	994
Massachusetts	3,902	6,658	7,073	4,257	5,823
New Hampshire	860	1,458	1,458	1,146	935
Rhode Island	600	1,111	1,072	750	873
Vermont	378	671	595	434	408
Middle Atlantic:					
New Jersey	6,636	10,075	10,028	8,323	5,900
New York	10,573	12,672	13,559	12,765	9,945
Pennsylvania	5,169	9,086	8,016	7,175	6,758
East North Central:					
Illinois	5,618	8,831	8,889	6,473	6,588
Indiana	3,066	5,937	4,192	4,271	4,564
Michigan	7,106	7,067	10,307	6,091	4,543
Ohio	5,113	7,891	6,997	7,264	6,340
Wisconsin	5,247	6,136	5,316	3,864	5,132
West North Central:					
Iowa	2,197	3,108	3,614	2,253	2,508
Kansas	1,445	2,788	2,535	1,991	1,935
Minnesota	3,755	6,398	5,718	4,220	5,182
Missouri	3,072	5,305	4,714	4,863	3,485
Nebraska	1,322	2,347	2,035	1,262	1,923
North Dakota	620	1,015	946	889	750
South Dakota	608	1,200	1,082	699	721
South Atlantic:					
Delaware	897	1,232	1,001	999	710
District of Columbia	732	1,081	771	965	806
Florida	15,343	20,728	12,028	16,310	11,378
Georgia	7,241	7,120	8,219	9,380	5,491
Maryland	4,123	5,711	5,439	4,150	3,252
North Carolina	7,844	9,783	10,498	9,077	5,332
South Carolina	3,270	4,801	3,469	2,369	3,172
Virginia	4,715	8,303	7,436	4,721	5,450
West Virginia	864	1,354	1,149	665	832
East South Central:					
Alabama	1,967	3,472	3,708	1,978	2,310
Kentucky	2,579	3,835	3,178	2,802	2,212
Mississippi	2,050	2,468	2,304	2,058	1,253
Tennessee	3,250	5,288	4,230	5,235	3,387
West South Central:					
Arkansas	1,463	2,335	2,194	1,823	1,845
Louisiana	2,272	3,960	3,673	3,431	2,339
Oklahoma	1,834	3,209	2,977	2,526	2,590
Texas	12,373	16,843	17,444	14,811	11,830
Mountain:					
Arizona	5,465	6,864	4,857	6,616	3,403
Colorado	4,087	6,263	6,843	4,139	5,311
Idaho	1,253	1,787	1,812	1,700	1,889
Montana	913	1,629	1,524	1,034	842
Nevada	2,260	3,052	2,136	1,748	3,059
New Mexico	742	1,410	1,320	1,110	1,026
Utah	2,172	3,430	3,177	2,108	2,011
Wyoming	603	829	643	821	609
Pacific:					
Alaska	421	684	594	565	541
California	20,292	21,651	17,435	17,828	22,494
Hawaii	1,379	1,509	1,076	1,279	1,489
Oregon	2,523	4,076	3,482	3,953	2,287
Washington	3,730	6,872	6,134	5,806	4,062

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.A.1.a Percent of number of private-sector establishments by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,900,799	37.4%	26.2%	20.6%	15.8%
New England:					
Connecticut	89,070	35.0%	27.4%	18.6%	19.1%
Maine	40,795	40.4%	31.0%	17.4%	11.1%
Massachusetts	170,240	30.0%	37.1%	13.5%	19.3%
New Hampshire	37,228	37.1%	31.0%	18.6%	13.4%
Rhode Island	29,426	34.5%	30.9%	16.0%	18.5%
Vermont	19,127	40.2%	29.9%	15.5%	14.4%
Middle Atlantic:					
New Jersey	240,069	32.3%	32.1%	23.0%	12.6%
New York	502,071	30.7%	27.7%	25.3%	16.2%
Pennsylvania	295,929	41.0%	23.0%	18.9%	17.0%
East North Central:					
Illinois	291,363	42.1%	24.0%	19.3%	14.6%
Indiana	145,124	48.5%	17.4%	16.7%	17.5%
Michigan	215,068	30.5%	37.0%	20.3%	12.2%
Ohio	244,646	32.6%	27.2%	21.1%	19.1%
Wisconsin	143,823	38.4%	30.1%	15.4%	16.1%
West North Central:					
Iowa	89,426	32.4%	36.4%	14.1%	17.1%
Kansas	74,522	41.0%	25.4%	20.0%	13.7%
Minnesota	153,954	35.8%	28.4%	17.8%	18.0%
Missouri	140,790	38.9%	26.9%	20.7%	13.4%
Nebraska	61,207	43.0%	29.2%	12.3%	15.5%
North Dakota	25,685	32.3%	28.4%	21.8%	17.5%
South Dakota	30,546	35.7%	34.5%	14.0%	15.8%
South Atlantic:					
Delaware	27,087	41.0%	17.5%	25.2%	16.3%
District of Columbia	23,115	44.5%	11.5%	26.1%	17.9%
Florida	592,658	45.6%	16.5%	22.4%	15.5%
Georgia	234,449	25.7%	33.7%	24.4%	16.3%
Maryland	137,551	41.6%	20.0%	22.6%	15.8%
North Carolina	249,389	45.8%	23.3%	20.4%	10.6%
South Carolina	113,033	45.8%	22.4%	12.4%	19.5%
Virginia	204,812	41.6%	29.4%	14.1%	15.0%
West Virginia	33,201	47.9%	27.1%	11.4%	13.6%
East South Central:					
Alabama	93,245	35.7%	38.0%	8.8%	17.4%
Kentucky	90,208	40.9%	22.8%	22.0%	14.2%
Mississippi	56,713	40.1%	24.5%	23.9%	11.4%
Tennessee	146,814	36.9%	23.3%	28.2%	11.6%
West South Central:					
Arkansas	67,485	36.9%	30.7%	16.6%	15.8%
Louisiana	98,542	36.9%	31.1%	23.0%	9.0%
Oklahoma	89,115	35.7%	29.0%	18.5%	16.8%
Texas	623,331	38.0%	28.0%	20.3%	13.7%
Mountain:					
Arizona	147,938	43.3%	14.3%	29.6%	12.8%
Colorado	171,240	30.9%	32.1%	14.6%	22.4%
Idaho	53,874	28.6%	27.9%	23.8%	19.7%
Montana	43,135	40.1%	31.6%	18.3%	10.0%
Nevada	71,111	43.5%	18.6%	15.5%	22.4%
New Mexico	40,658	32.7%	29.2%	20.1%	18.1%
Utah	88,574	43.5%	33.8%	11.2%	11.5%
Wyoming	23,288	39.0%	21.4%	23.1%	16.5%
Pacific:					
Alaska	20,286	38.5%	24.0%	23.0%	14.4%
California	979,428	34.3%	23.4%	22.8%	19.6%
Hawaii	32,141	32.0%	24.0%	18.6%	25.3%
Oregon	118,496	36.5%	23.0%	28.9%	11.6%
Washington	189,774	37.9%	26.6%	22.3%	13.1%

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.

Percents may not add to 100% because of rounding.

**Table VIII.A.1.a Standard errors for percent of number of private-sector establishments by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	38,362	0.62%	0.56%	0.52%	0.47%
New England:					
Connecticut	3,047	3.86%	3.27%	2.94%	3.11%
Maine	1,010	3.71%	3.49%	2.70%	2.36%
Massachusetts	3,902	3.86%	3.99%	2.52%	3.39%
New Hampshire	860	3.89%	3.78%	3.03%	2.52%
Rhode Island	600	3.68%	3.56%	2.58%	2.93%
Vermont	378	3.34%	3.07%	2.26%	2.14%
Middle Atlantic:					
New Jersey	6,636	4.03%	4.02%	3.56%	2.40%
New York	10,573	2.57%	2.55%	2.45%	1.96%
Pennsylvania	5,169	3.07%	2.63%	2.39%	2.27%
East North Central:					
Illinois	5,618	3.13%	2.90%	2.19%	2.24%
Indiana	3,066	4.04%	2.90%	2.92%	3.06%
Michigan	7,106	3.48%	4.06%	2.89%	2.13%
Ohio	5,113	3.13%	2.91%	2.84%	2.59%
Wisconsin	5,247	3.99%	3.70%	2.69%	3.39%
West North Central:					
Iowa	2,197	3.57%	3.79%	2.52%	2.73%
Kansas	1,445	3.70%	3.35%	2.67%	2.55%
Minnesota	3,755	4.05%	3.75%	2.70%	3.28%
Missouri	3,072	3.79%	3.34%	3.32%	2.46%
Nebraska	1,322	3.80%	3.36%	2.10%	2.98%
North Dakota	620	3.89%	3.68%	3.37%	2.88%
South Dakota	608	3.70%	3.54%	2.31%	2.37%
South Atlantic:					
Delaware	897	4.31%	3.57%	3.62%	2.66%
District of Columbia	732	4.65%	3.24%	4.13%	3.42%
Florida	15,343	3.09%	2.09%	2.62%	1.95%
Georgia	7,241	3.10%	3.48%	3.61%	2.39%
Maryland	4,123	4.01%	3.68%	3.08%	2.45%
North Carolina	7,844	4.22%	3.94%	3.47%	2.14%
South Carolina	3,270	3.79%	3.10%	2.12%	2.74%
Virginia	4,715	3.86%	3.55%	2.32%	2.66%
West Virginia	864	3.82%	3.36%	2.02%	2.49%
East South Central:					
Alabama	1,967	3.66%	3.79%	2.11%	2.53%
Kentucky	2,579	3.97%	3.41%	3.11%	2.47%
Mississippi	2,050	4.17%	3.82%	3.58%	2.22%
Tennessee	3,250	3.55%	2.90%	3.40%	2.30%
West South Central:					
Arkansas	1,463	3.42%	3.25%	2.65%	2.66%
Louisiana	2,272	3.95%	3.71%	3.41%	2.35%
Oklahoma	1,834	3.59%	3.27%	2.81%	2.86%
Texas	12,373	2.77%	2.66%	2.31%	1.87%
Mountain:					
Arizona	5,465	4.43%	3.17%	4.22%	2.39%
Colorado	4,087	3.63%	3.73%	2.40%	3.18%
Idaho	1,253	3.41%	3.37%	3.14%	3.29%
Montana	913	3.60%	3.43%	2.43%	1.95%
Nevada	2,260	4.24%	3.12%	2.43%	3.97%
New Mexico	742	3.37%	3.16%	2.76%	2.51%
Utah	2,172	3.71%	3.52%	2.36%	2.25%
Wyoming	603	3.57%	2.78%	3.31%	2.58%
Pacific:					
Alaska	421	3.35%	2.95%	2.72%	2.58%
California	20,292	2.18%	1.79%	1.81%	2.12%
Hawaii	1,379	4.47%	3.55%	3.80%	4.34%
Oregon	2,523	3.35%	2.91%	3.20%	1.96%
Washington	3,730	3.54%	3.21%	2.98%	2.15%

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.

Percents may not add to 100% because of rounding.

**Table VIII.A.2 Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	46.3%	28.8%	45.6%	60.5%	70.8%
<b>New England:</b>					
Connecticut	48.5%	31.8%	51.1%	57.9%	66.0%
Maine	44.9%	17.4%	53.1%	63.0%	93.9%
Massachusetts	54.1%	32.7%	53.6%	71.7%	76.2%
New Hampshire	50.3%	30.3%	54.0%	72.0%	67.1%
Rhode Island	46.8%	31.3%	39.5%	60.4%	76.0%
Vermont	40.9%	22.8%	44.0%	53.3%	71.8%
<b>Middle Atlantic:</b>					
New Jersey	46.8%	28.4%	46.3%	55.2%	79.7%
New York	43.9%	22.9%	50.0%	52.8%	59.6%
Pennsylvania	52.1%	38.5%	51.8%	67.5%	68.0%
<b>East North Central:</b>					
Illinois	47.6%	27.8%	46.5%	73.7%	72.1%
Indiana	43.0%	23.0%	43.2%	64.3%	77.6%
Michigan	44.9%	18.2%	53.1%	53.5%	71.8%
Ohio	50.2%	31.0%	39.6%	72.5%	73.3%
Wisconsin	52.0%	38.7%	42.4%	75.7%	79.5%
<b>West North Central:</b>					
Iowa	57.2%	29.8%	62.6%	75.5%	82.8%
Kansas	48.3%	27.9%	53.0%	57.5%	87.2%
Minnesota	41.9%	24.5%	39.8%	70.1%	52.2%
Missouri	56.0%	40.2%	55.7%	74.0%	74.3%
Nebraska	36.9%	23.2%	35.4%	68.3%	52.5%
North Dakota	46.3%	20.9%	43.9%	58.8%	81.5%
South Dakota	46.7%	40.0%	39.7%	51.5%	72.7%
<b>South Atlantic:</b>					
Delaware	44.8%	24.5%	57.8%	55.0%	66.1%
District of Columbia	72.0%	49.5%	82.8%	89.9%	94.7%
Florida	36.2%	21.4%	28.6%	51.2%	66.4%
Georgia	41.3%	29.2%	31.1%	49.1%	69.8%
Maryland	51.9%	35.7%	57.8%	59.7%	76.1%
North Carolina	41.3%	23.6%	45.4%	59.2%	73.9%
South Carolina	43.1%	31.9%	41.7%	47.8%	68.1%
Virginia	53.8%	35.3%	54.6%	88.1%	71.3%
West Virginia	49.3%	31.0%	61.1%	64.8%	77.2%
<b>East South Central:</b>					
Alabama	55.6%	43.7%	54.5%	59.6%	80.1%
Kentucky	47.2%	31.6%	54.5%	54.2%	69.7%
Mississippi	55.3%	41.2%	64.3%	55.9%	83.9%
Tennessee	53.2%	32.9%	62.0%	68.3%	63.5%
<b>West South Central:</b>					
Arkansas	45.6%	29.4%	46.4%	56.6%	70.0%
Louisiana	44.8%	31.4%	50.1%	50.3%	67.8%
Oklahoma	49.9%	25.9%	59.0%	59.6%	74.5%
Texas	46.4%	31.0%	41.1%	61.4%	77.7%
<b>Mountain:</b>					
Arizona	42.8%	27.4%	55.0%	44.5%	77.8%
Colorado	36.9%	24.9%	30.4%	68.4%	42.3%
Idaho	33.1%	14.0%	26.4%	37.0%	65.7%
Montana	34.9%	17.4%	30.9%	61.6%	68.6%
Nevada	55.0%	32.1%	35.0%	84.6%	95.5%
New Mexico	45.9%	30.5%	43.2%	52.3%	71.1%
Utah	35.6%	26.4%	33.7%	37.7%	73.6%
Wyoming	31.8%	16.9%	30.6%	33.8%	65.5%
<b>Pacific:</b>					
Alaska	31.3%	17.2%	20.1%	56.9%	46.8%
California	48.3%	28.4%	45.5%	60.9%	71.7%
Hawaii	76.9%	63.8%	67.4%	99.5%	85.8%
Oregon	46.0%	27.2%	46.5%	55.9%	80.2%
Washington	47.2%	30.5%	43.5%	67.9%	67.9%

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 VIII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.54%	0.84%	1.18%	1.38%	1.50%
<b>New England:</b>					
Connecticut	2.85%	5.23%	6.44%	8.28%	8.33%
Maine	3.18%	3.36%	6.58%	8.29%	5.41%
Massachusetts	3.54%	5.56%	6.38%	10.02%	9.04%
New Hampshire	2.99%	4.80%	7.23%	9.64%	10.37%
Rhode Island	2.95%	5.30%	5.87%	8.63%	8.32%
Vermont	2.33%	3.73%	5.51%	7.76%	7.59%
<b>Middle Atlantic:</b>					
New Jersey	3.90%	5.92%	7.64%	8.87%	8.80%
New York	2.30%	3.95%	5.34%	5.42%	6.73%
Pennsylvania	2.49%	4.39%	6.26%	6.80%	7.26%
<b>East North Central:</b>					
Illinois	2.67%	3.79%	6.65%	5.81%	7.67%
Indiana	3.00%	3.34%	8.48%	9.61%	9.46%
Michigan	3.26%	3.63%	7.25%	7.31%	8.91%
Ohio	2.78%	4.62%	5.46%	6.90%	7.11%
Wisconsin	3.25%	6.02%	6.19%	9.26%	8.57%
<b>West North Central:</b>					
Iowa	3.47%	5.59%	6.37%	8.73%	7.40%
Kansas	3.25%	5.06%	7.47%	7.56%	6.66%
Minnesota	2.63%	4.56%	6.32%	8.25%	9.58%
Missouri	3.36%	5.68%	6.91%	8.44%	9.78%
Nebraska	2.63%	4.78%	5.21%	9.28%	10.49%
North Dakota	3.03%	3.78%	6.95%	8.96%	9.02%
South Dakota	3.29%	6.88%	5.48%	8.57%	7.97%
<b>South Atlantic:</b>					
Delaware	3.43%	4.50%	10.94%	8.11%	8.74%
District of Columbia	3.86%	6.20%	8.82%	4.87%	5.10%
Florida	2.38%	3.35%	5.71%	6.57%	6.58%
Georgia	2.65%	5.03%	4.48%	8.56%	7.60%
Maryland	3.51%	5.91%	10.35%	7.48%	7.84%
North Carolina	3.69%	3.61%	10.18%	9.12%	11.61%
South Carolina	2.66%	5.40%	6.69%	8.70%	7.25%
Virginia	3.23%	5.62%	6.93%	6.00%	9.28%
West Virginia	2.58%	3.82%	6.99%	9.70%	9.30%
<b>East South Central:</b>					
Alabama	2.95%	5.61%	6.10%	12.92%	7.34%
Kentucky	2.89%	4.94%	8.26%	7.47%	9.08%
Mississippi	3.72%	6.42%	8.41%	8.15%	7.92%
Tennessee	3.03%	4.73%	6.65%	6.50%	11.05%
<b>West South Central:</b>					
Arkansas	2.67%	4.67%	5.80%	8.51%	8.61%
Louisiana	2.97%	5.57%	6.66%	7.79%	13.26%
Oklahoma	2.98%	3.91%	6.70%	8.46%	8.91%
Texas	2.47%	3.49%	5.57%	6.29%	6.28%
<b>Mountain:</b>					
Arizona	3.07%	4.86%	11.79%	7.45%	8.27%
Colorado	2.68%	5.19%	4.97%	8.53%	7.02%
Idaho	2.73%	2.88%	5.07%	6.60%	9.95%
Montana	2.91%	4.45%	5.74%	7.22%	10.25%
Nevada	3.64%	5.51%	7.24%	6.50%	3.95%
New Mexico	2.21%	4.73%	6.02%	6.99%	7.43%
Utah	2.82%	4.43%	5.65%	9.00%	9.59%
Wyoming	2.45%	3.92%	5.47%	6.15%	8.14%
<b>Pacific:</b>					
Alaska	2.00%	3.23%	4.28%	6.48%	8.97%
California	2.10%	3.52%	3.97%	4.19%	5.11%
Hawaii	3.88%	7.96%	8.15%	0.54%	7.48%
Oregon	2.73%	4.58%	6.59%	6.44%	7.85%
Washington	2.61%	4.56%	6.27%	7.25%	8.50%

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.

**Table VIII.B.1 Number of private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	138,575,748	33,226,568	35,557,526	34,747,959	35,043,696
New England:					
Connecticut	1,464,809	362,714	369,467	331,141	401,488
Maine	570,609	141,191	143,302	142,277	143,839
Massachusetts	3,624,291	901,952	904,290	907,177	910,872
New Hampshire	606,889	151,330	121,128	181,322	153,109
Rhode Island	456,406	113,346	109,665	118,911	114,485
Vermont	256,862	63,511	64,572	64,072	64,707
Middle Atlantic:					
New Jersey	3,848,632	935,949	977,370	969,085	966,227
New York	8,588,341	2,143,999	2,122,770	2,171,847	2,149,725
Pennsylvania	5,640,789	1,406,086	1,397,371	1,426,465	1,410,866
East North Central:					
Illinois	5,433,179	1,345,034	1,329,030	1,396,335	1,362,781
Indiana	2,899,985	719,813	728,121	726,124	725,926
Michigan	4,261,151	632,099	1,479,110 *	1,071,210	1,078,732
Ohio	4,859,402	1,209,629	1,219,734	1,214,206	1,215,832
Wisconsin	2,690,881	667,571	674,299	674,048	674,964
West North Central:					
Iowa	1,457,010	276,871	437,753	373,273	369,113
Kansas	1,195,225	295,053	300,631	299,328	300,214
Minnesota	2,799,958	651,303	746,701	694,707	707,246
Missouri	2,670,966	662,604	663,835	674,966	669,561
Nebraska	896,206	221,573	226,209	223,677	224,747
North Dakota	355,505	88,575	88,427	88,845	89,658
South Dakota	390,474	97,500	97,446	87,994	107,534
South Atlantic:					
Delaware	447,901	109,053	114,394 *	112,295	112,159
District of Columbia	544,529	134,144	136,467	136,147	137,771
Florida	9,465,885	2,245,676	2,377,084 *	2,452,669	2,390,456
Georgia	4,260,754	1,064,228	1,062,785	1,051,098	1,082,641
Maryland	2,501,832	623,225	591,936 *	655,244	631,427
North Carolina	4,440,182	1,108,327	1,096,512	1,121,316	1,114,027
South Carolina	1,888,373	471,958	457,300	437,940	521,174
Virginia	3,542,467	874,121	872,897	903,522	891,927
West Virginia	578,836	139,532	148,662	132,622	158,021
East South Central:					
Alabama	1,684,677	418,380	420,724	421,012 *	424,561
Kentucky	1,687,621	410,561	429,391 *	400,161	447,507
Mississippi	922,973	230,260	229,056	229,527	234,131
Tennessee	2,945,912	732,664	739,273	728,130	745,846
West South Central:					
Arkansas	1,184,910	295,821	293,031	294,519	301,539 *
Louisiana	1,607,111	382,719	419,408	400,422	404,563 *
Oklahoma	1,356,846	338,817	338,874	339,233	339,921
Texas	12,078,740	3,018,430	2,971,378	3,036,621	3,052,312
Mountain:					
Arizona	3,185,150	780,893	801,422 *	790,839	811,996
Colorado	2,579,491	641,210	638,984	641,400	657,896
Idaho	703,097	174,520 *	176,985	175,402	176,190
Montana	441,907	110,236	110,361	109,262	112,048 *
Nevada	1,310,578	324,657	329,834	327,947	328,140
New Mexico	614,170	152,471	153,714	129,223	178,762
Utah	1,592,154	396,113	399,838	397,067	399,137
Wyoming	223,680	55,761	54,541	56,632	56,746
Pacific:					
Alaska	286,584	71,461	71,657	71,075	72,391
California	16,182,981	3,518,043	4,565,651	4,024,654	4,074,634
Hawaii	521,215	114,936	142,855	131,912	131,512
Oregon	1,713,097	422,059	434,117	424,268	432,652
Washington	3,114,523	778,589	777,163	778,789	779,982

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.1 Standard errors for number of private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,108,684	908,549	1,739,915	994,805	1,050,276
New England:					
Connecticut	93,295	53,253	43,745	60,619	69,694
Maine	33,745	22,889	16,578	21,135	28,524
Massachusetts	317,606	211,412	101,720	240,172	152,894
New Hampshire	42,712	20,708	15,071	36,660	35,960
Rhode Island	24,186	16,489	14,042	17,421	22,022
Vermont	12,352	7,468	6,305	10,850	8,281
Middle Atlantic:					
New Jersey	286,362	252,422	137,871	149,815	139,075
New York	535,347	494,572	231,290	258,078	186,553
Pennsylvania	260,295	127,627	230,845	156,128	167,633
East North Central:					
Illinois	249,995	160,931	178,006	175,788	161,082
Indiana	169,141	79,285	136,350	92,081	124,362
Michigan	544,062	91,894	544,228 *	152,217	143,091
Ohio	210,169	116,271	177,125	144,810	142,278
Wisconsin	161,256	95,038	95,876	106,401	110,574
West North Central:					
Iowa	95,554	34,576	90,031	61,386	44,135
Kansas	79,561	38,697	40,217	38,441	74,189
Minnesota	199,687	91,637	169,148	98,197	120,463
Missouri	154,607	83,424	104,834	84,704	135,999
Nebraska	39,096	29,199	29,458	30,393	30,802
North Dakota	16,384	10,827	9,256	14,524	10,112
South Dakota	17,426	13,766	10,043	11,225	13,029
South Atlantic:					
Delaware	45,796	13,435	46,274 *	13,992	12,291
District of Columbia	32,669	23,951	23,302	21,583	18,206
Florida	1,292,655	214,058	1,169,683 *	474,515	456,231
Georgia	230,356	192,204	127,817	153,314	147,605
Maryland	211,102	81,550	184,524 *	124,707	90,133
North Carolina	260,064	153,765	207,214	166,054	195,860
South Carolina	134,215	43,029	78,629	107,699	97,496
Virginia	205,701	122,999	120,358	122,936	189,034
West Virginia	45,981	13,272	24,884	37,913	24,512
East South Central:					
Alabama	250,881	47,779	47,624	248,885 *	55,950
Kentucky	151,734	48,831	138,588 *	54,919	64,645
Mississippi	44,869	35,744	33,858	28,866	29,932
Tennessee	149,708	99,055	122,728	87,232	128,984
West South Central:					
Arkansas	100,505	33,665	37,400	59,902	93,942 *
Louisiana	139,439	48,968	49,035	70,115	122,890 *
Oklahoma	73,724	36,318	40,408	45,245	64,927
Texas	516,498	288,488	378,517	332,074	414,944
Mountain:					
Arizona	436,735	101,949	413,036 *	117,360	163,494
Colorado	140,860	112,298	86,405	101,767	96,491
Idaho	67,773	62,248 *	26,092	21,402	26,304
Montana	35,410	10,564	12,744	14,454	34,534 *
Nevada	79,706	47,043	63,966	47,785	52,512
New Mexico	44,654	20,031	18,353	18,509	41,185
Utah	125,508	47,945	51,798	99,360	86,077
Wyoming	12,280	5,813	8,515	9,903	7,599
Pacific:					
Alaska	20,275	7,554	12,643	13,865	12,553
California	872,993	298,910	750,761	356,560	487,423
Hawaii	32,886	19,843	24,725	19,192	29,034
Oregon	117,850	47,104	111,770	52,148	57,514
Washington	161,730	104,400	127,515	108,785	119,423

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.1.a Percent of number of private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	138,575,748	24.0%	25.7%	25.1%	25.3%
New England:					
Connecticut	1,464,809	24.8%	25.2%	22.6%	27.4%
Maine	570,609	24.7%	25.1%	24.9%	25.2%
Massachusetts	3,624,291	24.9%	25.0%	25.0%	25.1%
New Hampshire	606,889	24.9%	20.0%	29.9%	25.2%
Rhode Island	456,406	24.8%	24.0%	26.1%	25.1%
Vermont	256,862	24.7%	25.1%	24.9%	25.2%
Middle Atlantic:					
New Jersey	3,848,632	24.3%	25.4%	25.2%	25.1%
New York	8,588,341	25.0%	24.7%	25.3%	25.0%
Pennsylvania	5,640,789	24.9%	24.8%	25.3%	25.0%
East North Central:					
Illinois	5,433,179	24.8%	24.5%	25.7%	25.1%
Indiana	2,899,985	24.8%	25.1%	25.0%	25.0%
Michigan	4,261,151	14.8%	34.7%	25.1%	25.3%
Ohio	4,859,402	24.9%	25.1%	25.0%	25.0%
Wisconsin	2,690,881	24.8%	25.1%	25.0%	25.1%
West North Central:					
Iowa	1,457,010	19.0%	30.0%	25.6%	25.3%
Kansas	1,195,225	24.7%	25.2%	25.0%	25.1%
Minnesota	2,799,958	23.3%	26.7%	24.8%	25.3%
Missouri	2,670,966	24.8%	24.9%	25.3%	25.1%
Nebraska	896,206	24.7%	25.2%	25.0%	25.1%
North Dakota	355,505	24.9%	24.9%	25.0%	25.2%
South Dakota	390,474	25.0%	25.0%	22.5%	27.5%
South Atlantic:					
Delaware	447,901	24.3%	25.5% *	25.1%	25.0%
District of Columbia	544,529	24.6%	25.1%	25.0%	25.3%
Florida	9,465,885	23.7%	25.1% *	25.9%	25.3%
Georgia	4,260,754	25.0%	24.9%	24.7%	25.4%
Maryland	2,501,832	24.9%	23.7%	26.2%	25.2%
North Carolina	4,440,182	25.0%	24.7%	25.3%	25.1%
South Carolina	1,888,373	25.0%	24.2%	23.2%	27.6%
Virginia	3,542,467	24.7%	24.6%	25.5%	25.2%
West Virginia	578,836	24.1%	25.7%	22.9%	27.3%
East South Central:					
Alabama	1,684,677	24.8%	25.0%	25.0% *	25.2%
Kentucky	1,687,621	24.3%	25.4%	23.7%	26.5%
Mississippi	922,973	24.9%	24.8%	24.9%	25.4%
Tennessee	2,945,912	24.9%	25.1%	24.7%	25.3%
West South Central:					
Arkansas	1,184,910	25.0%	24.7%	24.9%	25.4%
Louisiana	1,607,111	23.8%	26.1%	24.9%	25.2%
Oklahoma	1,356,846	25.0%	25.0%	25.0%	25.1%
Texas	12,078,740	25.0%	24.6%	25.1%	25.3%
Mountain:					
Arizona	3,185,150	24.5%	25.2% *	24.8%	25.5%
Colorado	2,579,491	24.9%	24.8%	24.9%	25.5%
Idaho	703,097	24.8%	25.2%	24.9%	25.1%
Montana	441,907	24.9%	25.0%	24.7%	25.4%
Nevada	1,310,578	24.8%	25.2%	25.0%	25.0%
New Mexico	614,170	24.8%	25.0%	21.0%	29.1%
Utah	1,592,154	24.9%	25.1%	24.9%	25.1%
Wyoming	223,680	24.9%	24.4%	25.3%	25.4%
Pacific:					
Alaska	286,584	24.9%	25.0%	24.8%	25.3%
California	16,182,981	21.7%	28.2%	24.9%	25.2%
Hawaii	521,215	22.1%	27.4%	25.3%	25.2%
Oregon	1,713,097	24.6%	25.3%	24.8%	25.3%
Washington	3,114,523	25.0%	25.0%	25.0%	25.0%

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.

Percents may not add to 100% because of rounding.

**Table VIII.B.1.a Standard errors for percent of number of private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,108,684	0.66%	1.01%	0.71%	0.74%
New England:					
Connecticut	93,295	3.46%	3.17%	3.68%	4.01%
Maine	33,745	3.70%	3.09%	3.59%	4.28%
Massachusetts	317,606	5.02%	3.44%	5.42%	4.24%
New Hampshire	42,712	3.45%	2.71%	5.31%	5.27%
Rhode Island	24,186	3.24%	3.10%	3.81%	4.33%
Vermont	12,352	2.83%	2.63%	3.61%	2.99%
Middle Atlantic:					
New Jersey	286,362	5.30%	3.69%	3.82%	3.79%
New York	535,347	4.58%	2.81%	2.96%	2.61%
Pennsylvania	260,295	2.30%	3.49%	2.69%	2.90%
East North Central:					
Illinois	249,995	2.78%	2.97%	2.96%	2.86%
Indiana	169,141	2.78%	4.05%	3.24%	3.86%
Michigan	544,062	2.78%	8.74%	4.60%	4.41%
Ohio	210,169	2.42%	3.17%	2.83%	2.80%
Wisconsin	161,256	3.30%	3.36%	3.62%	3.67%
West North Central:					
Iowa	95,554	2.49%	4.91%	3.98%	3.35%
Kansas	79,561	3.40%	3.43%	3.32%	5.02%
Minnesota	199,687	3.38%	4.94%	3.59%	3.97%
Missouri	154,607	3.08%	3.65%	3.26%	4.39%
Nebraska	39,096	3.07%	3.06%	3.24%	3.28%
North Dakota	16,384	2.88%	2.67%	3.48%	2.82%
South Dakota	17,426	3.08%	2.64%	2.76%	3.05%
South Atlantic:					
Delaware	45,796	3.61%	7.98% *	3.83%	3.82%
District of Columbia	32,669	4.03%	3.72%	3.58%	3.56%
Florida	1,292,655	3.89%	9.48% *	5.25%	5.11%
Georgia	230,356	3.87%	3.06%	3.42%	3.31%
Maryland	211,102	3.51%	6.08%	4.57%	3.96%
North Carolina	260,064	3.36%	4.18%	3.66%	4.07%
South Carolina	134,215	2.77%	3.95%	5.00%	4.57%
Virginia	205,701	3.28%	3.33%	3.58%	4.59%
West Virginia	45,981	2.89%	3.94%	5.44%	4.02%
East South Central:					
Alabama	250,881	4.56%	4.54%	11.21% *	4.78%
Kentucky	151,734	3.32%	6.40%	3.59%	3.92%
Mississippi	44,869	3.38%	3.42%	3.13%	3.15%
Tennessee	149,708	3.08%	3.89%	3.07%	4.00%
West South Central:					
Arkansas	100,505	3.32%	3.58%	4.78%	6.44%
Louisiana	139,439	3.43%	3.53%	4.09%	6.02%
Oklahoma	73,724	2.77%	2.92%	3.25%	3.99%
Texas	516,498	2.42%	2.80%	2.68%	3.07%
Mountain:					
Arizona	436,735	4.40%	9.94% *	4.75%	5.47%
Colorado	140,860	3.92%	3.19%	3.63%	3.69%
Idaho	67,773	6.95%	3.99%	3.58%	3.92%
Montana	35,410	3.05%	3.31%	3.49%	6.08%
Nevada	79,706	3.41%	4.20%	3.53%	3.89%
New Mexico	44,654	3.36%	3.22%	3.09%	5.15%
Utah	125,508	3.29%	3.41%	5.21%	4.76%
Wyoming	12,280	2.73%	3.44%	3.83%	3.30%
Pacific:					
Alaska	20,275	2.93%	3.95%	4.10%	3.93%
California	872,993	2.02%	3.63%	2.34%	2.79%
Hawaii	32,886	3.51%	4.40%	3.97%	4.92%
Oregon	117,850	3.02%	5.22%	3.27%	3.40%
Washington	161,730	3.19%	3.73%	3.32%	3.62%

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.

Percents may not add to 100% because of rounding.

**Table VIII.B.2 Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	84.9%	68.6%	83.6%	90.9%	95.8%
New England:					
Connecticut	83.3%	70.9%	78.3%	88.0%	95.1%
Maine	81.8%	65.0%	77.4%	88.0%	96.7%
Massachusetts	88.3%	78.9%	82.2%	95.2%	96.8%
New Hampshire	85.7%	70.3%	77.3%	95.0%	96.3%
Rhode Island	85.1%	66.7%	80.6%	94.9%	97.4%
Vermont	76.4%	58.4%	67.6%	85.0%	94.5%
Middle Atlantic:					
New Jersey	82.2%	66.9%	76.2%	90.1%	95.1%
New York	85.3%	73.9%	84.8%	88.6%	93.6%
Pennsylvania	86.6%	73.4%	85.5%	92.8%	94.6%
East North Central:					
Illinois	86.6%	71.4%	84.9%	94.7%	94.7%
Indiana	83.3%	57.1%	83.0%	94.6%	98.4%
Michigan	86.4%	59.9%	89.0%	88.5%	96.4%
Ohio	83.8%	62.0%	82.4%	94.6%	96.3%
Wisconsin	85.3%	65.0%	82.0%	96.7%	97.2%
West North Central:					
Iowa	87.3%	60.3%	87.5%	97.5%	97.2%
Kansas	85.1%	69.5%	87.5%	85.1%	98.0%
Minnesota	84.9%	67.8%	82.8%	92.9%	95.1%
Missouri	86.3%	73.3%	83.9%	96.0%	91.8%
Nebraska	79.3%	59.2%	71.6%	93.3%	93.0%
North Dakota	83.6%	64.5%	79.2%	92.8%	97.7%
South Dakota	79.4%	57.9%	74.7%	87.0%	96.9%
South Atlantic:					
Delaware	84.9%	66.1%	89.7%	87.1%	95.9%
District of Columbia	92.1%	76.3%	97.2%	95.1%	99.7%
Florida	83.7%	65.0%	86.5%	85.8%	96.2%
Georgia	82.3%	70.9%	76.3%	87.6%	94.3%
Maryland	87.4%	69.8%	92.2%	92.6%	94.7%
North Carolina	82.3%	59.2%	82.9%	88.0%	99.1%
South Carolina	80.0%	57.9%	84.6%	88.1%	89.2%
Virginia	88.6%	70.4%	87.8%	97.8%	98.1%
West Virginia	86.0%	62.0%	89.0%	95.2%	96.8%
East South Central:					
Alabama	88.9%	77.7%	85.3%	95.3%	97.3%
Kentucky	85.7%	69.5%	88.0%	88.8%	95.7%
Mississippi	84.4%	69.8%	86.8%	84.1%	96.5%
Tennessee	84.3%	62.4%	87.6%	89.1%	97.8%
West South Central:					
Arkansas	83.3%	66.8%	78.8%	90.3%	96.9%
Louisiana	80.6%	64.2%	74.4%	84.7%	98.5%
Oklahoma	84.7%	64.8%	82.7%	93.7%	97.4%
Texas	84.7%	71.6%	79.1%	91.7%	96.1%
Mountain:					
Arizona	87.7%	76.2%	92.0%	85.4%	96.6%
Colorado	84.7%	77.1%	75.5%	95.0%	91.1%
Idaho	75.7%	66.1%	66.3%	76.4%	94.0%
Montana	71.6%	42.7%	62.7%	85.7%	95.0%
Nevada	87.6%	77.6%	85.5%	88.2%	99.2%
New Mexico	79.1%	65.0%	68.8%	84.3%	96.1%
Utah	82.1%	62.1%	76.8%	90.7%	98.6%
Wyoming	68.6%	46.0%	64.9%	76.7%	86.3%
Pacific:					
Alaska	70.4%	47.2%	69.0%	79.9%	85.2%
California	86.8%	71.5%	85.7%	91.1%	96.8%
Hawaii	93.1%	84.1%	89.0%	99.6%	98.8%
Oregon	82.8%	59.3%	89.0%	88.0%	94.6%
Washington	83.4%	68.0%	83.9%	90.0%	91.6%

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.

**Table VIII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.33%	1.01%	0.93%	0.49%	0.35%
New England:					
Connecticut	1.82%	5.30%	4.35%	3.92%	1.87%
Maine	2.13%	6.40%	4.41%	4.56%	2.93%
Massachusetts	1.84%	6.42%	3.58%	2.47%	1.84%
New Hampshire	1.79%	5.31%	4.80%	2.25%	1.95%
Rhode Island	1.99%	6.73%	3.98%	1.64%	1.34%
Vermont	2.04%	5.54%	4.89%	4.34%	1.95%
Middle Atlantic:					
New Jersey	2.12%	9.58%	4.92%	3.17%	2.17%
New York	1.36%	6.41%	2.58%	2.28%	1.74%
Pennsylvania	1.52%	3.48%	4.20%	2.39%	2.94%
East North Central:					
Illinois	1.31%	4.27%	3.53%	1.39%	1.83%
Indiana	1.75%	5.36%	4.62%	1.86%	0.91%
Michigan	2.20%	6.48%	4.38%	4.53%	1.32%
Ohio	1.48%	4.61%	3.65%	1.74%	1.31%
Wisconsin	1.56%	5.79%	3.87%	1.53%	1.41%
West North Central:					
Iowa	1.43%	5.79%	3.37%	1.00%	1.22%
Kansas	1.77%	5.10%	3.54%	3.90%	1.15%
Minnesota	1.77%	5.49%	4.97%	2.48%	1.90%
Missouri	1.77%	4.81%	3.89%	1.83%	4.03%
Nebraska	1.81%	6.00%	5.31%	2.27%	2.84%
North Dakota	1.78%	5.45%	4.41%	2.54%	1.72%
South Dakota	1.84%	6.73%	3.92%	3.50%	1.19%
South Atlantic:					
Delaware	2.21%	5.41%	5.06%	3.70%	1.47%
District of Columbia	1.28%	5.38%	1.66%	2.46%	0.32%
Florida	2.47%	3.99%	6.92%	3.78%	1.50%
Georgia	2.44%	8.16%	4.05%	2.98%	2.16%
Maryland	1.68%	4.96%	3.19%	2.40%	2.68%
North Carolina	1.91%	6.45%	4.60%	3.08%	0.58%
South Carolina	2.34%	4.72%	3.73%	4.86%	4.88%
Virginia	1.44%	5.38%	2.87%	1.06%	0.82%
West Virginia	1.59%	4.50%	2.83%	2.11%	1.56%
East South Central:					
Alabama	2.00%	3.91%	3.21%	3.39%	1.31%
Kentucky	1.80%	4.71%	4.67%	3.25%	1.68%
Mississippi	1.76%	5.62%	3.75%	4.43%	1.62%
Tennessee	2.41%	7.25%	3.19%	2.70%	1.00%
West South Central:					
Arkansas	1.89%	4.74%	4.00%	3.27%	1.59%
Louisiana	2.44%	5.57%	5.15%	4.68%	0.95%
Oklahoma	1.69%	4.76%	4.10%	2.06%	1.28%
Texas	1.17%	3.40%	3.42%	1.88%	1.63%
Mountain:					
Arizona	2.03%	4.20%	4.57%	3.74%	1.42%
Colorado	1.50%	4.83%	4.70%	1.73%	2.43%
Idaho	2.91%	12.42%	6.04%	4.43%	3.00%
Montana	2.95%	5.22%	5.58%	3.57%	2.46%
Nevada	1.36%	4.26%	4.03%	1.98%	0.65%
New Mexico	2.27%	5.74%	5.11%	3.99%	1.56%
Utah	2.08%	5.54%	3.98%	3.92%	0.77%
Wyoming	2.57%	5.69%	6.82%	5.30%	5.18%
Pacific:					
Alaska	2.78%	5.71%	6.67%	5.35%	5.53%
California	0.96%	2.96%	2.73%	1.36%	0.83%
Hawaii	2.13%	6.06%	5.78%	0.41%	0.64%
Oregon	1.92%	5.47%	3.55%	2.68%	2.90%
Washington	1.85%	5.36%	3.74%	2.79%	4.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	78.8%	53.6%	76.3%	86.1%	91.2%
New England:					
Connecticut	77.1%	49.0%	63.9%	92.0%	94.6%
Maine	79.9%	55.1%	79.3%	90.7%	86.9%
Massachusetts	76.6%	42.6%	73.2%	86.5%	97.4%
New Hampshire	77.7%	40.5%	80.0%	87.8%	91.2%
Rhode Island	72.6%	40.2%	60.9%	82.3%	94.0%
Vermont	77.0%	51.9%	75.3%	84.3%	86.9%
Middle Atlantic:					
New Jersey	77.7%	49.7%	72.3%	87.4%	91.9%
New York	73.9%	61.6%	69.6%	78.6%	83.1%
Pennsylvania	77.0%	44.9%	80.3%	85.1%	90.9%
East North Central:					
Illinois	78.6%	53.7%	71.5%	87.2%	94.4%
Indiana	79.5%	48.1%	77.3%	88.5%	90.9%
Michigan	80.5%	51.6%	73.7%	88.9%	91.9%
Ohio	75.6%	45.5%	66.2%	90.3%	88.6%
Wisconsin	81.9%	52.5%	87.2%	89.6%	89.0%
West North Central:					
Iowa	80.1%	51.2%	78.9%	85.2%	89.7%
Kansas	77.4%	54.8%	72.2%	86.4%	90.0%
Minnesota	70.2%	40.5%	53.5%	86.4%	89.6%
Missouri	76.4%	44.4%	68.7%	90.1%	94.2%
Nebraska	79.0%	61.0%	75.7%	84.8%	87.0%
North Dakota	76.3%	41.4%	68.3%	89.8%	92.9%
South Dakota	78.3%	43.6%	76.6%	90.1%	89.6%
South Atlantic:					
Delaware	81.8%	61.6%	76.1%	89.3%	94.1%
District of Columbia	83.4%	73.7%	71.3%	92.3%	94.2%
Florida	87.1%	69.4%	86.3%	93.4%	93.4%
Georgia	78.9%	45.3%	80.8%	89.1%	93.2%
Maryland	78.4%	58.4%	70.8%	82.1%	96.2%
North Carolina	80.5%	56.7%	76.7%	84.1%	94.4%
South Carolina	78.3%	46.5%	71.9%	87.7%	94.4%
Virginia	86.8%	75.2%	83.2%	92.8%	92.1%
West Virginia	82.1%	54.0%	80.6%	92.3%	90.7%
East South Central:					
Alabama	82.7%	49.8%	83.8%	95.6%	95.0%
Kentucky	80.6%	57.6%	85.1%	84.9%	88.5%
Mississippi	81.3%	63.8%	78.7%	84.5%	93.4%
Tennessee	75.9%	38.6%	67.2%	87.9%	96.3%
West South Central:					
Arkansas	83.3%	56.0%	83.8%	94.6%	91.2%
Louisiana	77.3%	52.9%	79.6%	88.2%	81.4%
Oklahoma	80.8%	44.4%	86.1%	88.7%	92.8%
Texas	77.3%	48.2%	77.9%	83.4%	92.5%
Mountain:					
Arizona	81.8%	59.0%	87.6%	84.5%	91.3%
Colorado	76.2%	49.9%	70.8%	80.7%	97.9%
Idaho	76.1%	51.0%	70.2%	84.5%	90.9%
Montana	80.2%	56.0%	62.6%	87.2%	96.0%
Nevada	75.3%	65.6%	59.0%	82.5%	90.4%
New Mexico	77.3%	57.6%	65.4%	93.3%	85.8%
Utah	69.3%	44.4%	74.7%	57.6%	91.4%
Wyoming	72.4%	64.0%	57.1%	73.9%	86.6%
Pacific:					
Alaska	81.4%	69.3%	76.8%	83.6%	89.7%
California	79.6%	57.0%	81.0%	84.3%	88.4%
Hawaii	78.0%	49.7%	77.2%	86.2%	91.4%
Oregon	80.9%	54.1%	79.6%	89.3%	90.7%
Washington	76.1%	60.1%	71.7%	80.4%	87.8%

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 VIII.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.48%	1.27%	1.09%	0.78%	0.60%
New England:					
Connecticut	2.53%	4.98%	4.31%	2.42%	0.84%
Maine	2.32%	9.49%	2.30%	1.98%	2.28%
Massachusetts	3.91%	6.93%	4.69%	2.08%	1.18%
New Hampshire	2.42%	5.03%	3.34%	1.89%	2.07%
Rhode Island	2.76%	6.06%	4.27%	4.08%	1.71%
Vermont	2.15%	5.43%	3.12%	2.75%	4.28%
Middle Atlantic:					
New Jersey	3.22%	5.69%	4.85%	3.13%	2.39%
New York	2.08%	9.00%	3.28%	3.88%	2.34%
Pennsylvania	1.94%	3.49%	4.26%	2.73%	2.62%
East North Central:					
Illinois	2.01%	5.30%	4.48%	3.87%	1.30%
Indiana	2.11%	6.98%	4.59%	2.21%	2.57%
Michigan	2.64%	8.27%	7.82%	2.15%	2.08%
Ohio	2.04%	4.70%	5.02%	1.55%	2.01%
Wisconsin	1.93%	8.79%	2.39%	2.66%	2.24%
West North Central:					
Iowa	2.23%	6.02%	5.27%	3.58%	2.69%
Kansas	2.17%	6.55%	4.58%	3.27%	3.92%
Minnesota	4.32%	4.36%	10.37%	2.87%	3.12%
Missouri	2.63%	4.59%	5.63%	2.06%	2.25%
Nebraska	2.54%	7.12%	3.71%	3.31%	5.64%
North Dakota	2.35%	6.07%	4.49%	1.50%	1.46%
South Dakota	2.11%	3.75%	3.08%	1.62%	1.13%
South Atlantic:					
Delaware	3.11%	4.47%	11.90%	2.02%	1.08%
District of Columbia	3.07%	6.71%	8.23%	3.55%	2.23%
Florida	1.55%	4.60%	2.18%	1.64%	1.48%
Georgia	2.32%	4.66%	4.18%	3.04%	1.31%
Maryland	2.79%	5.99%	4.54%	6.07%	1.13%
North Carolina	2.49%	7.31%	5.91%	3.34%	1.35%
South Carolina	2.04%	4.62%	3.70%	1.96%	1.23%
Virginia	1.76%	4.52%	2.62%	1.68%	4.72%
West Virginia	2.23%	4.68%	4.15%	2.67%	2.22%
East South Central:					
Alabama	3.20%	6.16%	3.36%	1.40%	1.08%
Kentucky	2.65%	5.06%	6.41%	4.17%	2.24%
Mississippi	2.22%	7.18%	4.00%	4.80%	1.84%
Tennessee	2.71%	4.90%	6.31%	3.52%	1.26%
West South Central:					
Arkansas	2.02%	5.25%	3.00%	1.85%	4.12%
Louisiana	3.04%	6.95%	2.93%	4.16%	7.35%
Oklahoma	1.98%	5.04%	2.44%	1.93%	2.08%
Texas	2.16%	4.28%	4.80%	3.67%	2.47%
Mountain:					
Arizona	3.24%	4.29%	7.42%	3.46%	2.18%
Colorado	3.64%	9.62%	4.55%	5.21%	0.68%
Idaho	3.36%	3.72%	5.73%	4.00%	2.25%
Montana	2.79%	4.73%	5.61%	2.06%	1.05%
Nevada	3.10%	6.21%	5.54%	7.06%	3.08%
New Mexico	2.25%	7.03%	4.14%	2.00%	4.11%
Utah	5.41%	4.79%	5.19%	14.59%	2.49%
Wyoming	2.88%	7.83%	6.05%	3.85%	3.69%
Pacific:					
Alaska	2.42%	6.76%	6.70%	3.43%	2.75%
California	1.65%	4.01%	2.17%	3.45%	3.54%
Hawaii	2.52%	4.84%	2.63%	4.38%	2.77%
Oregon	2.26%	6.29%	5.70%	2.07%	2.40%
Washington	3.26%	6.65%	7.45%	6.64%	3.47%

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.

**Table VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	68.8%	54.5%	61.2%	70.1%	78.9%
New England:					
Connecticut	68.4%	57.8%	53.6%	70.7%	78.1%
Maine	71.3%	61.3%	63.3%	72.5%	80.0%
Massachusetts	66.2%	52.9%	56.2%	66.2%	77.1%
New Hampshire	68.5%	48.1%	63.4%	71.2%	74.7%
Rhode Island	64.1%	41.9%	53.9%	66.6%	73.7%
Vermont	65.6%	54.0%	56.9%	66.3%	74.5%
Middle Atlantic:					
New Jersey	67.3%	52.6%	55.9%	69.3%	78.1%
New York	61.5%	56.4%	42.4%	64.2%	76.3%
Pennsylvania	70.5%	63.1%	63.1%	72.0%	77.9%
East North Central:					
Illinois	70.4%	48.9%	60.3%	74.6%	82.4%
Indiana	72.7%	65.0%	64.9%	72.4%	80.9%
Michigan	69.2%	62.7%	58.9%	69.1%	81.1%
Ohio	68.5%	62.3%	56.8%	72.5%	74.2%
Wisconsin	67.3%	64.5%	60.6%	68.6%	72.6%
West North Central:					
Iowa	65.7%	56.8%	60.6%	62.4%	76.1%
Kansas	71.9%	57.0%	62.7%	71.7%	85.0%
Minnesota	63.7%	45.2%	45.5%	66.7%	76.4%
Missouri	65.5%	47.7%	64.8%	79.0%	59.0%
Nebraska	70.4%	69.0%	61.3%	70.5%	77.0%
North Dakota	74.1%	68.5%	69.6%	72.3%	80.1%
South Dakota	68.7%	60.2%	66.8%	68.9%	71.9%
South Atlantic:					
Delaware	67.7%	55.0%	67.3%	62.8%	77.9%
District of Columbia	75.4%	55.3%	76.3%	77.5%	84.7%
Florida	64.5%	47.6%	59.5%	58.7%	81.8%
Georgia	67.5%	42.1%	59.6%	72.6%	77.6%
Maryland	65.2%	53.9%	55.8%	67.6%	74.5%
North Carolina	70.8%	50.8%	66.8%	73.0%	78.9%
South Carolina	71.3%	46.8%	64.6%	78.5%	77.2%
Virginia	66.7%	53.2%	64.2%	61.6%	81.6%
West Virginia	65.3%	39.0%	52.4%	74.7%	76.1%
East South Central:					
Alabama	71.3%	51.5%	63.9%	79.1%	77.6%
Kentucky	70.0%	51.5%	67.4%	72.7%	78.3%
Mississippi	68.9%	63.7%	61.7%	77.0%	70.6%
Tennessee	69.9%	40.4%	62.8%	74.4%	78.0%
West South Central:					
Arkansas	73.5%	62.5%	70.5%	78.1%	75.9%
Louisiana	67.3%	42.2%	59.4%	75.2%	76.3%
Oklahoma	69.7%	55.6%	60.9%	71.4%	79.5%
Texas	67.9%	47.2%	57.6%	68.4%	82.4%
Mountain:					
Arizona	73.2%	55.2%	87.0%	63.3%	77.4%
Colorado	70.3%	60.1%	54.9%	72.5%	81.7%
Idaho	73.8%	59.4%	72.3%	75.8%	78.7%
Montana	77.2%	61.2%	68.1%	74.3%	87.4%
Nevada	71.4%	62.4%	57.6%	68.3%	86.6%
New Mexico	62.3%	51.0%	52.8%	66.6%	68.2%
Utah	72.0%	53.9%	64.7%	77.3%	79.1%
Wyoming	70.0%	42.7%	66.1%	72.4%	80.7%
Pacific:					
Alaska	68.1%	50.3%	54.3%	72.0%	81.8%
California	71.8%	63.3%	63.9%	73.7%	80.9%
Hawaii	75.1%	65.2%	72.9%	76.6%	79.7%
Oregon	78.8%	58.9%	80.9%	77.5%	85.5%
Washington	73.5%	53.1%	70.6%	76.8%	82.9%

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.51%	1.19%	1.14%	1.05%	0.58%
New England:					
Connecticut	2.37%	4.51%	4.79%	4.02%	3.12%
Maine	1.85%	8.14%	3.60%	3.41%	1.81%
Massachusetts	2.20%	5.23%	4.00%	3.17%	3.43%
New Hampshire	1.81%	5.91%	5.13%	2.04%	2.96%
Rhode Island	2.65%	8.22%	4.21%	3.30%	4.81%
Vermont	1.87%	5.90%	2.59%	3.65%	2.52%
Middle Atlantic:					
New Jersey	2.22%	7.40%	4.01%	3.16%	2.15%
New York	1.97%	4.47%	4.37%	2.77%	2.17%
Pennsylvania	1.72%	3.08%	5.21%	2.83%	2.22%
East North Central:					
Illinois	2.35%	9.41%	4.91%	2.32%	1.71%
Indiana	1.84%	5.00%	3.87%	2.32%	2.97%
Michigan	2.11%	7.04%	2.44%	3.10%	2.45%
Ohio	1.47%	3.60%	3.67%	2.23%	2.65%
Wisconsin	2.95%	12.78%	4.14%	3.50%	7.04%
West North Central:					
Iowa	1.64%	6.11%	2.04%	3.25%	1.60%
Kansas	2.18%	8.61%	3.75%	2.40%	2.10%
Minnesota	2.45%	6.93%	6.89%	2.71%	2.74%
Missouri	4.17%	3.92%	5.55%	2.16%	10.31%
Nebraska	1.37%	3.29%	3.18%	2.42%	2.09%
North Dakota	1.62%	6.55%	2.80%	3.45%	1.65%
South Dakota	1.75%	4.19%	3.27%	2.92%	3.38%
South Atlantic:					
Delaware	1.67%	4.58%	1.98%	3.50%	2.95%
District of Columbia	1.83%	4.26%	4.13%	3.34%	1.85%
Florida	3.83%	4.22%	2.10%	10.23%	2.39%
Georgia	2.36%	6.74%	4.06%	3.57%	2.92%
Maryland	1.70%	4.72%	3.78%	2.44%	2.47%
North Carolina	2.61%	8.86%	5.81%	2.79%	4.47%
South Carolina	1.93%	5.67%	3.28%	3.42%	2.17%
Virginia	2.32%	4.91%	3.81%	3.46%	3.27%
West Virginia	3.25%	4.00%	3.63%	7.99%	2.09%
East South Central:					
Alabama	3.31%	7.30%	3.87%	4.66%	2.46%
Kentucky	2.23%	4.42%	7.42%	3.58%	1.58%
Mississippi	1.64%	3.48%	3.34%	2.05%	2.81%
Tennessee	1.72%	4.55%	4.24%	2.15%	3.45%
West South Central:					
Arkansas	2.12%	4.65%	3.47%	3.21%	5.23%
Louisiana	3.21%	7.09%	3.61%	4.49%	6.93%
Oklahoma	2.04%	6.27%	3.91%	3.17%	3.22%
Texas	1.87%	5.37%	4.59%	2.55%	1.39%
Mountain:					
Arizona	5.20%	4.52%	8.85%	3.46%	3.50%
Colorado	1.86%	6.78%	3.34%	3.30%	2.12%
Idaho	1.82%	3.26%	4.40%	2.80%	2.45%
Montana	2.07%	4.55%	4.12%	2.85%	2.17%
Nevada	2.43%	7.25%	4.99%	3.89%	1.59%
New Mexico	3.01%	8.08%	4.89%	3.11%	6.63%
Utah	2.19%	6.18%	3.48%	2.56%	3.74%
Wyoming	2.35%	6.54%	2.72%	2.46%	2.65%
Pacific:					
Alaska	3.10%	7.02%	6.49%	2.52%	3.13%
California	1.42%	3.77%	3.12%	1.97%	1.79%
Hawaii	2.10%	3.94%	4.85%	4.43%	2.79%
Oregon	2.24%	5.58%	5.62%	2.81%	2.97%
Washington	2.42%	5.26%	5.04%	2.82%	5.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	54.2%	29.2%	46.7%	60.4%	72.0%
New England:					
Connecticut	52.8%	28.3%	34.3%	65.0%	73.9%
Maine	56.9%	33.8%	50.2%	65.8%	69.6%
Massachusetts	50.7%	22.5%	41.1%	57.2%	75.1%
New Hampshire	53.2%	19.5%	50.7%	62.5%	68.1%
Rhode Island	46.5%	16.9%	32.8%	54.8%	69.2%
Vermont	50.5%	28.0%	42.8%	56.0%	64.8%
Middle Atlantic:					
New Jersey	52.3%	26.2%	40.5%	60.6%	71.8%
New York	45.4%	34.7%	29.5%	50.4%	63.4%
Pennsylvania	54.3%	28.3%	50.7%	61.3%	70.8%
East North Central:					
Illinois	55.3%	26.2%	43.1%	65.0%	77.8%
Indiana	57.8%	31.3%	50.2%	64.1%	73.5%
Michigan	55.7%	32.4%	43.4%	61.4%	74.5%
Ohio	51.8%	28.3%	37.6%	65.4%	65.8%
Wisconsin	55.1%	33.9% *	52.8%	61.5%	64.6%
West North Central:					
Iowa	52.6%	29.1%	47.8%	53.2%	68.2%
Kansas	55.6%	31.3%	45.3%	61.9%	76.4%
Minnesota	44.7%	18.3%	24.3%	57.7%	68.4%
Missouri	50.1%	21.2%	44.5%	71.2%	55.6%
Nebraska	55.6%	42.1%	46.4%	59.8%	67.0%
North Dakota	56.6%	28.3%	47.5%	64.9%	74.4%
South Dakota	53.8%	26.3%	51.1%	62.0%	64.5%
South Atlantic:					
Delaware	55.4%	33.9%	51.2%	56.1%	73.3%
District of Columbia	63.0%	40.8%	54.4%	71.5%	79.7%
Florida	56.2%	33.0%	51.4%	54.8%	76.4%
Georgia	53.3%	19.1%	48.2%	64.6%	72.4%
Maryland	51.1%	31.5%	39.5%	55.5%	71.6%
North Carolina	57.0%	28.8%	51.2%	61.4%	74.5%
South Carolina	55.8%	21.8%	46.5%	68.8%	72.9%
Virginia	57.9%	40.0%	53.4%	57.2%	75.1%
West Virginia	53.6%	21.1%	42.3%	68.9%	68.9%
East South Central:					
Alabama	59.0%	25.7%	53.6%	75.6%	73.7%
Kentucky	56.5%	29.7%	57.3%	61.7%	69.3%
Mississippi	56.1%	40.6%	48.6%	65.1%	66.0%
Tennessee	53.1%	15.6%	42.2%	65.4%	75.2%
West South Central:					
Arkansas	61.2%	35.0%	59.1%	73.8%	69.1%
Louisiana	52.1%	22.3%	47.3%	66.3%	62.1%
Oklahoma	56.3%	24.7%	52.4%	63.3%	73.8%
Texas	52.5%	22.8%	44.9%	57.0%	76.2%
Mountain:					
Arizona	59.9%	32.6%	76.2%	53.5%	70.7%
Colorado	53.6%	30.0%	38.9%	58.5%	79.9%
Idaho	56.1%	30.3%	50.7%	64.0%	71.5%
Montana	61.9%	34.3%	42.6%	64.9%	83.9%
Nevada	53.7%	41.0%	34.0%	56.4%	78.2%
New Mexico	48.1%	29.3%	34.5%	62.1%	58.5%
Utah	49.9%	23.9%	48.3%	44.5%	72.3%
Wyoming	50.7%	27.4%	37.7%	53.5%	69.8%
Pacific:					
Alaska	55.4%	34.9%	41.7%	60.2%	73.3%
California	57.2%	36.1%	51.7%	62.2%	71.5%
Hawaii	58.6%	32.4%	56.2%	66.0%	72.9%
Oregon	63.7%	31.9%	64.4%	69.2%	77.6%
Washington	55.9%	31.9%	50.6%	61.8%	72.8%

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.

**Table VIII.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.54%	1.05%	1.22%	0.98%	0.75%
New England:					
Connecticut	3.00%	4.26%	3.87%	4.91%	2.88%
Maine	2.50%	8.94%	3.71%	3.70%	2.60%
Massachusetts	3.23%	3.28%	3.81%	2.05%	3.63%
New Hampshire	2.43%	3.16%	5.17%	2.07%	3.52%
Rhode Island	2.68%	3.08%	3.67%	3.67%	4.57%
Vermont	2.07%	3.00%	2.51%	3.54%	4.48%
Middle Atlantic:					
New Jersey	3.50%	5.91%	4.43%	4.26%	2.74%
New York	2.05%	6.92%	3.13%	3.47%	2.64%
Pennsylvania	2.10%	2.88%	5.84%	3.42%	3.06%
East North Central:					
Illinois	2.56%	5.46%	4.67%	3.73%	2.16%
Indiana	2.43%	6.61%	4.57%	2.61%	3.91%
Michigan	2.27%	6.99%	5.48%	3.21%	3.09%
Ohio	1.89%	4.01%	3.95%	2.09%	2.86%
Wisconsin	2.86%	10.79% *	3.86%	3.66%	7.11%
West North Central:					
Iowa	1.68%	4.80%	2.62%	3.40%	2.47%
Kansas	2.40%	5.25%	4.03%	3.50%	4.27%
Minnesota	3.31%	3.46%	4.06%	3.50%	3.66%
Missouri	3.33%	2.73%	5.92%	2.72%	9.31%
Nebraska	2.30%	5.80%	3.55%	3.54%	4.85%
North Dakota	2.12%	5.94%	3.67%	2.85%	1.92%
South Dakota	2.07%	3.01%	3.80%	2.88%	2.95%
South Atlantic:					
Delaware	2.50%	4.19%	7.89%	3.41%	3.01%
District of Columbia	3.13%	6.00%	8.69%	4.10%	1.94%
Florida	3.32%	3.56%	2.52%	8.85%	3.02%
Georgia	2.58%	2.56%	3.97%	4.43%	2.88%
Maryland	2.43%	3.83%	2.98%	5.04%	2.68%
North Carolina	2.93%	3.99%	7.32%	3.46%	4.28%
South Carolina	2.30%	3.83%	2.65%	3.46%	2.21%
Virginia	2.51%	4.86%	3.83%	3.28%	5.47%
West Virginia	3.74%	2.94%	4.41%	8.84%	2.78%
East South Central:					
Alabama	4.50%	4.60%	3.46%	5.13%	2.57%
Kentucky	3.31%	4.24%	10.10%	4.93%	2.71%
Mississippi	2.04%	5.77%	2.83%	4.17%	2.94%
Tennessee	2.53%	2.76%	5.24%	3.25%	3.47%
West South Central:					
Arkansas	2.26%	4.85%	4.05%	3.40%	5.43%
Louisiana	3.96%	4.58%	3.62%	5.91%	10.53%
Oklahoma	2.37%	4.61%	3.44%	3.79%	3.69%
Texas	2.26%	3.90%	4.06%	3.44%	2.47%
Mountain:					
Arizona	6.30%	3.98%	13.93%	3.11%	3.47%
Colorado	3.34%	7.88%	3.64%	4.53%	2.20%
Idaho	3.43%	3.56%	6.06%	3.98%	2.79%
Montana	3.38%	4.34%	5.33%	3.18%	2.25%
Nevada	3.07%	7.11%	3.42%	5.66%	3.14%
New Mexico	2.47%	6.65%	4.54%	3.15%	4.87%
Utah	4.48%	4.77%	4.48%	11.46%	3.91%
Wyoming	2.56%	3.29%	4.67%	3.52%	3.58%
Pacific:					
Alaska	2.95%	5.32%	4.95%	3.18%	3.58%
California	1.72%	3.89%	3.20%	3.01%	3.43%
Hawaii	2.69%	4.20%	4.49%	4.76%	3.46%
Oregon	3.03%	5.33%	8.36%	3.15%	3.47%
Washington	3.19%	4.78%	6.73%	5.51%	6.25%

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.

**Table VIII.B.3 Number of full-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	108,287,850	17,810,867	27,110,147	30,928,728	32,438,107
New England:					
Connecticut	1,098,285	177,642	233,938	306,306	380,399
Maine	449,099	80,918	110,626	125,648	131,908
Massachusetts	2,796,085	487,219	659,091	782,713	867,063
New Hampshire	453,955	63,659	90,791	164,209	135,296
Rhode Island	336,939	53,809	75,005	95,513	112,612
Vermont	196,016	33,512	48,071	54,413	60,020
Middle Atlantic:					
New Jersey	2,940,131	522,380	717,060	797,695	902,996
New York	6,423,662	1,197,491 *	1,427,427	1,885,782	1,912,962
Pennsylvania	4,380,864	670,215	1,152,853	1,232,140	1,325,656
East North Central:					
Illinois	4,315,026	722,889	990,466	1,314,208	1,287,462
Indiana	2,172,995	321,758	540,730	655,576	654,931
Michigan	3,398,831	323,690	1,103,097 *	930,050	1,041,994
Ohio	3,614,002	585,126	850,897	1,078,594	1,099,386
Wisconsin	2,092,523	321,562	550,447	620,518	599,997
West North Central:					
Iowa	1,101,053	116,760	335,373	311,332	337,588
Kansas	954,278	152,297	241,147	276,087	284,747
Minnesota	1,943,138	254,987	480,115	612,510	595,527
Missouri	2,018,279	312,445	470,504	621,776	613,554
Nebraska	679,035	113,102	162,700	192,362	210,871
North Dakota	262,678	36,184	63,080	80,744	82,670
South Dakota	286,649	44,211	71,466	78,097	92,875
South Atlantic:					
Delaware	355,622	60,066	88,965 *	99,002	107,589
District of Columbia	459,355	80,964	115,492	131,752	131,147
Florida	7,971,389	1,517,240	2,041,912 *	2,201,793	2,210,444
Georgia	3,333,097	510,958	817,002	969,345	1,035,792
Maryland	2,004,766	382,909	438,392	582,827	600,638
North Carolina	3,453,294	572,414	851,843	1,027,253	1,001,784
South Carolina	1,437,066	200,810	363,564	375,731	496,960
Virginia	2,984,590	538,509	742,282	833,809	869,990
West Virginia	450,598	73,047	113,385	122,156	142,009
East South Central:					
Alabama	1,383,088	222,755	351,368	404,325 *	404,640
Kentucky	1,281,253	223,913	344,804 *	330,626	381,909
Mississippi	763,622	145,253	184,005	208,178	226,186
Tennessee	2,306,378	349,969	578,149	660,160	718,100
West South Central:					
Arkansas	969,544	177,925	243,053	276,253	272,314
Louisiana	1,284,412	210,458	340,596	375,643	357,716
Oklahoma	1,021,856	158,817	258,211	288,352	316,476
Texas	9,627,626	1,665,869	2,296,084	2,753,128	2,912,545
Mountain:					
Arizona	2,538,111	450,315	655,244 *	684,179	748,373
Colorado	2,020,459	381,442	425,297	588,962	624,756
Idaho	496,016	75,803 *	113,103	142,645	164,463
Montana	315,205	47,276	69,298	91,766	106,865 *
Nevada	1,036,164	199,743	239,801	279,556	317,064
New Mexico	463,509	75,598	101,450	117,266	169,195
Utah	1,216,076	167,926	294,050	374,053	380,046
Wyoming	172,665	31,104	38,941	47,763	54,857
Pacific:					
Alaska	227,658	40,257	57,356	61,194	68,851
California	12,630,711	1,956,922	3,520,485	3,481,979	3,671,326
Hawaii	398,116	49,159	108,627	116,664	123,666
Oregon	1,314,732	216,031	301,809	389,834	407,059
Washington	2,457,351	435,561	640,695	696,258	684,837

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.3 Standard errors for number of full-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,872,145	664,358	1,511,386	908,275	968,990
New England:					
Connecticut	82,917	29,509	31,048	58,223	63,913
Maine	30,898	18,181	13,682	19,244	25,654
Massachusetts	253,448	118,403	74,536	209,989	148,512
New Hampshire	35,205	10,782	12,227	33,003	28,804
Rhode Island	20,665	9,489	8,958	12,318	21,892
Vermont	10,530	5,503	4,937	8,571	7,792
Middle Atlantic:					
New Jersey	188,716	138,894	101,517	124,304	131,866
New York	463,885	419,917 *	159,952	215,870	174,797
Pennsylvania	246,147	69,436	218,162	140,194	162,304
East North Central:					
Illinois	232,179	123,242	141,384	171,614	155,396
Indiana	146,344	54,966	104,503	82,164	115,993
Michigan	489,306	69,325	483,257 *	136,202	138,822
Ohio	165,939	70,101	126,611	124,434	129,259
Wisconsin	142,715	74,890	80,344	100,392	95,942
West North Central:					
Iowa	90,283	18,974	86,700	49,608	39,364
Kansas	74,253	28,301	33,987	37,109	68,103
Minnesota	141,190	38,908	98,150	83,649	109,923
Missouri	139,902	51,494	76,129	78,706	129,019
Nebraska	32,939	19,497	20,651	26,485	29,437
North Dakota	15,594	5,887	7,265	14,035	9,663
South Dakota	15,375	10,768	7,632	9,975	10,834
South Atlantic:					
Delaware	43,339	8,988	43,583 *	12,764	11,740
District of Columbia	32,568	12,525	25,763	20,793	16,090
Florida	1,179,372	174,402	1,043,302 *	467,450	434,062
Georgia	178,275	104,010	99,110	141,359	141,907
Maryland	159,891	60,987	123,674	108,264	88,196
North Carolina	235,651	98,722	188,026	159,091	172,230
South Carolina	117,049	22,712	64,485	87,840	92,113
Virginia	197,335	95,868	105,658	117,094	186,116
West Virginia	38,730	8,671	16,786	34,466	21,166
East South Central:					
Alabama	243,378	28,753	41,278	241,756 *	54,760
Kentucky	141,935	30,613	134,238 *	48,421	47,630
Mississippi	40,626	27,132	28,985	27,300	29,252
Tennessee	130,414	46,403	103,101	82,162	126,954
West South Central:					
Arkansas	85,237	24,369	32,232	57,558	75,944
Louisiana	118,305	30,374	41,806	68,949	100,147
Oklahoma	62,719	20,702	28,542	35,511	60,504
Texas	472,994	211,246	282,352	311,116	406,282
Mountain:					
Arizona	388,929	68,255	367,894 *	104,458	142,446
Colorado	129,212	79,051	62,447	92,859	93,495
Idaho	38,586	26,018 *	19,541	18,393	24,713
Montana	34,351	6,134	7,960	12,811	33,708 *
Nevada	67,096	37,976	46,273	39,386	51,560
New Mexico	42,249	13,119	13,250	17,446	39,366
Utah	117,145	21,163	36,881	97,601	82,907
Wyoming	10,439	4,493	6,202	8,051	7,337
Pacific:					
Alaska	18,380	4,682	11,858	11,318	12,341
California	759,319	224,787	663,187	281,159	405,223
Hawaii	28,584	9,791	21,125	17,618	27,256
Oregon	86,426	33,429	70,660	49,754	55,523
Washington	136,158	68,294	108,773	95,691	104,351

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.3.a Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	108,287,850	16.4%	25.0%	28.6%	30.0%
New England:					
Connecticut	1,098,285	16.2%	21.3%	27.9%	34.6%
Maine	449,099	18.0%	24.6%	28.0%	29.4%
Massachusetts	2,796,085	17.4%	23.6%	28.0%	31.0%
New Hampshire	453,955	14.0%	20.0%	36.2%	29.8%
Rhode Island	336,939	16.0%	22.3%	28.3%	33.4%
Vermont	196,016	17.1%	24.5%	27.8%	30.6%
Middle Atlantic:					
New Jersey	2,940,131	17.8%	24.4%	27.1%	30.7%
New York	6,423,662	18.6%	22.2%	29.4%	29.8%
Pennsylvania	4,380,864	15.3%	26.3%	28.1%	30.3%
East North Central:					
Illinois	4,315,026	16.8%	23.0%	30.5%	29.8%
Indiana	2,172,995	14.8%	24.9%	30.2%	30.1%
Michigan	3,398,831	9.5%	32.5% *	27.4%	30.7%
Ohio	3,614,002	16.2%	23.5%	29.8%	30.4%
Wisconsin	2,092,523	15.4%	26.3%	29.7%	28.7%
West North Central:					
Iowa	1,101,053	10.6%	30.5%	28.3%	30.7%
Kansas	954,278	16.0%	25.3%	28.9%	29.8%
Minnesota	1,943,138	13.1%	24.7%	31.5%	30.6%
Missouri	2,018,279	15.5%	23.3%	30.8%	30.4%
Nebraska	679,035	16.7%	24.0%	28.3%	31.1%
North Dakota	262,678	13.8%	24.0%	30.7%	31.5%
South Dakota	286,649	15.4%	24.9%	27.2%	32.4%
South Atlantic:					
Delaware	355,622	16.9%	25.0% *	27.8%	30.3%
District of Columbia	459,355	17.6%	25.1%	28.7%	28.6%
Florida	7,971,389	19.0%	25.6% *	27.6%	27.7%
Georgia	3,333,097	15.3%	24.5%	29.1%	31.1%
Maryland	2,004,766	19.1%	21.9%	29.1%	30.0%
North Carolina	3,453,294	16.6%	24.7%	29.7%	29.0%
South Carolina	1,437,066	14.0%	25.3%	26.1%	34.6%
Virginia	2,984,590	18.0%	24.9%	27.9%	29.1%
West Virginia	450,598	16.2%	25.2%	27.1%	31.5%
East South Central:					
Alabama	1,383,088	16.1%	25.4%	29.2% *	29.3%
Kentucky	1,281,253	17.5%	26.9%	25.8%	29.8%
Mississippi	763,622	19.0%	24.1%	27.3%	29.6%
Tennessee	2,306,378	15.2%	25.1%	28.6%	31.1%
West South Central:					
Arkansas	969,544	18.4%	25.1%	28.5%	28.1%
Louisiana	1,284,412	16.4%	26.5%	29.2%	27.9%
Oklahoma	1,021,856	15.5%	25.3%	28.2%	31.0%
Texas	9,627,626	17.3%	23.8%	28.6%	30.3%
Mountain:					
Arizona	2,538,111	17.7%	25.8% *	27.0%	29.5%
Colorado	2,020,459	18.9%	21.0%	29.1%	30.9%
Idaho	496,016	15.3% *	22.8%	28.8%	33.2%
Montana	315,205	15.0%	22.0%	29.1%	33.9%
Nevada	1,036,164	19.3%	23.1%	27.0%	30.6%
New Mexico	463,509	16.3%	21.9%	25.3%	36.5%
Utah	1,216,076	13.8%	24.2%	30.8%	31.3%
Wyoming	172,665	18.0%	22.6%	27.7%	31.8%
Pacific:					
Alaska	227,658	17.7%	25.2%	26.9%	30.2%
California	12,630,711	15.5%	27.9%	27.6%	29.1%
Hawaii	398,116	12.3%	27.3%	29.3%	31.1%
Oregon	1,314,732	16.4%	23.0%	29.7%	31.0%
Washington	2,457,351	17.7%	26.1%	28.3%	27.9%

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.

Percents may not add to 100% because of rounding.

**Table VIII.B.3.a Standard errors for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,872,145	0.61%	1.12%	0.83%	0.86%
New England:					
Connecticut	82,917	2.76%	3.04%	4.46%	4.63%
Maine	30,898	3.76%	3.30%	4.05%	4.75%
Massachusetts	253,448	4.01%	3.36%	5.90%	4.94%
New Hampshire	35,205	2.57%	2.90%	6.01%	5.69%
Rhode Island	20,665	2.71%	2.86%	3.96%	5.15%
Vermont	10,530	2.71%	2.72%	3.74%	3.51%
Middle Atlantic:					
New Jersey	188,716	4.16%	3.48%	3.99%	4.25%
New York	463,885	5.48%	2.75%	3.35%	3.23%
Pennsylvania	246,147	1.75%	4.14%	3.13%	3.52%
East North Central:					
Illinois	232,179	2.73%	3.04%	3.47%	3.35%
Indiana	146,344	2.51%	4.24%	3.84%	4.56%
Michigan	489,306	2.36%	10.00% *	5.35%	5.57%
Ohio	165,939	2.01%	3.15%	3.19%	3.25%
Wisconsin	142,715	3.36%	3.67%	4.26%	4.08%
West North Central:					
Iowa	90,283	1.88%	6.02%	4.45%	4.12%
Kansas	74,253	3.07%	3.69%	3.94%	5.49%
Minnesota	141,190	2.24%	4.39%	4.18%	4.72%
Missouri	139,902	2.56%	3.69%	3.94%	5.16%
Nebraska	32,939	2.80%	2.95%	3.63%	3.90%
North Dakota	15,594	2.27%	2.86%	4.23%	3.53%
South Dakota	15,375	3.35%	2.80%	3.25%	3.45%
South Atlantic:					
Delaware	43,339	3.09%	9.47% *	4.57%	4.98%
District of Columbia	32,568	2.82%	4.53%	4.05%	3.68%
Florida	1,179,372	3.52%	10.01% *	5.97%	5.79%
Georgia	178,275	2.96%	3.05%	3.83%	3.76%
Maryland	159,891	3.09%	5.34%	4.77%	4.42%
North Carolina	235,651	2.91%	4.77%	4.36%	4.59%
South Carolina	117,049	1.93%	4.34%	5.38%	5.29%
Virginia	197,335	3.11%	3.51%	4.02%	5.16%
West Virginia	38,730	2.34%	3.73%	6.08%	4.52%
East South Central:					
Alabama	243,378	3.55%	5.23%	12.54% *	6.10%
Kentucky	141,935	2.93%	7.91%	4.29%	4.45%
Mississippi	40,626	3.23%	3.54%	3.45%	3.60%
Tennessee	130,414	2.09%	4.21%	3.57%	4.74%
West South Central:					
Arkansas	85,237	2.81%	3.74%	5.36%	6.35%
Louisiana	118,305	2.74%	3.73%	4.74%	6.04%
Oklahoma	62,719	2.20%	2.92%	3.49%	4.58%
Texas	472,994	2.22%	2.73%	3.09%	3.56%
Mountain:					
Arizona	388,929	3.74%	11.00% *	5.43%	6.25%
Colorado	129,212	3.59%	3.07%	4.15%	4.14%
Idaho	38,586	4.67% *	3.76%	3.74%	4.35%
Montana	34,351	2.53%	3.41%	4.55%	7.43%
Nevada	67,096	3.46%	4.03%	3.71%	4.47%
New Mexico	42,249	2.95%	3.26%	3.87%	5.91%
Utah	117,145	2.21%	3.57%	6.34%	5.77%
Wyoming	10,439	2.60%	3.35%	4.04%	3.89%
Pacific:					
Alaska	18,380	2.43%	4.55%	4.28%	4.66%
California	759,319	1.86%	4.07%	2.54%	3.03%
Hawaii	28,584	2.50%	4.86%	4.71%	5.73%
Oregon	86,426	2.59%	4.55%	3.73%	3.93%
Washington	136,158	2.74%	3.98%	3.64%	3.97%

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.

Percents may not add to 100% because of rounding.

**Table VIII.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	88.5%	73.6%	85.0%	91.9%	96.4%
<b>New England:</b>					
Connecticut	87.3%	77.1%	80.6%	88.7%	95.1%
Maine	87.0%	75.9%	81.3%	89.3%	96.4%
Massachusetts	89.7%	75.4%	83.2%	95.4%	97.7%
New Hampshire	90.3%	75.4%	80.5%	96.0%	97.0%
Rhode Island	87.9%	70.0%	78.6%	94.4%	97.3%
Vermont	82.2%	69.1%	68.9%	87.6%	95.4%
<b>Middle Atlantic:</b>					
New Jersey	85.5%	67.7%	79.6%	90.8%	95.6%
New York	87.8%	78.7%	84.4%	88.5%	95.2%
Pennsylvania	90.2%	78.6%	86.0%	95.0%	95.3%
<b>East North Central:</b>					
Illinois	89.8%	76.4%	85.4%	95.1%	95.1%
Indiana	88.8%	61.4%	85.2%	95.6%	98.2%
Michigan	91.0%	68.1%	91.6%	92.3%	96.3%
Ohio	88.8%	71.6%	82.5%	94.6%	97.1%
Wisconsin	91.7%	77.8%	86.5%	96.9%	98.3%
<b>West North Central:</b>					
Iowa	91.7%	70.4%	88.3%	97.5%	97.0%
Kansas	89.1%	76.1%	87.9%	87.7%	98.5%
Minnesota	88.3%	72.3%	80.8%	93.5%	95.8%
Missouri	90.6%	77.3%	85.5%	96.9%	94.9%
Nebraska	85.3%	70.0%	73.7%	93.6%	94.9%
North Dakota	91.1%	77.4%	83.9%	95.4%	98.3%
South Dakota	86.1%	74.3%	79.1%	86.8%	96.4%
<b>South Atlantic:</b>					
Delaware	88.6%	72.4%	91.1%	88.3%	95.7%
District of Columbia	93.7%	77.1%	97.0%	95.0%	99.7%
Florida	88.2%	72.4%	88.0%	90.2%	97.4%
Georgia	84.8%	70.2%	77.5%	88.1%	94.8%
Maryland	89.7%	72.5%	91.7%	93.5%	95.7%
North Carolina	86.9%	62.2%	87.0%	88.6%	99.0%
South Carolina	83.9%	59.1%	85.3%	88.6%	89.4%
Virginia	91.7%	76.7%	88.1%	97.6%	98.4%
West Virginia	89.3%	65.9%	88.6%	95.3%	96.9%
<b>East South Central:</b>					
Alabama	91.2%	77.3%	86.4%	96.2%	98.2%
Kentucky	89.3%	74.6%	89.8%	91.7%	95.4%
Mississippi	87.9%	78.1%	88.0%	85.2%	96.7%
Tennessee	87.8%	63.6%	87.1%	89.9%	98.3%
<b>West South Central:</b>					
Arkansas	86.2%	70.5%	80.8%	90.0%	97.4%
Louisiana	84.7%	63.1%	80.4%	87.4%	98.5%
Oklahoma	88.9%	66.7%	86.1%	93.3%	98.3%
Texas	86.3%	71.5%	78.6%	91.2%	96.3%
<b>Mountain:</b>					
Arizona	91.0%	82.7%	92.6%	88.1%	97.2%
Colorado	88.3%	81.8%	77.9%	95.2%	92.9%
Idaho	81.4%	74.9%	71.8%	77.4%	94.6%
Montana	81.1%	57.7%	65.6%	88.0%	95.4%
Nevada	88.8%	79.2%	85.6%	86.5%	99.2%
New Mexico	83.7%	68.6%	70.9%	86.5%	96.2%
Utah	86.5%	67.6%	75.9%	91.0%	98.6%
Wyoming	72.7%	55.3%	62.2%	76.4%	86.9%
<b>Pacific:</b>					
Alaska	75.3%	50.4%	73.5%	80.9%	86.5%
California	90.6%	79.3%	88.3%	92.4%	97.0%
Hawaii	96.0%	95.4%	88.6%	99.9%	99.1%
Oregon	87.5%	69.5%	88.6%	89.6%	94.3%
Washington	87.6%	74.6%	86.2%	90.6%	94.3%

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.

**Table VIII.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.29%	1.17%	0.97%	0.43%	0.32%
New England:					
Connecticut	1.72%	5.19%	4.50%	3.90%	1.91%
Maine	1.95%	6.13%	3.97%	4.27%	3.18%
Massachusetts	2.01%	8.89%	3.64%	2.60%	1.39%
New Hampshire	1.45%	5.55%	4.44%	1.94%	1.85%
Rhode Island	1.56%	7.14%	4.14%	1.79%	1.37%
Vermont	1.85%	6.06%	4.98%	3.51%	1.66%
Middle Atlantic:					
New Jersey	1.78%	9.47%	4.44%	3.05%	2.05%
New York	1.34%	7.89%	2.81%	2.33%	1.60%
Pennsylvania	1.59%	3.45%	4.79%	1.45%	3.04%
East North Central:					
Illinois	1.26%	5.17%	3.75%	1.38%	1.74%
Indiana	1.48%	7.31%	4.41%	1.74%	1.01%
Michigan	1.60%	7.61%	3.98%	2.67%	1.35%
Ohio	1.15%	4.68%	3.66%	1.79%	1.10%
Wisconsin	1.00%	5.81%	3.01%	1.42%	1.10%
West North Central:					
Iowa	1.18%	6.16%	3.72%	1.00%	1.33%
Kansas	1.60%	5.68%	3.45%	3.59%	1.01%
Minnesota	1.64%	5.72%	5.39%	2.52%	1.62%
Missouri	1.36%	5.17%	3.53%	1.23%	2.65%
Nebraska	1.44%	5.94%	4.83%	2.22%	1.90%
North Dakota	1.17%	5.07%	3.60%	1.63%	1.18%
South Dakota	1.48%	7.14%	3.47%	3.62%	1.34%
South Atlantic:					
Delaware	1.94%	5.56%	5.20%	3.42%	1.53%
District of Columbia	1.26%	5.37%	1.90%	2.50%	0.33%
Florida	1.92%	4.02%	6.41%	2.67%	0.92%
Georgia	2.05%	9.31%	4.14%	2.94%	2.09%
Maryland	1.51%	5.51%	3.39%	2.11%	2.56%
North Carolina	1.62%	7.58%	3.86%	3.00%	0.64%
South Carolina	2.43%	5.60%	3.75%	5.04%	4.97%
Virginia	1.34%	6.14%	2.93%	1.13%	0.75%
West Virginia	1.40%	5.14%	2.97%	2.09%	1.67%
East South Central:					
Alabama	1.83%	4.61%	2.84%	2.91%	0.81%
Kentucky	1.58%	4.72%	4.53%	2.53%	1.81%
Mississippi	1.71%	5.08%	3.90%	4.63%	1.56%
Tennessee	1.41%	6.09%	3.47%	2.57%	0.82%
West South Central:					
Arkansas	1.71%	5.15%	3.78%	3.39%	1.42%
Louisiana	2.05%	6.46%	4.15%	3.85%	0.93%
Oklahoma	1.36%	5.37%	3.21%	2.18%	0.95%
Texas	1.21%	4.28%	3.51%	2.03%	1.66%
Mountain:					
Arizona	1.71%	3.97%	4.59%	3.11%	1.33%
Colorado	1.37%	4.59%	4.96%	1.72%	2.10%
Idaho	2.17%	9.30%	6.03%	4.41%	2.57%
Montana	2.63%	6.48%	5.30%	3.34%	2.26%
Nevada	1.35%	5.17%	4.17%	2.16%	0.67%
New Mexico	2.16%	7.10%	5.17%	3.69%	1.54%
Utah	1.90%	5.06%	4.27%	4.04%	0.73%
Wyoming	2.65%	6.90%	7.42%	5.48%	4.78%
Pacific:					
Alaska	2.83%	6.08%	6.87%	5.09%	5.58%
California	0.80%	2.95%	2.56%	1.23%	0.81%
Hawaii	1.87%	1.77%	6.53%	0.08%	0.55%
Oregon	1.59%	5.84%	3.51%	2.53%	3.04%
Washington	1.49%	5.40%	3.44%	2.75%	2.63%

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.



**Table VIII.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	91.9%	83.1%	92.0%	92.6%	94.9%
<b>New England:</b>					
Connecticut	92.9%	81.7%	89.5%	95.2%	97.3%
Maine	90.1%	78.9%	91.3%	96.3%	89.1%
Massachusetts	93.1%	72.9%	93.9%	95.6%	99.2%
New Hampshire	93.3%	79.9%	96.3%	92.5%	97.4%
Rhode Island	90.4%	70.1%	88.3%	94.7%	94.9%
Vermont	90.0%	79.5%	94.6%	93.0%	89.1%
<b>Middle Atlantic:</b>					
New Jersey	91.3%	74.2%	89.4%	96.5%	95.1%
New York	88.6%	92.4%	89.9%	85.0%	89.0%
Pennsylvania	90.5%	76.9%	91.6%	92.3%	93.5%
<b>East North Central:</b>					
Illinois	91.6%	83.4%	89.8%	90.4%	97.6%
Indiana	94.3%	87.0%	91.6%	94.8%	98.0%
Michigan	93.2%	78.7%	92.6%	96.8%	94.0%
Ohio	91.1%	73.9%	89.8%	96.9%	93.4%
Wisconsin	94.6%	87.4%	95.4%	96.1%	95.6%
<b>West North Central:</b>					
Iowa	93.8%	84.7%	96.8%	91.7%	95.2%
Kansas	89.4%	89.3%	87.9%	89.7%	90.4%
Minnesota	90.3%	89.3%	77.4%	94.4%	95.3%
Missouri	92.3%	80.2%	89.1%	94.6%	97.2%
Nebraska	92.1%	91.8%	96.5%	92.1%	89.6%
North Dakota	91.7%	80.5%	84.1%	95.2%	97.0%
South Dakota	92.9%	67.8%	94.7%	97.0%	97.9%
<b>South Atlantic:</b>					
Delaware	95.3%	92.5%	95.1%	96.0%	96.1%
District of Columbia	89.6%	85.4%	77.9%	94.1%	97.3%
Florida	94.4%	83.2%	95.8%	97.2%	96.5%
Georgia	92.8%	82.3%	91.2%	94.5%	96.2%
Maryland	91.2%	89.1%	90.4%	85.8%	97.9%
North Carolina	92.6%	89.2%	91.4%	89.4%	97.7%
South Carolina	92.0%	84.3%	83.4%	96.1%	97.1%
Virginia	94.7%	94.8%	94.6%	96.7%	93.0%
West Virginia	93.8%	78.1%	95.9%	95.6%	96.1%
<b>East South Central:</b>					
Alabama	94.6%	78.7%	94.7%	98.5%	97.5%
Kentucky	94.0%	88.7%	97.1%	96.4%	91.9%
Mississippi	90.8%	80.7%	91.7%	90.2%	95.8%
Tennessee	90.6%	67.2%	84.7%	94.7%	98.9%
<b>West South Central:</b>					
Arkansas	95.0%	82.3%	94.2%	98.5%	98.3%
Louisiana	88.9%	84.2%	86.3%	89.9%	91.9%
Oklahoma	94.2%	87.1%	95.3%	93.1%	96.7%
Texas	91.9%	77.7%	96.5%	91.3%	95.5%
<b>Mountain:</b>					
Arizona	93.1%	84.3%	94.5%	93.3%	96.4%
Colorado	89.3%	73.8%	93.9%	85.2%	99.0%
Idaho	93.2%	86.0%	94.5%	93.9%	94.6%
Montana	92.9%	88.1%	83.7%	92.6%	98.4%
Nevada	87.9%	85.7%	76.2%	93.8%	92.2%
New Mexico	91.1%	94.4%	91.1%	95.3%	87.4%
Utah	82.2%	86.5%	92.6%	60.1%	94.9%
Wyoming	85.6%	88.9%	76.7%	86.0%	88.7%
<b>Pacific:</b>					
Alaska	89.5%	92.6%	82.8%	91.9%	91.2%
California	92.5%	86.2%	94.6%	93.3%	92.7%
Hawaii	89.8%	82.5%	89.6%	89.5%	93.1%
Oregon	91.4%	75.7%	94.4%	93.4%	93.7%
Washington	87.5%	86.0%	81.0%	87.0%	94.2%

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.

**Table VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.34%	1.18%	0.69%	0.67%	0.46%
New England:					
Connecticut	1.40%	5.92%	2.95%	2.44%	0.72%
Maine	1.54%	7.27%	1.72%	1.42%	2.75%
Massachusetts	2.21%	8.76%	1.53%	2.30%	0.56%
New Hampshire	1.38%	5.92%	1.31%	1.94%	1.03%
Rhode Island	1.71%	8.83%	3.06%	1.91%	1.80%
Vermont	2.20%	6.47%	1.57%	2.23%	4.85%
Middle Atlantic:					
New Jersey	1.66%	5.25%	3.23%	1.90%	2.45%
New York	1.80%	4.07%	2.18%	4.49%	1.82%
Pennsylvania	1.54%	4.73%	3.07%	2.68%	2.64%
East North Central:					
Illinois	1.64%	3.70%	2.61%	4.24%	0.75%
Indiana	1.14%	6.05%	3.07%	1.73%	0.79%
Michigan	1.44%	5.14%	3.77%	1.05%	1.98%
Ohio	1.44%	6.11%	3.37%	0.90%	2.06%
Wisconsin	0.99%	5.33%	1.33%	1.38%	1.77%
West North Central:					
Iowa	1.45%	5.23%	1.33%	3.25%	2.11%
Kansas	2.03%	4.46%	3.43%	3.48%	4.36%
Minnesota	2.90%	4.21%	9.18%	2.66%	2.10%
Missouri	1.70%	7.28%	4.18%	1.96%	1.46%
Nebraska	2.43%	3.44%	1.07%	3.43%	5.99%
North Dakota	1.46%	5.89%	4.83%	1.03%	1.32%
South Dakota	2.31%	9.58%	1.41%	1.16%	0.90%
South Atlantic:					
Delaware	1.03%	3.65%	2.95%	1.31%	1.07%
District of Columbia	3.56%	6.06%	10.62%	3.74%	1.11%
Florida	1.36%	5.75%	2.10%	0.94%	1.06%
Georgia	1.13%	6.34%	2.15%	1.59%	1.08%
Maryland	2.75%	3.36%	2.63%	7.75%	0.87%
North Carolina	1.41%	4.19%	3.86%	3.14%	0.72%
South Carolina	1.62%	5.44%	4.63%	1.49%	1.23%
Virginia	1.64%	2.09%	1.67%	1.20%	4.78%
West Virginia	1.39%	6.87%	1.14%	1.86%	1.87%
East South Central:					
Alabama	1.58%	6.83%	1.94%	1.37%	0.78%
Kentucky	1.18%	3.74%	1.50%	1.28%	2.00%
Mississippi	1.85%	6.25%	3.21%	4.60%	1.77%
Tennessee	2.40%	7.63%	7.68%	1.36%	0.47%
West South Central:					
Arkansas	1.34%	6.29%	2.37%	0.58%	1.19%
Louisiana	2.58%	5.24%	3.16%	4.20%	6.05%
Oklahoma	1.15%	4.73%	1.56%	2.30%	1.55%
Texas	1.59%	5.65%	1.85%	2.94%	2.25%
Mountain:					
Arizona	1.74%	4.36%	4.19%	2.80%	1.52%
Colorado	2.78%	9.81%	1.82%	5.87%	0.36%
Idaho	1.72%	10.00%	2.52%	2.51%	1.89%
Montana	1.37%	3.13%	3.98%	2.02%	0.59%
Nevada	2.29%	5.21%	6.66%	2.75%	2.81%
New Mexico	2.11%	2.28%	3.05%	1.44%	4.06%
Utah	6.95%	4.48%	2.98%	15.88%	2.46%
Wyoming	2.42%	4.29%	6.61%	3.75%	3.66%
Pacific:					
Alaska	2.41%	2.64%	6.90%	4.47%	2.71%
California	1.11%	2.55%	1.30%	1.86%	2.54%
Hawaii	1.97%	3.81%	1.92%	5.00%	2.66%
Oregon	1.65%	8.16%	2.19%	1.97%	2.22%
Washington	3.56%	4.60%	9.71%	7.03%	1.97%

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.

**Table VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	70.2%	57.6%	62.8%	70.8%	79.5%
New England:					
Connecticut	70.4%	63.7%	55.2%	71.9%	78.7%
Maine	72.1%	62.9%	63.7%	73.0%	81.3%
Massachusetts	67.8%	57.9%	57.7%	67.4%	77.4%
New Hampshire	71.0%	50.7%	65.4%	72.5%	78.3%
Rhode Island	64.3%	44.2%	54.6%	64.7%	74.0%
Vermont	66.7%	54.7%	58.5%	67.2%	75.6%
Middle Atlantic:					
New Jersey	68.8%	56.4%	58.5%	69.4%	78.7%
New York	63.2%	57.0%	45.5%	65.5%	76.4%
Pennsylvania	71.6%	66.7%	64.6%	72.3%	78.1%
East North Central:					
Illinois	72.0%	51.7%	62.5%	75.1%	82.9%
Indiana	74.8%	70.4%	68.7%	73.2%	81.5%
Michigan	70.4%	67.2%	60.6%	69.3%	81.6%
Ohio	69.6%	66.2%	57.1%	73.5%	74.8%
Wisconsin	68.1%	66.7%	60.4%	69.1%	73.7%
West North Central:					
Iowa	68.3%	64.5%	62.0%	65.6%	77.2%
Kansas	72.8%	60.0%	63.2%	72.2%	85.5%
Minnesota	65.2%	47.4%	47.4%	67.7%	78.0%
Missouri	67.4%	51.7%	68.6%	79.5%	59.8%
Nebraska	71.3%	70.2%	62.8%	71.5%	77.2%
North Dakota	74.9%	68.7%	71.7%	72.5%	80.6%
South Dakota	70.1%	61.7%	67.6%	70.5%	73.5%
South Atlantic:					
Delaware	69.0%	57.5%	67.2%	64.8%	78.6%
District of Columbia	77.9%	57.4%	79.9%	77.8%	85.2%
Florida	65.7%	50.2%	61.1%	59.1%	82.6%
Georgia	69.4%	46.1%	63.8%	72.2%	77.8%
Maryland	66.8%	53.8%	58.2%	70.6%	74.9%
North Carolina	72.9%	52.6%	67.6%	73.6%	82.6%
South Carolina	73.2%	55.0%	67.1%	78.1%	77.6%
Virginia	67.9%	55.4%	64.0%	63.4%	81.6%
West Virginia	67.3%	41.3%	55.8%	74.2%	77.2%
East South Central:					
Alabama	72.9%	56.4%	65.4%	79.1%	78.1%
Kentucky	71.4%	53.7%	70.0%	73.7%	78.6%
Mississippi	70.1%	66.7%	63.9%	77.1%	70.8%
Tennessee	71.1%	45.5%	63.4%	74.8%	78.2%
West South Central:					
Arkansas	74.7%	64.9%	71.3%	79.6%	76.5%
Louisiana	68.9%	46.2%	61.0%	75.8%	76.3%
Oklahoma	71.6%	56.9%	65.6%	72.0%	79.9%
Texas	69.2%	51.2%	58.4%	68.8%	82.9%
Mountain:					
Arizona	74.0%	57.9%	88.4%	63.7%	77.8%
Colorado	71.5%	60.5%	58.3%	72.4%	82.3%
Idaho	77.3%	70.8%	74.2%	79.6%	79.6%
Montana	78.6%	62.8%	69.3%	75.2%	88.3%
Nevada	74.0%	71.0%	58.6%	70.1%	86.7%
New Mexico	64.3%	58.4%	53.0%	68.3%	68.8%
Utah	73.9%	56.0%	69.0%	77.9%	79.5%
Wyoming	71.5%	44.3%	68.4%	73.7%	80.9%
Pacific:					
Alaska	69.7%	53.8%	55.0%	72.7%	82.0%
California	72.7%	65.5%	64.9%	74.2%	81.1%
Hawaii	77.6%	67.5%	73.6%	79.9%	81.8%
Oregon	80.0%	66.3%	80.1%	78.1%	85.9%
Washington	74.8%	57.8%	71.5%	77.1%	83.0%

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.

**Table VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.52%	1.24%	1.10%	1.08%	0.57%
New England:					
Connecticut	2.31%	4.42%	5.01%	3.99%	3.01%
Maine	1.94%	8.06%	3.80%	3.58%	1.78%
Massachusetts	2.12%	3.36%	4.15%	3.34%	3.35%
New Hampshire	2.10%	6.43%	5.25%	2.22%	3.85%
Rhode Island	2.73%	9.97%	4.37%	3.41%	4.85%
Vermont	1.88%	6.19%	2.74%	3.53%	2.45%
Middle Atlantic:					
New Jersey	2.15%	7.28%	4.29%	3.48%	2.16%
New York	1.81%	3.43%	4.07%	2.90%	2.22%
Pennsylvania	1.73%	3.31%	5.25%	2.75%	2.27%
East North Central:					
Illinois	2.38%	10.41%	5.16%	2.37%	1.71%
Indiana	1.74%	4.34%	3.38%	2.35%	3.00%
Michigan	2.26%	7.14%	2.22%	3.14%	2.52%
Ohio	1.51%	3.67%	3.68%	2.34%	2.68%
Wisconsin	2.95%	12.86%	4.09%	3.42%	6.93%
West North Central:					
Iowa	1.84%	6.06%	2.37%	3.64%	1.73%
Kansas	2.27%	9.76%	3.80%	2.45%	2.01%
Minnesota	2.45%	7.35%	7.57%	2.75%	2.17%
Missouri	4.20%	3.87%	5.73%	2.20%	10.08%
Nebraska	1.35%	3.63%	3.09%	2.44%	2.14%
North Dakota	1.67%	6.86%	2.82%	3.51%	1.66%
South Dakota	1.84%	4.42%	3.62%	2.68%	3.65%
South Atlantic:					
Delaware	1.74%	5.20%	1.98%	3.52%	3.03%
District of Columbia	1.74%	4.55%	3.78%	3.38%	1.92%
Florida	4.01%	4.58%	1.86%	10.48%	2.40%
Georgia	2.24%	6.90%	3.84%	3.56%	2.92%
Maryland	1.71%	4.74%	4.13%	2.33%	2.49%
North Carolina	2.52%	10.22%	5.74%	2.88%	2.87%
South Carolina	1.88%	5.80%	3.55%	3.51%	2.19%
Virginia	2.34%	5.54%	3.84%	3.57%	3.27%
West Virginia	3.03%	4.57%	3.84%	7.68%	2.30%
East South Central:					
Alabama	3.05%	6.99%	3.69%	4.67%	2.45%
Kentucky	2.28%	4.98%	6.95%	3.60%	1.82%
Mississippi	1.59%	3.49%	3.21%	2.04%	2.84%
Tennessee	1.67%	4.25%	4.24%	2.17%	3.47%
West South Central:					
Arkansas	2.17%	4.85%	3.52%	3.14%	5.35%
Louisiana	3.16%	8.20%	3.57%	4.37%	6.94%
Oklahoma	1.90%	6.43%	3.36%	2.99%	3.28%
Texas	1.90%	5.69%	4.78%	2.61%	1.40%
Mountain:					
Arizona	4.85%	4.90%	8.03%	3.53%	3.54%
Colorado	1.81%	7.05%	3.30%	3.20%	2.10%
Idaho	1.57%	6.37%	4.51%	2.55%	2.52%
Montana	2.08%	4.82%	4.10%	2.93%	2.30%
Nevada	2.41%	6.79%	5.27%	4.21%	1.58%
New Mexico	3.11%	7.27%	5.08%	3.33%	6.88%
Utah	2.22%	6.03%	4.45%	2.58%	3.73%
Wyoming	2.38%	7.20%	2.81%	2.37%	2.63%
Pacific:					
Alaska	3.08%	6.23%	6.79%	2.64%	3.16%
California	1.46%	4.16%	3.14%	1.95%	1.86%
Hawaii	2.17%	3.99%	5.35%	4.08%	2.99%
Oregon	2.02%	5.77%	5.61%	2.71%	2.98%
Washington	2.44%	4.87%	5.44%	2.89%	5.53%

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.

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

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	64.5%	47.9%	57.7%	65.6%	75.4%
New England:					
Connecticut	65.4%	52.0%	49.4%	68.5%	76.6%
Maine	65.0%	49.7%	58.2%	70.3%	72.5%
Massachusetts	63.1%	42.2%	54.2%	64.6%	76.8%
New Hampshire	66.2%	40.5%	63.0%	67.1%	76.3%
Rhode Island	58.1%	31.0%	48.2%	61.2%	70.2%
Vermont	60.0%	43.5%	55.4%	62.5%	67.3%
Middle Atlantic:					
New Jersey	62.8%	41.9%	52.3%	67.0%	74.9%
New York	56.0%	52.6%	40.9%	55.6%	68.1%
Pennsylvania	64.8%	51.3%	59.1%	66.7%	73.0%
East North Central:					
Illinois	65.9%	43.1%	56.1%	67.9%	80.9%
Indiana	70.5%	61.2%	62.9%	69.4%	79.9%
Michigan	65.6%	52.9%	56.1%	67.1%	76.7%
Ohio	63.5%	48.9%	51.2%	71.2%	69.8%
Wisconsin	64.4%	58.3%	57.6%	66.5%	70.4%
West North Central:					
Iowa	64.0%	54.6%	59.9%	60.2%	73.5%
Kansas	65.0%	53.6%	55.5%	64.8%	77.3%
Minnesota	58.9%	42.3%	36.7%	63.9%	74.4%
Missouri	62.2%	41.5%	61.1%	75.2%	58.1%
Nebraska	65.7%	64.4%	60.6%	65.9%	69.2%
North Dakota	68.6%	55.2%	60.3%	69.0%	78.3%
South Dakota	65.1%	41.9%	64.0%	68.4%	72.0%
South Atlantic:					
Delaware	65.7%	53.2%	63.9%	62.2%	75.5%
District of Columbia	69.8%	49.0%	62.3%	73.2%	82.9%
Florida	62.1%	41.7%	58.5%	57.4%	79.7%
Georgia	64.4%	37.9%	58.2%	68.3%	74.8%
Maryland	60.9%	47.9%	52.6%	60.6%	73.3%
North Carolina	67.5%	46.9%	61.8%	65.8%	80.7%
South Carolina	67.4%	46.3%	56.0%	75.0%	75.3%
Virginia	64.3%	52.5%	60.5%	61.3%	75.8%
West Virginia	63.1%	32.3%	53.5%	71.0%	74.2%
East South Central:					
Alabama	68.9%	44.3%	61.9%	77.9%	76.2%
Kentucky	67.2%	47.6%	68.0%	71.0%	72.2%
Mississippi	63.7%	53.8%	58.6%	69.5%	67.8%
Tennessee	64.4%	30.6%	53.7%	70.8%	77.4%
West South Central:					
Arkansas	71.0%	53.5%	67.1%	78.3%	75.2%
Louisiana	61.3%	38.9%	52.6%	68.1%	70.2%
Oklahoma	67.4%	49.5%	62.5%	67.0%	77.3%
Texas	63.6%	39.8%	56.3%	62.9%	79.2%
Mountain:					
Arizona	69.0%	48.8%	83.5%	59.5%	74.9%
Colorado	63.9%	44.7%	54.7%	61.7%	81.4%
Idaho	72.1%	60.9%	70.1%	74.8%	75.3%
Montana	72.9%	55.3%	58.0%	69.6%	86.9%
Nevada	65.1%	60.9%	44.7%	65.7%	79.9%
New Mexico	58.6%	55.2%	48.3%	65.1%	60.1%
Utah	60.8%	48.4%	63.9%	46.8%	75.4%
Wyoming	61.2%	39.4%	52.5%	63.4%	71.7%
Pacific:					
Alaska	62.3%	49.9%	45.6%	66.8%	74.8%
California	67.2%	56.4%	61.4%	69.3%	75.1%
Hawaii	69.7%	55.7%	65.9%	71.5%	76.1%
Oregon	73.1%	50.2%	75.6%	73.0%	80.5%
Washington	65.4%	49.7%	58.0%	67.1%	78.2%

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.

**Table VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.53%	1.31%	1.14%	1.06%	0.68%
New England:					
Connecticut	2.60%	5.89%	4.86%	4.59%	3.12%
Maine	2.16%	9.28%	3.57%	3.63%	2.94%
Massachusetts	2.51%	4.92%	3.86%	2.76%	3.39%
New Hampshire	2.40%	5.25%	5.25%	2.00%	4.12%
Rhode Island	2.64%	6.15%	4.24%	3.55%	4.60%
Vermont	2.39%	5.37%	2.56%	3.69%	4.85%
Middle Atlantic:					
New Jersey	2.65%	7.53%	4.40%	4.19%	2.59%
New York	1.93%	4.63%	3.66%	3.97%	2.52%
Pennsylvania	2.00%	3.99%	5.56%	3.45%	3.23%
East North Central:					
Illinois	2.62%	8.88%	5.10%	4.04%	1.88%
Indiana	2.00%	6.74%	4.42%	2.41%	3.12%
Michigan	1.94%	5.66%	3.16%	3.16%	3.07%
Ohio	1.75%	5.71%	3.82%	2.32%	2.83%
Wisconsin	2.79%	13.11%	3.85%	3.08%	6.49%
West North Central:					
Iowa	1.88%	6.31%	2.03%	4.25%	2.28%
Kansas	2.38%	8.41%	3.80%	3.80%	4.24%
Minnesota	2.95%	6.35%	5.71%	3.24%	2.65%
Missouri	3.87%	5.60%	5.91%	2.51%	9.51%
Nebraska	2.23%	4.50%	3.12%	3.30%	5.09%
North Dakota	1.86%	7.59%	4.11%	3.39%	1.90%
South Dakota	2.39%	5.85%	3.73%	2.68%	3.64%
South Atlantic:					
Delaware	1.64%	5.02%	2.42%	3.35%	2.93%
District of Columbia	3.66%	5.65%	10.97%	4.34%	2.09%
Florida	3.71%	4.65%	2.05%	9.83%	2.75%
Georgia	2.18%	6.06%	3.79%	3.54%	2.67%
Maryland	2.31%	3.91%	4.00%	5.58%	2.58%
North Carolina	2.71%	8.96%	6.72%	3.20%	2.99%
South Carolina	2.27%	5.94%	4.56%	3.60%	2.18%
Virginia	2.51%	5.41%	3.82%	3.51%	5.47%
West Virginia	3.28%	4.37%	3.75%	8.11%	2.36%
East South Central:					
Alabama	3.62%	6.80%	3.48%	5.30%	2.51%
Kentucky	2.64%	4.96%	7.60%	3.79%	2.52%
Mississippi	1.90%	5.85%	2.77%	4.03%	3.05%
Tennessee	2.44%	5.09%	6.32%	2.12%	3.42%
West South Central:					
Arkansas	2.26%	6.57%	4.00%	3.06%	4.98%
Louisiana	3.64%	7.38%	3.84%	5.82%	8.25%
Oklahoma	2.15%	6.49%	3.38%	3.96%	3.38%
Texas	2.20%	5.85%	4.66%	3.33%	2.38%
Mountain:					
Arizona	5.38%	4.67%	10.71%	2.69%	4.26%
Colorado	2.59%	8.93%	3.20%	4.81%	2.13%
Idaho	2.23%	11.54%	5.38%	3.86%	2.64%
Montana	2.56%	4.72%	4.61%	3.15%	2.05%
Nevada	2.71%	7.53%	4.96%	3.91%	2.93%
New Mexico	2.63%	7.57%	5.02%	3.33%	5.25%
Utah	5.63%	6.45%	4.87%	12.54%	4.26%
Wyoming	2.50%	5.65%	4.90%	3.01%	3.59%
Pacific:					
Alaska	3.29%	5.60%	5.77%	4.26%	3.71%
California	1.59%	4.37%	3.11%	2.37%	2.86%
Hawaii	2.56%	3.46%	5.49%	4.83%	3.67%
Oregon	2.50%	7.50%	6.30%	3.00%	3.50%
Washington	3.53%	5.20%	8.86%	5.62%	5.27%

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 VIII.B.4 Number of part-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	30,287,898	15,415,701	8,447,379	3,819,231	2,605,588
New England:					
Connecticut	366,524	185,071	135,529	24,834	21,089 *
Maine	121,510	60,273	32,676	16,629	11,931
Massachusetts	828,206	414,733	245,199	124,464 *	43,809 *
New Hampshire	152,935	87,671	30,337	17,113	17,814 *
Rhode Island	119,467	59,536	34,660	23,398 *	1,873
Vermont	60,846	29,999	16,501	9,659 *	4,688
Middle Atlantic:					
New Jersey	908,501	413,570 *	260,310	171,390	63,232
New York	2,164,680	946,508	695,343	286,066	236,763
Pennsylvania	1,259,925	735,872	244,518	194,325	85,210
East North Central:					
Illinois	1,118,153	622,144	338,564	82,127	75,319
Indiana	726,990	398,055	187,391	70,548	70,995 *
Michigan	862,321	308,409	376,013	141,160 *	36,739
Ohio	1,245,399	624,504	368,836	135,613	116,447
Wisconsin	598,358	346,010	123,852	53,530 *	74,967 *
West North Central:					
Iowa	355,958	160,111	102,380	61,941	31,526 *
Kansas	240,948	142,756	59,484	23,241	15,467 *
Minnesota	856,819	396,316	266,587 *	82,197	111,720 *
Missouri	652,687	350,159	193,331	53,190	56,006 *
Nebraska	217,171	108,471	63,509	31,315	13,876 *
North Dakota	92,827	52,391	25,347	8,101	6,988
South Dakota	103,826	53,289	25,980	9,898	14,659
South Atlantic:					
Delaware	92,280	48,987	25,430 *	13,292	4,570
District of Columbia	85,174	53,180 *	--	4,395	6,624 *
Florida	1,494,496	728,435	335,172 *	250,876	180,012
Georgia	927,656	553,270	245,783	81,753 *	46,850
Maryland	497,065	240,316	153,544 *	72,416	30,789
North Carolina	986,888	535,913	244,670	94,062	112,243 *
South Carolina	451,307	271,148	93,736	62,209 *	24,214
Virginia	557,877	335,612	130,615	69,713	21,937 *
West Virginia	128,239	66,485	35,277	10,466 *	16,011 *
East South Central:					
Alabama	301,589	195,625	69,356	--	19,920
Kentucky	406,368	186,648	84,586	69,535	65,598 *
Mississippi	159,351	85,007	45,051	21,349 *	7,944 *
Tennessee	639,534	382,695	161,124	67,970 *	27,746 *
West South Central:					
Arkansas	215,366	117,897	49,978	18,266	--
Louisiana	322,700	172,262	78,812	24,779 *	--
Oklahoma	334,989	180,000	80,663	50,881 *	23,446 *
Texas	2,451,114	1,352,560	675,294	283,493 *	139,767
Mountain:					
Arizona	647,039	330,578	146,178 *	106,660	63,624 *
Colorado	559,032	259,768	213,687	52,438	33,140
Idaho	207,082	98,717 *	63,882	32,757	11,726 *
Montana	126,702	62,960	41,063	17,496	5,183
Nevada	274,414	124,914	90,033	48,391 *	11,077 *
New Mexico	150,661	76,873	52,264	11,957	9,567
Utah	376,079	228,187	105,788	23,013 *	19,091
Wyoming	51,015	24,657	15,599	8,870 *	1,889 *
Pacific:					
Alaska	58,926	31,204	14,301	9,881 *	3,540
California	3,552,270	1,561,121	1,045,166	542,675	403,307 *
Hawaii	123,100	65,777	34,228	15,248	7,847 *
Oregon	398,365	206,029	132,308 *	34,434	25,593
Washington	657,172	343,029	136,468	82,531 *	95,145 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.4 Standard errors for number of part-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	602,757	425,377	365,643	235,533	210,150
New England:					
Connecticut	38,668	32,649	24,683	5,720	7,327 *
Maine	11,773	10,376	5,025	4,847	3,329
Massachusetts	121,629	108,065	48,463	42,923 *	13,864 *
New Hampshire	16,247	12,762	5,223	4,854	9,752 *
Rhode Island	13,965	11,090	7,042	7,063 *	530
Vermont	5,117	4,026	2,367	2,939 *	1,405
Middle Atlantic:					
New Jersey	136,663	124,608 *	57,164	34,322	17,526
New York	177,272	137,228	114,141	64,806	43,633
Pennsylvania	93,216	82,081	40,927	40,964	16,383
East North Central:					
Illinois	90,869	72,760	62,283	14,719	15,279
Indiana	68,091	48,813	46,090	18,352	22,513 *
Michigan	108,231	55,641	89,443	43,204 *	9,889
Ohio	108,235	76,293	77,798	32,083	24,919
Wisconsin	56,574	46,005	27,225	18,219 *	23,003 *
West North Central:					
Iowa	30,777	22,937	15,378	15,829	11,731 *
Kansas	21,966	18,469	12,232	5,540	8,292 *
Minnesota	107,198	62,593	83,405 *	22,825	39,449 *
Missouri	70,595	53,195	47,018	12,273	23,962 *
Nebraska	19,758	16,154	11,587	7,807	5,099 *
North Dakota	7,977	7,542	3,766	1,927	1,731
South Dakota	7,813	6,933	3,949	1,917	2,999
South Atlantic:					
Delaware	12,768	6,895	10,922 *	3,416	924
District of Columbia	16,821	16,635 *	--	1,109	3,794 *
Florida	169,191	86,274	133,377 *	63,522	47,012
Georgia	110,026	101,336	48,137	28,375 *	11,304
Maryland	78,532	39,886	67,143 *	20,494	8,569
North Carolina	112,213	91,885	56,361	21,357	47,479 *
South Carolina	42,610	31,619	22,525	23,946 *	6,833
Virginia	51,441	45,468	26,558	17,066	6,606 *
West Virginia	13,434	7,927	9,640	3,976 *	5,683 *
East South Central:					
Alabama	34,705	31,812	16,205	--	5,407
Kentucky	47,594	27,330	21,151	19,481	31,901 *
Mississippi	19,301	15,270	11,113	6,842 *	2,662 *
Tennessee	82,946	71,982	42,244	24,230 *	8,788 *
West South Central:					
Arkansas	28,137	15,888	9,552	5,387	--
Louisiana	45,885	27,380	18,923	10,896 *	--
Oklahoma	36,686	22,777	17,314	24,474 *	8,948 *
Texas	226,626	149,854	160,414	88,544 *	37,109
Mountain:					
Arizona	75,500	51,713	49,895 *	27,188	30,573 *
Colorado	76,473	68,278	36,657	14,978	9,522
Idaho	38,624	37,488 *	10,424	7,334	3,847 *
Montana	9,997	7,554	7,563	3,348	1,462
Nevada	35,898	18,919	20,634	24,260 *	3,459 *
New Mexico	12,767	11,524	7,524	2,694	2,425
Utah	40,726	35,239	22,052	9,881 *	4,735
Wyoming	5,401	3,236	3,985	2,670 *	619 *
Pacific:					
Alaska	5,671	4,563	2,555	2,994 *	981
California	273,036	152,947	124,992	150,182	160,943 *
Hawaii	14,220	13,382	5,966	3,691	2,372 *
Oregon	50,166	26,494	44,434 *	6,731	5,248
Washington	72,017	53,087	33,866	31,808 *	31,576 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.4.a Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	30,287,898	50.9%	27.9%	12.6%	8.6%
New England:					
Connecticut	366,524	50.5%	37.0%	6.8%	5.8% *
Maine	121,510	49.6%	26.9%	13.7%	9.8%
Massachusetts	828,206	50.1%	29.6%	15.0% *	5.3% *
New Hampshire	152,935	57.3%	19.8%	11.2%	11.6% *
Rhode Island	119,467	49.8%	29.0%	19.6%	1.6% *
Vermont	60,846	49.3%	27.1%	15.9%	7.7%
Middle Atlantic:					
New Jersey	908,501	45.5%	28.7%	18.9%	7.0% *
New York	2,164,680	43.7%	32.1%	13.2%	10.9%
Pennsylvania	1,259,925	58.4%	19.4%	15.4%	6.8%
East North Central:					
Illinois	1,118,153	55.6%	30.3%	7.3%	6.7%
Indiana	726,990	54.8%	25.8%	9.7%	9.8% *
Michigan	862,321	35.8%	43.6%	16.4%	4.3%
Ohio	1,245,399	50.1%	29.6%	10.9%	9.4%
Wisconsin	598,358	57.8%	20.7%	8.9% *	12.5%
West North Central:					
Iowa	355,958	45.0%	28.8%	17.4%	8.9% *
Kansas	240,948	59.2%	24.7%	9.6%	6.4% *
Minnesota	856,819	46.3%	31.1%	9.6%	13.0% *
Missouri	652,687	53.6%	29.6%	8.1%	8.6% *
Nebraska	217,171	49.9%	29.2%	14.4%	6.4% *
North Dakota	92,827	56.4%	27.3%	8.7%	7.5%
South Dakota	103,826	51.3%	25.0%	9.5%	14.1%
South Atlantic:					
Delaware	92,280	53.1%	27.6% *	14.4%	5.0%
District of Columbia	85,174	62.4%	--	5.2% *	7.8% *
Florida	1,494,496	48.7%	22.4% *	16.8%	12.0%
Georgia	927,656	59.6%	26.5%	8.8% *	5.1%
Maryland	497,065	48.3%	30.9% *	14.6%	6.2% *
North Carolina	986,888	54.3%	24.8%	9.5%	11.4% *
South Carolina	451,307	60.1%	20.8%	13.8% *	5.4% *
Virginia	557,877	60.2%	23.4%	12.5%	3.9% *
West Virginia	128,239	51.8%	27.5%	8.2% *	12.5% *
East South Central:					
Alabama	301,589	64.9%	23.0%	--	6.6%
Kentucky	406,368	45.9%	20.8%	17.1%	16.1% *
Mississippi	159,351	53.3%	28.3%	13.4% *	5.0% *
Tennessee	639,534	59.8%	25.2%	10.6% *	4.3% *
West South Central:					
Arkansas	215,366	54.7%	23.2%	8.5% *	--
Louisiana	322,700	53.4%	24.4%	7.7% *	--
Oklahoma	334,989	53.7%	24.1%	15.2% *	7.0% *
Texas	2,451,114	55.2%	27.6%	11.6%	5.7%
Mountain:					
Arizona	647,039	51.1%	22.6%	16.5%	9.8% *
Colorado	559,032	46.5%	38.2%	9.4% *	5.9% *
Idaho	207,082	47.7%	30.8%	15.8%	5.7% *
Montana	126,702	49.7%	32.4%	13.8%	4.1%
Nevada	274,414	45.5%	32.8%	17.6% *	4.0% *
New Mexico	150,661	51.0%	34.7%	7.9%	6.3%
Utah	376,079	60.7%	28.1%	6.1% *	5.1%
Wyoming	51,015	48.3%	30.6%	17.4%	3.7% *
Pacific:					
Alaska	58,926	53.0%	24.3%	16.8%	6.0%
California	3,552,270	43.9%	29.4%	15.3%	11.4% *
Hawaii	123,100	53.4%	27.8%	12.4%	6.4% *
Oregon	398,365	51.7%	33.2%	8.6%	6.4%
Washington	657,172	52.2%	20.8%	12.6% *	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.

\* 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 VIII.B.4.a Standard errors for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	602,757	1.09%	1.02%	0.74%	0.66%
New England:					
Connecticut	38,668	6.04%	5.77%	1.68%	2.00% *
Maine	11,773	5.58%	4.23%	3.76%	2.75% *
Massachusetts	121,629	7.83%	6.09%	4.92% *	1.82% *
New Hampshire	16,247	5.76%	3.63%	3.22%	5.81% *
Rhode Island	13,965	6.33%	5.55%	5.32%	0.50% *
Vermont	5,117	4.90%	3.88%	4.35%	2.27%
Middle Atlantic:					
New Jersey	136,663	8.40%	6.30%	4.25%	2.13% *
New York	177,272	4.64%	4.46%	2.93%	2.09%
Pennsylvania	93,216	4.09%	3.09%	3.05%	1.36%
East North Central:					
Illinois	90,869	4.53%	4.55%	1.42%	1.45%
Indiana	68,091	5.20%	5.27%	2.51%	3.00% *
Michigan	108,231	6.03%	7.04%	4.75%	1.25%
Ohio	108,235	4.81%	5.00%	2.55%	2.05%
Wisconsin	56,574	5.26%	4.20%	2.96% *	3.61%
West North Central:					
Iowa	30,777	4.86%	4.10%	4.06%	3.16% *
Kansas	21,966	5.28%	4.59%	2.33%	3.32% *
Minnesota	107,198	6.71%	7.40%	2.78%	4.36% *
Missouri	70,595	6.05%	5.92%	2.03%	3.53% *
Nebraska	19,758	5.31%	4.74%	3.49%	2.31% *
North Dakota	7,977	4.78%	4.01%	2.12%	1.90%
South Dakota	7,813	4.41%	3.61%	1.92%	2.77%
South Atlantic:					
Delaware	12,768	7.69%	9.00% *	3.84%	1.21%
District of Columbia	16,821	10.50%	--	1.64% *	4.90% *
Florida	169,191	6.02%	7.20% *	4.07%	3.12%
Georgia	110,026	5.94%	5.07%	3.03% *	1.35%
Maryland	78,532	8.15%	9.83% *	4.30%	1.95% *
North Carolina	112,213	6.19%	5.28%	2.31%	4.47% *
South Carolina	42,610	5.28%	4.49%	4.80% *	1.62% *
Virginia	51,441	4.96%	4.36%	3.01%	1.23% *
West Virginia	13,434	5.88%	6.03%	3.00% *	4.12% *
East South Central:					
Alabama	34,705	5.73%	5.09%	--	1.90%
Kentucky	47,594	6.13%	4.84%	4.58%	6.85% *
Mississippi	19,301	6.49%	5.95%	4.12% *	1.73% *
Tennessee	82,946	6.69%	6.00%	3.69% *	1.47% *
West South Central:					
Arkansas	28,137	7.42%	4.73%	2.68% *	--
Louisiana	45,885	7.68%	5.65%	3.33% *	--
Oklahoma	36,686	6.03%	4.79%	6.40% *	2.62% *
Texas	226,626	5.20%	5.25%	3.39%	1.55%
Mountain:					
Arizona	75,500	6.22%	6.49%	4.29%	4.57% *
Colorado	76,473	7.48%	6.48%	2.82% *	1.83% *
Idaho	38,624	10.13%	6.91%	4.27%	2.08% *
Montana	9,997	4.68%	4.81%	2.69%	1.19%
Nevada	35,898	6.64%	6.40%	7.52% *	1.35% *
New Mexico	12,767	5.02%	4.59%	1.85%	1.64%
Utah	40,726	5.64%	5.20%	2.57% *	1.37%
Wyoming	5,401	5.81%	6.18%	4.75%	1.27% *
Pacific:					
Alaska	5,671	5.36%	4.18%	4.54%	1.71%
California	273,036	4.06%	3.42%	3.81%	4.13% *
Hawaii	14,220	6.08%	4.99%	3.15%	2.02% *
Oregon	50,166	6.88%	7.93%	1.98%	1.51%
Washington	72,017	6.10%	4.77%	4.50% *	4.45% *

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.

Percents may not add to 100% because of rounding.

**Table VIII.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	72.0%	62.9%	78.9%	82.4%	88.1%
New England:					
Connecticut	71.1%	65.0%	74.2%	79.9%	95.0%
Maine	62.8%	50.3%	64.1%	78.8%	100.0%
Massachusetts	83.5%	83.0%	79.7%	93.9%	79.2%
New Hampshire	71.8%	66.6%	67.7%	86.0%	91.0%
Rhode Island	76.9%	63.8%	84.8%	96.8%	100.0%
Vermont	57.8%	46.5%	63.8%	70.2%	83.0%
Middle Atlantic:					
New Jersey	71.6%	65.9%	66.9%	86.5%	87.5%
New York	77.8%	67.8%	85.8%	88.8%	81.1%
Pennsylvania	74.1%	68.6%	83.2%	78.9%	84.2%
East North Central:					
Illinois	74.3%	65.7%	83.6%	89.2%	87.6%
Indiana	67.2%	53.6%	76.7%	85.1%	100.0%
Michigan	68.5%	51.3%	81.4%	63.6%	99.2%
Ohio	69.5%	53.0%	82.2%	95.0%	88.3%
Wisconsin	63.0%	53.0%	61.9%	94.5%	88.2%
West North Central:					
Iowa	74.0%	52.9%	85.0%	97.0%	100.0%
Kansas	69.1%	62.4%	85.8%	53.3%	90.0%
Minnesota	77.2%	64.9%	86.3%	87.9%	91.3%
Missouri	73.1%	69.8%	80.2%	85.4%	57.9% *
Nebraska	60.7%	48.0%	66.2%	91.9%	64.4% *
North Dakota	62.5%	55.6%	67.3%	67.3%	91.2%
South Dakota	60.9%	44.2%	62.7%	88.4%	99.5%
South Atlantic:					
Delaware	70.7%	58.5%	84.9%	78.4%	100.0%
District of Columbia	83.9%	75.0%	98.4%	97.4%	100.0%
Florida	59.2%	49.5%	77.4%	47.4%	81.4%
Georgia	73.2%	71.6%	72.4%	81.2%	82.4%
Maryland	77.7%	65.5%	93.5%	85.2%	76.8%
North Carolina	66.5%	55.9%	68.6%	80.9%	100.0%
South Carolina	67.6%	57.0%	82.0%	84.8%	86.6%
Virginia	72.3%	60.2%	86.3%	99.2%	86.7%
West Virginia	74.5%	57.6%	90.5%	94.0%	96.7%
East South Central:					
Alabama	78.4%	78.2%	79.9%	--	77.5%
Kentucky	74.4%	63.5%	80.4%	74.7%	97.3%
Mississippi	67.2%	55.7%	81.8%	73.0%	92.7%
Tennessee	71.5%	61.2%	89.6%	81.2%	85.4%
West South Central:					
Arkansas	70.0%	61.2%	68.8%	94.8%	92.0%
Louisiana	64.3%	65.5%	48.3%	43.3% *	98.1%
Oklahoma	71.8%	63.2%	72.0%	96.2%	85.2%
Texas	78.3%	71.7%	80.9%	96.7%	92.1%
Mountain:					
Arizona	74.5%	67.2%	89.1%	68.4%	89.4%
Colorado	71.7%	70.2%	70.7%	92.9%	56.6%
Idaho	62.0%	59.4%	56.5%	72.0%	85.4%
Montana	48.0%	31.4%	57.6%	73.8%	85.7%
Nevada	83.4%	75.1%	85.0%	98.1%	100.0%
New Mexico	64.8%	61.5%	64.9%	62.7%	93.8%
Utah	67.8%	58.1%	79.4%	85.9%	97.7%
Wyoming	54.5%	34.2%	71.4%	78.5%	68.3%
Pacific:					
Alaska	51.1%	43.0%	51.0%	73.8%	59.8%
California	73.2%	61.6%	77.0%	82.9%	94.9%
Hawaii	83.6%	75.7%	90.4%	97.0%	94.4%
Oregon	67.4%	48.7%	90.0%	69.8%	99.1%
Washington	67.6%	59.7%	73.3%	85.0%	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.

\* Figure does not meet standard of reliability or precision.

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

**Table VIII.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.77%	1.22%	1.26%	2.05%	1.88%
New England:					
Connecticut	4.12%	7.22%	6.78%	8.14%	3.49%
Maine	4.81%	8.77%	7.62%	9.64%	0.00%
Massachusetts	3.35%	5.50%	6.22%	5.13%	14.11%
New Hampshire	4.39%	6.51%	8.51%	7.38%	8.31%
Rhode Island	5.24%	9.23%	5.27%	2.04%	0.00%
Vermont	4.42%	7.13%	7.41%	13.48%	10.76%
Middle Atlantic:					
New Jersey	5.53%	11.43%	9.59%	6.11%	10.68%
New York	2.71%	5.61%	3.75%	3.78%	7.06%
Pennsylvania	3.34%	4.86%	5.15%	10.53%	7.70%
East North Central:					
Illinois	3.21%	5.12%	5.24%	4.14%	7.73%
Indiana	4.35%	6.36%	8.73%	7.40%	0.00%
Michigan	5.36%	9.03%	5.81%	18.06%	0.84%
Ohio	3.87%	6.33%	5.93%	2.36%	6.39%
Wisconsin	4.68%	6.90%	10.63%	4.78%	8.01%
West North Central:					
Iowa	3.55%	7.28%	4.44%	2.15%	0.00%
Kansas	4.16%	6.11%	5.43%	12.51%	8.69%
Minnesota	3.80%	6.64%	5.71%	6.13%	5.22%
Missouri	4.84%	6.53%	7.92%	10.69%	23.28% *
Nebraska	4.53%	7.75%	8.15%	3.73%	21.96% *
North Dakota	4.54%	7.20%	7.98%	13.52%	8.29%
South Dakota	4.12%	6.97%	7.60%	4.44%	0.50%
South Atlantic:					
Delaware	5.63%	7.23%	8.68%	10.03%	0.00%
District of Columbia	4.40%	8.86%	1.61%	2.58%	0.00%
Florida	5.38%	6.06%	10.09%	12.65%	10.92%
Georgia	5.07%	7.86%	7.02%	8.52%	8.23%
Maryland	4.47%	6.96%	4.40%	7.34%	15.44%
North Carolina	5.22%	8.35%	10.26%	7.62%	0.00%
South Carolina	4.20%	5.97%	5.85%	8.47%	6.59%
Virginia	4.10%	6.45%	5.31%	0.78%	12.06%
West Virginia	3.80%	5.94%	3.54%	3.88%	3.45%
East South Central:					
Alabama	3.90%	5.09%	7.61%	--	16.85%
Kentucky	4.32%	6.57%	8.65%	12.02%	2.30%
Mississippi	5.18%	8.64%	6.62%	12.24%	5.85%
Tennessee	6.99%	10.18%	4.28%	8.88%	8.64%
West South Central:					
Arkansas	4.88%	6.31%	8.77%	3.29%	8.74%
Louisiana	6.45%	6.70%	11.98%	19.50% *	2.27%
Oklahoma	4.48%	5.92%	10.39%	2.66%	11.72%
Texas	2.83%	4.29%	5.65%	1.76%	4.27%
Mountain:					
Arizona	4.03%	6.52%	5.92%	10.57%	8.38%
Colorado	4.83%	8.76%	7.00%	3.92%	15.36%
Idaho	7.52%	15.74%	8.06%	8.97%	9.74%
Montana	4.46%	5.81%	8.99%	8.64%	12.47%
Nevada	3.27%	5.20%	6.34%	1.81%	0.00%
New Mexico	4.17%	6.78%	7.16%	11.37%	6.05%
Utah	4.86%	7.48%	5.41%	8.93%	2.31%
Wyoming	5.34%	7.08%	8.64%	8.15%	17.70%
Pacific:					
Alaska	5.06%	7.79%	9.04%	11.73%	14.18%
California	2.58%	4.34%	3.95%	5.81%	2.93%
Hawaii	5.38%	9.51%	4.52%	2.92%	5.56%
Oregon	5.11%	6.88%	4.81%	9.33%	0.88%
Washington	5.07%	7.39%	9.33%	7.80%	17.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	21.3%	13.8%	22.2%	28.0%	40.6%
New England:					
Connecticut	18.7%	11.6% *	15.9%	48.7%	45.3%
Maine	27.7%	6.9% *	27.8%	42.6%	64.0%
Massachusetts	16.8%	10.3% *	14.9% *	28.4%	53.1% *
New Hampshire	19.5%	8.2% *	21.8%	37.8% *	40.6%
Rhode Island	15.2% *	10.6% *	5.8% *	33.2% *	39.1%
Vermont	17.3%	6.0% *	14.5%	23.2% *	55.2%
Middle Atlantic:					
New Jersey	25.3%	17.9% *	16.4% *	43.0%	42.0%
New York	25.0%	16.4% *	28.6% *	36.7%	26.5%
Pennsylvania	19.9%	11.5%	25.2%	29.7% *	43.7%
East North Central:					
Illinois	18.0%	13.5%	17.1%	32.7%	33.6%
Indiana	21.1%	12.0% *	31.4% *	22.9% *	25.9% *
Michigan	13.7%	14.0% *	11.2% *	13.3% *	34.4%
Ohio	18.1%	9.6%	11.5% *	38.3%	39.2%
Wisconsin	16.8%	--	36.6% *	12.4% *	30.6%
West North Central:					
Iowa	27.9%	18.8% *	18.0%	52.4%	32.5% *
Kansas	16.0% *	10.0% *	7.1% *	22.7% *	81.5%
Minnesota	18.1%	5.6% *	13.2% *	22.7%	57.6%
Missouri	15.4%	8.9% *	15.8% *	31.1% *	39.8% *
Nebraska	21.2%	14.2% *	16.4% *	38.8%	27.9%
North Dakota	13.2%	3.7%	19.3%	12.5%	40.3% *
South Dakota	21.1%	9.8% *	13.7% *	36.2%	38.4%
South Atlantic:					
Delaware	16.8%	14.8% *	--	33.2%	49.6%
District of Columbia	46.4%	55.4% *	--	37.5%	32.5% *
Florida	29.3%	27.6%	20.9% *	29.8%	47.8%
Georgia	21.4%	11.7% *	43.9%	19.4% *	19.4% *
Maryland	18.8%	4.4% *	15.8%	49.1% *	54.5%
North Carolina	25.0%	18.1% *	11.9% *	20.9% *	65.7%
South Carolina	23.8%	17.4%	25.3% *	34.5% *	38.5% *
Virginia	32.8%	35.0%	17.3% *	46.9%	50.4% *
West Virginia	32.8%	23.7%	32.7% *	53.2% *	42.7%
East South Central:					
Alabama	19.1%	17.4% *	23.9% *	--	30.3% *
Kentucky	29.9%	13.9%	30.5% *	17.7% *	69.1%
Mississippi	22.1%	23.1% *	21.8% *	20.3% *	--
Tennessee	10.7%	11.5% *	6.4% *	15.5% *	18.6% *
West South Central:					
Arkansas	18.8%	10.3% *	24.8% *	39.1% *	21.0%
Louisiana	16.5% *	16.1% *	31.6% *	33.3%	1.1% *
Oklahoma	30.1%	4.6% *	50.9%	64.3%	31.2%
Texas	14.3%	11.9%	16.8% *	11.2% *	27.9% *
Mountain:					
Arizona	27.4%	16.5% *	--	11.1% *	27.2% *
Colorado	18.0%	8.9% *	20.2% *	28.3% *	62.6%
Idaho	22.1%	--	15.4% *	40.3%	33.4%
Montana	26.8%	11.7% *	22.1%	53.9%	39.8%
Nevada	24.3%	31.9%	12.9% *	24.7%	36.7% *
New Mexico	22.5%	17.2% *	10.8% *	67.1%	57.1%
Utah	16.0%	8.3% *	27.2% *	14.9% *	21.2% *
Wyoming	12.8%	13.2% *	14.3% *	10.5% *	--
Pacific:					
Alaska	35.2%	34.1% *	41.9% *	27.4%	46.5%
California	23.0%	9.8%	28.4%	19.7% *	48.9%
Hawaii	34.0%	18.7% *	38.6%	60.9%	63.8%
Oregon	35.7%	21.8% *	46.3% *	29.8%	46.2%
Washington	21.0%	19.1% *	20.2% *	21.5% *	27.3% *

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.84%	0.96%	1.80%	2.12%	2.32%
New England:					
Connecticut	3.23%	4.08% *	4.67%	12.72%	5.20%
Maine	5.15%	3.67% *	7.35%	10.28%	10.40%
Massachusetts	4.14%	6.08% *	5.44% *	5.78%	17.47% *
New Hampshire	4.53%	4.08% *	6.16%	16.89% *	8.79%
Rhode Island	5.11% *	3.47% *	1.94% *	17.98% *	10.83%
Vermont	3.68%	2.47% *	3.54%	9.46% *	15.47%
Middle Atlantic:					
New Jersey	4.42%	5.73% *	6.36% *	9.57%	11.17%
New York	4.84%	7.47% *	10.22% *	5.95%	5.80%
Pennsylvania	2.97%	3.26%	6.13%	9.45% *	7.18%
East North Central:					
Illinois	2.31%	2.76%	4.38%	7.00%	8.67%
Indiana	4.41%	3.68% *	12.59% *	7.00% *	9.15% *
Michigan	3.79%	5.33% *	6.10% *	4.44% *	10.19%
Ohio	2.99%	2.72%	4.86% *	8.52%	7.28%
Wisconsin	3.96%	--	11.29% *	6.22% *	5.68%
West North Central:					
Iowa	4.19%	7.56% *	5.10%	8.03%	12.24% *
Kansas	4.83% *	3.86% *	2.83% *	8.41% *	12.67%
Minnesota	5.17%	2.26% *	6.09% *	5.47%	16.43%
Missouri	3.58%	3.31% *	7.95% *	9.82% *	18.08% *
Nebraska	3.76%	5.37% *	5.47% *	8.56%	5.86%
North Dakota	2.96%	1.02%	5.37%	3.73%	14.12% *
South Dakota	2.94%	4.46% *	4.42% *	8.08%	1.94%
South Atlantic:					
Delaware	4.13%	5.63% *	--	7.36%	9.44%
District of Columbia	12.98%	18.21% *	--	10.63%	12.23% *
Florida	5.79%	7.52%	12.55% *	6.95%	5.70%
Georgia	5.62%	5.39% *	12.91%	10.58% *	7.96% *
Maryland	4.55%	1.66% *	2.92%	15.90% *	11.22%
North Carolina	6.40%	6.52% *	5.33% *	8.63% *	14.80%
South Carolina	4.28%	4.70%	10.15% *	11.34% *	14.88% *
Virginia	5.14%	8.41%	7.67% *	8.03%	15.16% *
West Virginia	5.43%	5.41%	11.94% *	18.55% *	10.07%
East South Central:					
Alabama	5.03%	6.44% *	11.14% *	--	9.62% *
Kentucky	5.98%	3.86%	12.52% *	8.24% *	5.30%
Mississippi	6.04%	8.84% *	12.90% *	10.77% *	--
Tennessee	2.39%	3.84% *	2.64% *	7.82% *	7.29% *
West South Central:					
Arkansas	3.24%	3.93% *	8.48% *	12.08% *	0.99%
Louisiana	5.45% *	7.80% *	11.02% *	9.73%	1.11% *
Oklahoma	7.69%	1.55% *	11.71%	15.12%	7.82%
Texas	2.53%	2.97%	6.41% *	5.65% *	9.01% *
Mountain:					
Arizona	7.77%	6.23% *	--	5.85% *	8.62% *
Colorado	4.47%	4.15% *	6.63% *	14.37% *	11.87%
Idaho	3.24%	--	6.91% *	12.00%	9.81%
Montana	4.08%	4.79% *	5.95%	9.17%	11.82%
Nevada	4.24%	8.61%	3.99% *	4.61%	13.39% *
New Mexico	4.07%	6.93% *	4.77% *	10.11%	8.88%
Utah	4.07%	2.74% *	10.35% *	12.75% *	7.36% *
Wyoming	3.68%	7.23% *	6.67% *	6.17% *	--
Pacific:					
Alaska	6.68%	12.25% *	13.57% *	5.57%	9.11%
California	2.86%	2.27%	4.70%	6.58% *	3.55%
Hawaii	4.75%	6.19% *	5.72%	6.31%	13.35%
Oregon	8.80%	6.71% *	15.90% *	7.84%	8.41%
Washington	4.48%	7.44% *	7.38% *	11.17% *	10.92% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	42.1%	29.0%	38.3%	49.2%	60.4%
New England:					
Connecticut	32.9%	--	--	--	--
Maine	56.6%	--	56.7%	64.0%	60.5%
Massachusetts	32.8%	--	30.9%	36.5%	--
New Hampshire	23.7% *	--	--	36.5%	--
Rhode Island	60.7%	--	--	88.1%	--
Vermont	39.4%	--	22.6%	43.6%	49.3%
Middle Atlantic:					
New Jersey	45.6%	--	--	68.3%	55.3%
New York	40.7%	--	22.9% *	44.3% *	71.8%
Pennsylvania	50.3%	37.8%	37.2%	66.1%	71.5%
East North Central:					
Illinois	33.7%	25.4%	25.0% *	48.3%	57.6%
Indiana	36.5%	--	--	40.3%	61.7%
Michigan	27.9%	--	--	53.6%	--
Ohio	48.1%	23.8%	--	51.4%	60.0%
Wisconsin	44.6%	--	62.8%	--	42.2%
West North Central:					
Iowa	32.7%	--	35.1% *	34.0%	40.0%
Kansas	46.7%	--	--	--	--
Minnesota	44.0%	--	--	--	--
Missouri	22.9%	--	--	60.2%	--
Nebraska	51.8%	57.4%	--	55.5%	61.1%
North Dakota	52.3%	64.5%	40.6%	--	62.2%
South Dakota	44.5%	46.1%	46.7%	--	47.9%
South Atlantic:					
Delaware	33.0%	30.5%	73.6%	--	45.1%
District of Columbia	47.0%	50.3%	--	55.7%	52.6%
Florida	31.7%	23.7% *	--	36.6% *	56.9%
Georgia	32.1%	--	28.9% *	93.8%	--
Maryland	29.1%	--	--	--	55.5%
North Carolina	35.9%	--	--	--	--
South Carolina	42.5%	16.6% *	31.7%	85.6%	57.4%
Virginia	43.2%	41.3% *	70.6%	19.4% *	82.2%
West Virginia	40.8%	29.5%	21.9% *	--	52.1%
East South Central:					
Alabama	30.3% *	--	--	--	--
Kentucky	53.7%	--	--	--	76.0%
Mississippi	37.8%	--	--	--	--
Tennessee	25.5%	--	--	--	--
West South Central:					
Arkansas	38.6%	--	53.7%	--	46.5%
Louisiana	22.6%	--	--	--	--
Oklahoma	47.7%	--	27.0% *	66.9%	61.0%
Texas	30.8%	15.5% *	44.0%	--	44.9%
Mountain:					
Arizona	59.6%	32.1%	--	--	--
Colorado	43.7%	--	--	74.6%	54.1%
Idaho	26.5%	4.0%	--	--	--
Montana	57.2%	--	58.8%	64.7%	--
Nevada	33.2%	--	--	--	80.8%
New Mexico	30.2%	--	49.0%	33.6%	51.8%
Utah	30.1%	--	25.4% *	--	41.3%
Wyoming	27.1%	--	--	--	--
Pacific:					
Alaska	45.5%	--	--	55.5%	70.4%
California	57.2%	32.5%	50.7%	56.9%	77.6%
Hawaii	51.4%	55.4%	67.4%	37.6%	29.0% *
Oregon	66.0%	--	84.7%	49.3%	73.0%
Washington	46.3%	--	48.9%	66.7%	81.7%

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.83%	3.09%	3.70%	2.96%	3.67%
New England:					
Connecticut	6.69%	--	--	--	--
Maine	3.92%	--	7.37%	2.92%	4.24%
Massachusetts	7.29%	--	7.40%	5.79%	--
New Hampshire	7.13% *	--	--	5.07%	--
Rhode Island	14.34%	--	--	8.36%	--
Vermont	4.62%	--	5.70%	7.64%	6.16%
Middle Atlantic:					
New Jersey	7.77%	--	--	10.18%	8.54%
New York	10.52%	--	11.36% *	14.24% *	6.01%
Pennsylvania	6.23%	6.84%	10.86%	14.51%	7.28%
East North Central:					
Illinois	4.19%	6.39%	7.66% *	6.81%	9.45%
Indiana	7.65%	--	--	7.83%	6.83%
Michigan	6.07%	--	--	6.50%	--
Ohio	4.81%	5.85%	--	2.76%	10.65%
Wisconsin	9.47%	--	12.48%	--	5.46%
West North Central:					
Iowa	3.84%	--	11.75% *	4.77%	5.74%
Kansas	8.52%	--	--	--	--
Minnesota	11.52%	--	--	--	--
Missouri	5.52%	--	--	7.92%	--
Nebraska	5.76%	11.24%	--	9.38%	11.38%
North Dakota	7.27%	7.84%	12.04%	--	8.45%
South Dakota	4.04%	8.65%	7.60%	--	2.60%
South Atlantic:					
Delaware	4.43%	5.51%	4.81%	--	7.68%
District of Columbia	7.24%	8.78%	--	7.75%	3.94%
Florida	5.92%	9.17% *	--	14.06% *	7.07%
Georgia	9.19%	--	13.10% *	4.05%	--
Maryland	5.14%	--	--	--	10.37%
North Carolina	9.67%	--	--	--	--
South Carolina	8.12%	7.36% *	3.78%	3.31%	7.37%
Virginia	9.22%	14.88% *	12.54%	7.45% *	9.05%
West Virginia	9.08%	7.18%	8.70% *	--	13.97%
East South Central:					
Alabama	9.32% *	--	--	--	--
Kentucky	8.01%	--	--	--	2.42%
Mississippi	9.34%	--	--	--	--
Tennessee	6.47%	--	--	--	--
West South Central:					
Arkansas	4.74%	--	9.00%	--	2.79%
Louisiana	6.09%	--	--	--	--
Oklahoma	11.77%	--	10.38% *	10.41%	10.86%
Texas	4.80%	5.17% *	11.34%	--	9.81%
Mountain:					
Arizona	14.54%	5.84%	--	--	--
Colorado	8.65%	--	--	10.80%	8.62%
Idaho	7.79%	0.69%	--	--	--
Montana	6.00%	--	11.12%	8.55%	--
Nevada	5.50%	--	--	--	11.58%
New Mexico	5.77%	--	7.53%	5.98%	5.66%
Utah	8.35%	--	11.39% *	--	8.00%
Wyoming	3.55%	--	--	--	--
Pacific:					
Alaska	8.53%	--	--	6.00%	11.21%
California	5.13%	8.91%	7.34%	8.24%	4.42%
Hawaii	6.33%	12.82%	7.19%	9.74%	13.91% *
Oregon	10.74%	--	5.30%	13.12%	6.90%
Washington	7.32%	--	3.40%	9.13%	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 VIII.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	9.0%	4.0%	8.5%	13.8%	24.5%
New England:					
Connecticut	6.1%	1.2% *	5.9% *	18.1% *	24.8%
Maine	15.7%	1.6% *	15.8% *	27.3%	38.7%
Massachusetts	5.5%	1.5% *	4.6% *	10.3% *	33.8% *
New Hampshire	4.6% *	2.2% *	7.0% *	13.8% *	2.0% *
Rhode Island	9.2% *	2.8% *	1.8% *	29.3% *	13.1% *
Vermont	6.8%	2.2% *	3.3% *	10.1% *	27.2% *
Middle Atlantic:					
New Jersey	11.5%	5.8% *	1.6% *	29.4% *	23.2% *
New York	10.2%	8.5% *	6.5% *	16.3% *	19.0%
Pennsylvania	10.0%	4.3% *	9.4% *	19.6% *	31.3%
East North Central:					
Illinois	6.1%	3.4% *	4.3% *	15.8%	19.3% *
Indiana	7.7%	3.5% *	9.2% *	9.2% *	16.0% *
Michigan	3.8%	3.8% *	1.5% *	7.1% *	15.0% *
Ohio	8.7%	2.3% *	6.0% *	19.7%	23.5% *
Wisconsin	7.5% *	0.5% *	23.0% *	2.3% *	12.9%
West North Central:					
Iowa	9.1%	4.3% *	6.3% *	17.8%	13.0% *
Kansas	7.5% *	2.3% *	2.7% *	6.3% *	59.5%
Minnesota	8.0% *	1.2% *	3.5% *	8.3% *	35.1% *
Missouri	3.5%	1.1% *	1.6% *	18.7% *	9.6% *
Nebraska	11.0%	8.1% *	6.0% *	21.6% *	17.0% *
North Dakota	6.9%	2.4% *	7.8% *	6.5% *	25.1% *
South Dakota	9.4%	4.5% *	6.4% *	12.9%	18.4%
South Atlantic:					
Delaware	5.6%	4.5% *	--	5.4% *	22.4%
District of Columbia	21.8% *	27.9% *	--	20.9% *	17.1% *
Florida	9.3%	6.5% *	2.2% *	10.9% *	27.2%
Georgia	6.9% *	2.0% *	12.7% *	18.2% *	10.4% *
Maryland	5.5%	2.5% *	2.8% *	9.9% *	30.2% *
North Carolina	9.0%	7.3% *	4.6% *	8.9% *	20.0% *
South Carolina	10.1%	2.9% *	8.0% *	29.6% *	22.1% *
Virginia	14.2%	14.5% *	12.2% *	9.1% *	41.5% *
West Virginia	13.4%	7.0% *	7.2% *	44.7% *	22.2% *
East South Central:					
Alabama	5.8% *	4.7% *	7.9% *	--	10.3% *
Kentucky	16.1%	4.4% *	8.9% *	7.4% *	52.5%
Mississippi	8.3%	9.0% *	4.4% *	14.1% *	--
Tennessee	2.7%	1.3% *	2.2% *	7.1% *	9.8% *
West South Central:					
Arkansas	7.3%	3.0% *	13.3% *	9.2% *	9.8%
Louisiana	3.7%	2.8% *	8.9% *	9.8% *	0.2% *
Oklahoma	14.4% *	1.6% *	13.8% *	43.0% *	19.0% *
Texas	4.4%	1.8% *	7.4% *	3.6% *	12.5% *
Mountain:					
Arizona	16.3% *	5.3% *	--	--	16.4% *
Colorado	7.9% *	--	4.1% *	21.1% *	33.8%
Idaho	5.9% *	0.7% *	7.1% *	13.7% *	13.4% *
Montana	15.3%	5.3% *	13.0% *	34.9%	15.5% *
Nevada	8.1%	7.4% *	5.4% *	8.7%	29.6% *
New Mexico	6.8%	1.0% *	5.3% *	22.5%	29.6%
Utah	4.8% *	3.0% *	6.9% *	--	8.8% *
Wyoming	3.5% *	2.7% *	5.5% *	1.6% *	0.3% *
Pacific:					
Alaska	16.0%	12.2% *	19.1% *	15.2%	32.7%
California	13.2%	3.2% *	14.4%	11.2% *	37.9%
Hawaii	17.5%	10.4% *	26.0%	22.9%	18.5% *
Oregon	23.5% *	4.5% *	39.2% *	14.7% *	33.7%
Washington	9.7%	3.8% *	9.9% *	14.3% *	22.3% *

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.54%	0.56%	1.03%	1.35%	1.96%
New England:					
Connecticut	1.73%	0.59% *	3.04% *	6.70% *	5.34%
Maine	3.25%	1.05% *	5.12% *	6.98% *	6.75%
Massachusetts	1.53%	0.73% *	1.77% *	3.13% *	16.51% *
New Hampshire	1.46% *	0.88% *	3.55% *	6.19% *	1.47% *
Rhode Island	5.04% *	1.47% *	1.11% *	18.04% *	4.90% *
Vermont	1.75%	1.09% *	1.11% *	3.80% *	8.79% *
Middle Atlantic:					
New Jersey	3.30%	3.44% *	0.90% *	9.57% *	7.39% *
New York	2.72%	6.42% *	2.16% *	5.15% *	4.75%
Pennsylvania	2.18%	1.47% *	3.82% *	9.50% *	6.14%
East North Central:					
Illinois	1.15%	1.13% *	1.97% *	4.05%	6.49% *
Indiana	1.97%	1.75% *	4.95% *	3.72% *	6.18% *
Michigan	0.98%	1.69% *	0.72% *	2.58% *	6.06% *
Ohio	1.92%	0.82% *	3.18% *	4.97%	7.93% *
Wisconsin	2.80% *	0.37% *	10.35% *	1.36% *	3.01%
West North Central:					
Iowa	1.53%	1.57% *	3.09% *	2.56%	4.92% *
Kansas	3.19% *	1.70% *	1.94% *	2.65% *	10.28%
Minnesota	3.79% *	0.67% *	1.58% *	3.13% *	16.23% *
Missouri	0.90%	0.44% *	0.76% *	6.76% *	4.87% *
Nebraska	2.56%	3.60% *	2.18% *	7.65% *	5.34% *
North Dakota	1.97%	0.73% *	3.02% *	2.03% *	11.33% *
South Dakota	1.45%	2.37% *	2.27% *	3.71%	1.08%
South Atlantic:					
Delaware	1.54%	2.19% *	--	2.11% *	5.65%
District of Columbia	8.97% *	13.26% *	--	6.46% *	6.59% *
Florida	2.45%	3.19% *	1.86% *	4.40% *	4.84%
Georgia	2.17% *	1.04% *	6.24% *	10.24% *	5.72% *
Maryland	1.58%	1.19% *	0.92% *	5.33% *	10.66% *
North Carolina	2.23%	3.94% *	2.25% *	3.02% *	6.58% *
South Carolina	2.87%	1.36% *	3.65% *	10.70% *	9.76% *
Virginia	4.19%	7.13% *	6.82% *	3.01% *	14.88% *
West Virginia	3.89%	2.32% *	3.28% *	21.80% *	8.22% *
East South Central:					
Alabama	1.76% *	1.85% *	5.24% *	--	4.68% *
Kentucky	4.72%	1.79% *	3.85% *	5.18% *	3.77%
Mississippi	2.43%	4.26% *	2.00% *	8.56% *	--
Tennessee	0.72%	0.73% *	1.06% *	4.17% *	5.42% *
West South Central:					
Arkansas	1.71%	1.75% *	5.01% *	3.91% *	0.74%
Louisiana	1.11%	0.91% *	4.02% *	4.18% *	0.29% *
Oklahoma	5.95% *	0.83% *	4.28% *	14.76% *	7.01% *
Texas	0.93%	0.87% *	2.63% *	1.78% *	4.66% *
Mountain:					
Arizona	7.92% *	2.66% *	--	--	5.18% *
Colorado	2.51% *	--	1.90% *	12.91% *	7.51%
Idaho	1.90% *	0.26% *	3.23% *	5.02% *	5.54% *
Montana	3.39%	3.05% *	5.27% *	8.77%	5.77% *
Nevada	1.65%	2.81% *	2.29% *	2.42%	12.14% *
New Mexico	1.38%	0.48% *	2.69% *	5.39%	4.57%
Utah	1.50% *	2.03% *	2.99% *	--	3.97% *
Wyoming	1.07% *	1.80% *	2.43% *	1.31% *	0.29% *
Pacific:					
Alaska	3.65%	4.95% *	10.61% *	4.04%	9.29%
California	2.35%	1.05% *	3.49%	4.01% *	3.45%
Hawaii	2.89%	3.70% *	4.96%	6.06%	7.40% *
Oregon	9.06% *	2.21% *	15.48% *	4.67% *	6.76%
Washington	2.14%	2.02% *	3.62% *	7.95% *	8.94% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	8,182	8,035	8,095	8,122	8,346
New England:					
Connecticut	8,750	8,400	8,966	8,756	8,752
Maine	8,892	8,290	8,106	8,500	10,151
Massachusetts	9,513	8,804	8,999	10,460	9,070
New Hampshire	8,679	8,599	8,303	8,266	9,384
Rhode Island	8,347	7,851	8,346	8,281	8,503
Vermont	8,284	7,710	8,308	8,310	8,436
Middle Atlantic:					
New Jersey	9,662	9,478	9,303	10,149	9,519
New York	9,173	7,971	8,952	9,347	9,793
Pennsylvania	8,145	8,477	8,246	7,699	8,433
East North Central:					
Illinois	8,070	8,671	7,947	8,297	7,737
Indiana	8,236	8,686	8,281	7,991	8,292
Michigan	7,775	7,798	8,311	7,420	7,531
Ohio	8,274	8,228	8,332	8,605	7,899
Wisconsin	7,978	7,196	8,043	8,209	7,968
West North Central:					
Iowa	8,017	7,950	7,817	8,386	7,921
Kansas	7,575	7,377	7,254	7,313	8,151
Minnesota	8,355	8,127	7,995	8,657	8,305
Missouri	8,230	7,449	7,522	8,837	8,334
Nebraska	8,248	7,751	8,613	8,119	8,396
North Dakota	8,504	8,109	8,460	8,061	9,119
South Dakota	8,394	8,970	7,936	7,947	8,946
South Atlantic:					
Delaware	7,629	8,249	5,967	8,117	8,411
District of Columbia	8,738	8,332	6,996	9,125	9,623
Florida	8,251	8,161	8,206	8,015	8,480
Georgia	7,955	8,521	8,016	6,884	8,831
Maryland	7,870	7,486	7,805	7,858	8,095
North Carolina	7,742	8,184	7,581	7,449	8,002
South Carolina	7,428	7,226	7,045	7,242	7,855
Virginia	8,144	7,611	8,013	8,267	8,388
West Virginia	8,669	7,852	7,989	8,973	9,087
East South Central:					
Alabama	7,645	7,523	7,629	7,560	7,790
Kentucky	8,002	7,370	8,147	7,993	8,139
Mississippi	7,243	7,912	6,723	6,797	7,777
Tennessee	7,659	7,438	6,729	8,121	7,884
West South Central:					
Arkansas	7,362	7,321	6,996	7,506	7,529
Louisiana	7,966	8,008	8,215	7,439	8,253
Oklahoma	7,420	8,141	7,437	7,382	7,227
Texas	8,180	8,815	8,746	8,029	7,796
Mountain:					
Arizona	7,981	7,542	8,425	7,960	7,592
Colorado	8,145	8,010	7,873	8,001	8,462
Idaho	7,400	5,773	7,885	7,003	7,863
Montana	7,821	6,926	7,090	8,099	8,189
Nevada	7,949	8,034	7,995	7,535	8,211
New Mexico	8,333	7,897	7,677	8,216	8,863
Utah	7,993	6,645	7,181	8,167	8,706
Wyoming	8,845	7,894	8,091	9,961	8,588
Pacific:					
Alaska	9,096	8,502	8,501	9,894	8,970
California	8,070	7,721	8,035	7,683	8,566
Hawaii	7,730	7,206	7,025	8,858	7,446
Oregon	7,962	6,782	8,315	8,233	7,703
Washington	7,895	7,820	7,372	7,966	8,305

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	47.69	142.91	105.35	87.32	77.19
New England:					
Connecticut	230.21	488.18	405.29	507.73	346.11
Maine	291.67	302.66	299.73	412.51	650.16
Massachusetts	474.19	551.01	347.45	1,159.41	235.81
New Hampshire	266.23	461.97	576.37	469.39	481.58
Rhode Island	209.15	537.95	475.36	320.31	385.86
Vermont	228.07	667.97	363.89	445.79	409.89
Middle Atlantic:					
New Jersey	385.76	364.89	679.77	990.02	408.48
New York	301.67	1,000.12	503.26	325.76	453.73
Pennsylvania	190.99	341.83	396.50	407.12	213.73
East North Central:					
Illinois	180.22	520.58	304.84	246.91	358.94
Indiana	193.93	442.02	369.38	258.63	417.83
Michigan	265.21	504.86	378.11	263.88	387.65
Ohio	161.57	355.31	425.43	267.00	261.36
Wisconsin	154.83	423.70	248.87	241.71	289.34
West North Central:					
Iowa	178.56	460.71	243.14	395.64	296.29
Kansas	182.45	387.25	364.04	408.76	269.14
Minnesota	280.67	461.51	472.97	468.62	523.64
Missouri	241.72	404.82	549.44	430.16	321.05
Nebraska	227.34	269.65	304.87	557.89	347.21
North Dakota	222.11	688.32	349.29	416.65	361.11
South Dakota	177.46	824.59	279.49	241.48	274.91
South Atlantic:					
Delaware	424.07	400.92	562.80	277.66	273.55
District of Columbia	260.71	700.07	431.24	563.20	354.73
Florida	211.83	384.63	464.57	259.52	423.95
Georgia	379.45	589.05	540.60	755.18	352.52
Maryland	161.40	381.90	359.06	242.46	348.87
North Carolina	227.56	506.52	341.01	473.36	352.65
South Carolina	208.05	513.69	450.99	399.59	338.36
Virginia	201.32	615.87	254.11	296.22	429.20
West Virginia	186.32	392.80	307.78	400.01	334.86
East South Central:					
Alabama	195.47	357.98	327.52	367.21	328.95
Kentucky	225.93	339.37	620.89	330.94	313.75
Mississippi	221.85	535.07	622.96	354.62	300.29
Tennessee	204.86	370.93	580.58	348.93	261.63
West South Central:					
Arkansas	230.14	512.54	370.79	475.81	383.15
Louisiana	190.28	886.30	410.56	233.37	240.52
Oklahoma	147.21	589.26	284.81	257.39	218.64
Texas	223.37	466.09	707.11	277.44	254.66
Mountain:					
Arizona	208.55	420.66	124.97	361.85	414.34
Colorado	181.48	383.31	371.84	377.32	268.45
Idaho	235.00	332.15	472.35	411.06	349.62
Montana	267.88	503.92	460.40	338.07	554.60
Nevada	285.12	604.97	542.61	574.65	513.72
New Mexico	165.54	439.25	441.69	280.19	232.68
Utah	330.60	308.17	516.09	895.84	443.55
Wyoming	290.69	503.86	436.70	556.40	522.72
Pacific:					
Alaska	292.73	652.94	745.47	430.42	514.00
California	159.25	549.95	330.94	210.00	307.51
Hawaii	249.77	468.62	329.75	469.39	408.37
Oregon	246.72	482.60	425.26	439.37	429.18
Washington	257.23	329.48	536.79	298.79	474.95

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.

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

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,640	1,852	1,636	1,686	1,530
New England:					
Connecticut	2,053	1,744	2,698	1,337	2,417
Maine	1,565	1,909	1,382	1,616	1,522
Massachusetts	2,018	2,194	2,063	2,205	1,752
New Hampshire	1,828	1,540	2,063	1,885	1,678
Rhode Island	1,699	1,784	1,791	1,952	1,424
Vermont	2,145	2,187	2,441	1,988	2,088
Middle Atlantic:					
New Jersey	2,057	1,579	2,546	2,078	1,904
New York	1,854	1,663	1,709	2,008	1,913
Pennsylvania	1,575	1,357	1,545	1,535	1,725
East North Central:					
Illinois	1,691	1,985	1,683	1,849	1,448
Indiana	1,567	1,741	1,754	1,437	1,496
Michigan	1,666	2,417	1,282	1,658	1,904
Ohio	1,791	2,016	1,611	2,047	1,547
Wisconsin	1,600	1,225 *	1,646	1,858	1,444
West North Central:					
Iowa	2,012	3,216	2,113	1,886	1,687
Kansas	1,813	1,851	1,772	1,673	1,959
Minnesota	1,672	1,623	1,906	1,941	1,361
Missouri	1,768	1,994	1,620	2,055	1,389
Nebraska	1,784	1,218	1,896	1,741	2,018
North Dakota	1,145	1,114	1,153	808	1,501
South Dakota	1,663	2,482 *	1,279	1,782	1,606
South Atlantic:					
Delaware	1,718	1,440	1,467	1,913	1,874
District of Columbia	1,561	2,212	1,466	1,383	1,492
Florida	1,457	1,984	1,233	1,466	1,459
Georgia	1,834	3,428 *	2,129	1,657	1,319
Maryland	2,119	2,384	2,347	2,172	1,798
North Carolina	1,806	1,761	1,545	2,113	1,690
South Carolina	1,527	1,739	1,643	972	1,853
Virginia	1,891	1,494	1,892	2,350	1,687
West Virginia	1,753	1,989	2,104	1,610	1,575
East South Central:					
Alabama	1,733	1,967	1,718	1,705	1,700
Kentucky	1,606	1,618	1,976	1,542	1,344
Mississippi	1,633	1,666	2,075	1,636	1,236
Tennessee	1,825	2,115	1,950	2,023	1,501
West South Central:					
Arkansas	1,537	1,500	1,723	1,470	1,472
Louisiana	1,734	2,741	1,994	1,684	1,311 *
Oklahoma	1,641	2,041	1,670	1,436	1,730
Texas	1,645	1,613	2,144	1,567	1,417
Mountain:					
Arizona	1,442	2,592	905	1,672	1,539
Colorado	1,823	1,674	2,125	1,663	1,869
Idaho	1,186	1,396	1,001	1,247	1,190
Montana	1,333	1,247	1,067	1,348	1,495
Nevada	1,648	1,489	2,265	2,010	1,181
New Mexico	1,672	1,307	1,684	2,225	1,418
Utah	1,728	1,080	1,349	1,311	2,305 *
Wyoming	1,363	1,405	1,346	1,775	1,024
Pacific:					
Alaska	1,571	2,169	2,153	1,528	964
California	1,356	1,918	1,336	1,343	1,198
Hawaii	1,060	1,453	944	1,422	655
Oregon	1,082	1,167	996	1,169	1,052
Washington	1,201	1,804	1,402	1,140	864

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	26.19	78.65	72.47	37.87	37.43
New England:					
Connecticut	193.89	168.71	297.22	258.83	337.78
Maine	91.91	399.66	166.51	167.98	151.58
Massachusetts	91.36	442.32	183.59	147.63	140.83
New Hampshire	116.48	231.43	233.18	190.23	248.12
Rhode Island	119.05	261.17	238.01	252.55	173.03
Vermont	121.39	295.60	314.61	235.30	168.40
Middle Atlantic:					
New Jersey	141.81	237.11	429.32	245.65	193.77
New York	135.02	423.76	204.82	232.65	179.61
Pennsylvania	90.46	138.05	206.14	173.66	149.69
East North Central:					
Illinois	95.54	412.02	164.69	165.40	149.13
Indiana	85.58	176.36	193.33	156.67	132.71
Michigan	196.10	353.80	299.73	204.39	242.43
Ohio	104.43	196.06	201.53	219.51	130.69
Wisconsin	88.92	385.55 *	162.40	118.14	133.60
West North Central:					
Iowa	157.57	882.03	180.75	229.58	273.02
Kansas	169.69	372.18	455.31	169.52	278.05
Minnesota	122.34	129.29	159.08	283.75	149.62
Missouri	151.98	320.83	235.71	325.51	162.71
Nebraska	115.52	139.62	226.46	173.54	240.37
North Dakota	106.05	216.76	168.53	139.74	201.06
South Dakota	146.49	776.86 *	200.87	175.18	193.29
South Atlantic:					
Delaware	114.15	293.92	130.49	210.73	178.69
District of Columbia	109.68	342.92	161.14	193.54	175.05
Florida	119.22	187.30	256.10	152.03	104.91
Georgia	178.89	1,044.88 *	210.49	168.40	153.48
Maryland	197.10	583.95	662.16	156.66	226.72
North Carolina	132.76	272.12	117.51	322.29	178.85
South Carolina	122.74	208.52	168.60	167.36	163.71
Virginia	112.60	195.01	192.96	231.71	196.36
West Virginia	200.54	223.59	232.80	462.80	196.10
East South Central:					
Alabama	113.16	236.77	255.27	159.09	222.85
Kentucky	77.62	193.94	119.32	112.26	110.08
Mississippi	147.13	267.34	496.26	154.76	139.40
Tennessee	134.53	175.34	326.36	255.62	181.58
West South Central:					
Arkansas	132.03	343.26	206.75	211.77	292.08
Louisiana	275.70	510.37	226.89	388.19	524.42 *
Oklahoma	130.71	369.56	216.59	223.70	265.13
Texas	105.80	280.29	336.10	153.65	137.03
Mountain:					
Arizona	253.81	392.40	228.53	195.86	152.87
Colorado	116.99	181.01	301.28	225.68	183.00
Idaho	115.34	318.42	189.57	158.42	240.04
Montana	113.33	185.03	206.16	212.85	169.17
Nevada	148.10	246.34	299.55	259.69	254.27
New Mexico	165.54	298.81	314.90	464.29	98.70
Utah	380.04	196.15	154.07	229.26	709.54 *
Wyoming	116.46	264.29	175.91	258.09	147.05
Pacific:					
Alaska	127.40	317.81	292.08	171.43	158.71
California	75.50	196.27	140.39	117.37	142.12
Hawaii	159.42	313.47	267.08	400.52	143.81
Oregon	89.78	231.79	189.40	147.77	128.16
Washington	90.05	328.96	172.87	128.83	152.53

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.

**Table VIII.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	20.0%	23.1%	20.2%	20.8%	18.3%
New England:					
Connecticut	23.5%	20.8%	30.1%	15.3%	27.6%
Maine	17.6%	23.0%	17.0%	19.0%	15.0%
Massachusetts	21.2%	24.9%	22.9%	21.1%	19.3%
New Hampshire	21.1%	17.9%	24.8%	22.8%	17.9%
Rhode Island	20.4%	22.7%	21.5%	23.6%	16.7%
Vermont	25.9%	28.4%	29.4%	23.9%	24.7%
Middle Atlantic:					
New Jersey	21.3%	16.7%	27.4%	20.5%	20.0%
New York	20.2%	20.9% *	19.1%	21.5%	19.5%
Pennsylvania	19.3%	16.0%	18.7%	19.9%	20.5%
East North Central:					
Illinois	20.9%	22.9%	21.2%	22.3%	18.7%
Indiana	19.0%	20.0%	21.2%	18.0%	18.0%
Michigan	21.4%	31.0%	15.4%	22.3%	25.3%
Ohio	21.6%	24.5%	19.3%	23.8%	19.6%
Wisconsin	20.1%	17.0%	20.5%	22.6%	18.1%
West North Central:					
Iowa	25.1%	40.5%	27.0%	22.5%	21.3%
Kansas	23.9%	25.1%	24.4%	22.9%	24.0%
Minnesota	20.0%	20.0%	23.8%	22.4%	16.4%
Missouri	21.5%	26.8%	21.5%	23.3%	16.7%
Nebraska	21.6%	15.7%	22.0%	21.4%	24.0%
North Dakota	13.5%	13.7%	13.6%	10.0%	16.5%
South Dakota	19.8%	27.7%	16.1%	22.4%	18.0%
South Atlantic:					
Delaware	22.5%	17.5%	24.6%	23.6%	22.3%
District of Columbia	17.9%	26.5%	21.0%	15.2%	15.5%
Florida	17.7%	24.3%	15.0%	18.3%	17.2%
Georgia	23.0%	40.2%	26.6%	24.1%	14.9%
Maryland	26.9%	31.8%	30.1%	27.6%	22.2%
North Carolina	23.3%	21.5%	20.4%	28.4%	21.1%
South Carolina	20.6%	24.1%	23.3%	13.4%	23.6%
Virginia	23.2%	19.6%	23.6%	28.4%	20.1%
West Virginia	20.2%	25.3%	26.3%	17.9%	17.3%
East South Central:					
Alabama	22.7%	26.1%	22.5%	22.6%	21.8%
Kentucky	20.1%	22.0%	24.3%	19.3%	16.5%
Mississippi	22.5%	21.1%	30.9%	24.1%	15.9%
Tennessee	23.8%	28.4%	29.0%	24.9%	19.0%
West South Central:					
Arkansas	20.9%	20.5%	24.6%	19.6%	19.6%
Louisiana	21.8%	34.2%	24.3%	22.6%	15.9% *
Oklahoma	22.1%	25.1%	22.5%	19.4%	23.9%
Texas	20.1%	18.3%	24.5%	19.5%	18.2%
Mountain:					
Arizona	18.1%	34.4%	10.7%	21.0%	20.3%
Colorado	22.4%	20.9%	27.0%	20.8%	22.1%
Idaho	16.0%	24.2%	12.7%	17.8%	15.1%
Montana	17.0%	18.0%	15.0%	16.6%	18.3%
Nevada	20.7%	18.5%	28.3%	26.7%	14.4%
New Mexico	20.1%	16.5%	21.9%	27.1%	16.0%
Utah	21.6%	16.3%	18.8%	16.0%	26.5%
Wyoming	15.4%	17.8%	16.6%	17.8%	11.9%
Pacific:					
Alaska	17.3%	25.5%	25.3%	15.4%	10.7%
California	16.8%	24.8%	16.6%	17.5%	14.0%
Hawaii	13.7%	20.2%	13.4%	16.1%	8.8%
Oregon	13.6%	17.2%	12.0%	14.2%	13.7%
Washington	15.2%	23.1%	19.0%	14.3%	10.4%

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.34%	1.13%	1.02%	0.47%	0.43%
New England:					
Connecticut	2.27%	2.21%	3.06%	2.67%	4.31%
Maine	1.30%	4.91%	2.24%	2.33%	2.13%
Massachusetts	1.22%	5.58%	1.71%	2.43%	1.43%
New Hampshire	1.57%	2.98%	3.00%	3.23%	2.82%
Rhode Island	1.27%	2.93%	2.82%	2.71%	1.70%
Vermont	1.53%	4.18%	3.48%	2.71%	2.49%
Middle Atlantic:					
New Jersey	1.61%	2.36%	4.28%	3.29%	2.01%
New York	1.50%	7.26% *	2.51%	2.10%	1.54%
Pennsylvania	1.02%	1.82%	2.59%	1.70%	1.74%
East North Central:					
Illinois	1.14%	5.66%	2.01%	2.05%	1.53%
Indiana	1.20%	2.31%	2.79%	2.04%	2.06%
Michigan	2.91%	4.14%	4.01%	2.71%	2.83%
Ohio	1.23%	2.64%	2.27%	2.53%	1.66%
Wisconsin	1.09%	4.65%	2.22%	1.34%	1.90%
West North Central:					
Iowa	1.87%	10.95%	2.33%	2.43%	3.06%
Kansas	2.11%	5.06%	5.62%	2.61%	3.41%
Minnesota	1.44%	1.98%	2.25%	3.22%	1.80%
Missouri	2.04%	4.05%	4.25%	3.94%	2.30%
Nebraska	1.25%	1.78%	2.47%	2.02%	2.40%
North Dakota	1.20%	3.63%	1.89%	1.79%	2.06%
South Dakota	1.63%	7.24%	2.48%	2.19%	2.15%
South Atlantic:					
Delaware	1.38%	3.15%	2.52%	2.69%	2.14%
District of Columbia	1.35%	4.00%	2.07%	2.34%	2.00%
Florida	1.67%	2.60%	3.83%	1.91%	1.42%
Georgia	2.18%	10.59%	2.89%	2.66%	1.92%
Maryland	2.58%	7.46%	8.93%	1.92%	2.89%
North Carolina	1.70%	3.79%	1.77%	3.94%	2.23%
South Carolina	1.49%	2.50%	2.02%	2.48%	1.65%
Virginia	1.43%	2.64%	2.41%	2.44%	2.64%
West Virginia	2.25%	2.38%	3.22%	4.77%	1.95%
East South Central:					
Alabama	1.29%	3.09%	3.01%	1.35%	2.79%
Kentucky	0.95%	2.58%	2.01%	1.65%	1.47%
Mississippi	1.87%	4.10%	5.18%	2.56%	1.60%
Tennessee	1.71%	2.00%	3.47%	3.17%	2.29%
West South Central:					
Arkansas	1.70%	4.56%	2.70%	3.14%	3.24%
Louisiana	3.52%	3.39%	2.87%	5.13%	6.45% *
Oklahoma	1.73%	5.95%	3.04%	2.75%	3.56%
Texas	1.45%	3.84%	4.76%	2.05%	1.81%
Mountain:					
Arizona	3.46%	5.25%	2.73%	2.32%	2.22%
Colorado	1.52%	2.36%	3.52%	3.38%	2.05%
Idaho	1.42%	5.57%	2.50%	2.25%	2.51%
Montana	1.23%	3.21%	3.01%	2.37%	1.35%
Nevada	1.90%	4.27%	2.72%	4.83%	2.51%
New Mexico	1.99%	3.73%	3.95%	5.69%	1.12%
Utah	4.51%	2.93%	2.09%	4.28%	7.73%
Wyoming	1.37%	4.07%	2.66%	2.73%	1.77%
Pacific:					
Alaska	1.39%	3.76%	2.58%	1.81%	1.83%
California	0.99%	2.73%	2.11%	1.60%	1.48%
Hawaii	1.90%	4.24%	3.64%	4.19%	1.93%
Oregon	1.29%	2.87%	2.65%	2.04%	1.66%
Washington	1.30%	4.30%	2.50%	1.78%	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	57.9%	62.7%	64.6%	59.1%	51.8%
New England:					
Connecticut	55.5%	57.1%	64.1%	58.5%	50.0%
Maine	57.9%	56.7%	66.3%	63.0%	49.2%
Massachusetts	53.8%	57.0%	57.0%	61.6%	45.7%
New Hampshire	55.4%	56.1%	71.1%	51.7%	51.8%
Rhode Island	57.0%	64.5%	63.5%	57.0%	53.2%
Vermont	58.5%	66.1%	66.9%	58.3%	52.7%
Middle Atlantic:					
New Jersey	53.6%	69.4%	64.6%	52.0%	46.0%
New York	60.7%	70.5%	67.7%	55.7%	57.3%
Pennsylvania	56.1%	61.3%	56.1%	62.6%	48.8%
East North Central:					
Illinois	56.8%	59.3%	62.3%	60.1%	50.7%
Indiana	58.0%	65.8%	66.3%	57.7%	51.4%
Michigan	53.6%	55.8%	63.5%	49.7%	48.8%
Ohio	54.6%	61.1%	60.3%	54.8%	49.9%
Wisconsin	54.3%	50.6%	59.4%	53.2%	53.1%
West North Central:					
Iowa	56.2%	68.9%	65.4%	53.2%	49.3%
Kansas	58.0%	60.5%	74.1%	60.5%	46.9%
Minnesota	58.7%	68.4%	70.5%	56.5%	55.0%
Missouri	56.2%	69.0%	64.5%	54.0%	49.2%
Nebraska	54.6%	59.4%	52.9%	55.8%	52.4%
North Dakota	58.0%	58.9%	66.5%	63.1%	49.3%
South Dakota	57.2%	73.3%	71.2%	55.0%	47.4%
South Atlantic:					
Delaware	60.4%	63.3%	67.7%	62.3%	53.3%
District of Columbia	57.7%	65.3%	51.8%	61.0%	56.1%
Florida	60.0%	62.1%	69.6%	58.7%	54.6%
Georgia	60.5%	78.4%	68.2%	63.8%	50.4%
Maryland	56.1%	64.8%	62.6%	59.9%	47.0%
North Carolina	58.2%	64.2%	57.8%	66.7%	50.9%
South Carolina	60.0%	65.8%	66.9%	58.0%	56.9%
Virginia	57.4%	65.9%	60.7%	57.7%	51.9%
West Virginia	58.5%	74.5%	68.4%	63.8%	46.1%
East South Central:					
Alabama	53.7%	57.9%	60.0%	53.3%	48.9%
Kentucky	55.3%	65.7%	55.3%	62.8%	46.9%
Mississippi	58.9%	64.7%	64.5%	62.8%	49.4%
Tennessee	57.9%	74.3%	66.2%	60.3%	49.8%
West South Central:					
Arkansas	55.4%	65.5%	60.4%	53.3%	50.6%
Louisiana	57.4%	65.0%	67.4%	54.0%	53.0%
Oklahoma	59.5%	66.0%	67.6%	66.5%	47.5%
Texas	57.8%	61.7%	65.5%	60.4%	51.4%
Mountain:					
Arizona	58.2%	56.6%	66.5%	55.2%	52.5%
Colorado	60.5%	58.1%	69.2%	66.5%	53.4%
Idaho	55.5%	43.3% *	59.6%	62.2%	52.0%
Montana	56.3%	62.9%	74.5%	66.1%	42.4%
Nevada	56.0%	63.3%	56.4%	61.2%	49.7%
New Mexico	58.5%	70.2%	64.9%	56.3%	54.2%
Utah	48.2%	60.2%	51.0%	41.1%	48.2%
Wyoming	55.5%	65.4%	64.5%	58.1%	48.2%
Pacific:					
Alaska	54.4%	67.8%	67.0%	56.5%	43.6%
California	61.2%	58.6%	67.2%	62.9%	56.3%
Hawaii	66.1%	70.2%	72.0%	65.6%	60.8%
Oregon	58.3%	64.2%	64.8%	62.2%	48.6%
Washington	62.8%	62.7%	75.0%	62.6%	55.4%

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 VIII.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.36%	0.96%	0.75%	0.57%	0.50%
New England:					
Connecticut	1.96%	6.06%	3.84%	3.85%	2.57%
Maine	1.58%	4.11%	4.53%	2.40%	2.08%
Massachusetts	1.98%	2.01%	2.51%	4.27%	1.48%
New Hampshire	1.61%	4.81%	2.52%	2.40%	2.67%
Rhode Island	1.22%	5.29%	3.55%	1.96%	1.94%
Vermont	1.46%	2.61%	2.95%	2.82%	2.57%
Middle Atlantic:					
New Jersey	1.87%	7.97%	2.75%	2.62%	2.62%
New York	1.51%	3.78%	2.80%	2.55%	1.33%
Pennsylvania	1.87%	3.62%	5.30%	3.05%	2.31%
East North Central:					
Illinois	1.23%	3.34%	2.37%	2.28%	2.03%
Indiana	1.73%	6.65%	2.76%	2.24%	2.77%
Michigan	2.81%	4.40%	4.08%	3.01%	2.70%
Ohio	1.19%	4.01%	2.62%	2.03%	1.96%
Wisconsin	1.75%	8.40%	2.13%	2.76%	2.39%
West North Central:					
Iowa	1.70%	3.04%	2.56%	2.59%	2.48%
Kansas	1.80%	2.97%	2.55%	2.66%	2.86%
Minnesota	1.71%	3.22%	3.22%	3.09%	2.60%
Missouri	2.11%	3.89%	4.12%	2.80%	4.40%
Nebraska	1.42%	2.45%	3.64%	2.32%	2.65%
North Dakota	1.71%	4.80%	2.18%	3.92%	2.47%
South Dakota	1.60%	3.54%	2.96%	2.61%	2.24%
South Atlantic:					
Delaware	2.26%	5.60%	3.05%	3.60%	3.55%
District of Columbia	2.19%	3.95%	7.35%	3.07%	2.39%
Florida	2.22%	2.66%	1.81%	2.99%	2.76%
Georgia	2.61%	4.79%	3.45%	5.86%	2.81%
Maryland	1.69%	3.25%	3.62%	2.35%	2.70%
North Carolina	2.92%	4.79%	6.77%	2.66%	5.36%
South Carolina	2.26%	5.31%	4.55%	5.02%	5.52%
Virginia	1.55%	3.92%	3.94%	3.18%	1.96%
West Virginia	2.48%	5.42%	3.08%	3.22%	4.55%
East South Central:					
Alabama	1.69%	4.88%	3.07%	2.48%	3.22%
Kentucky	2.02%	3.64%	5.66%	3.09%	2.28%
Mississippi	2.01%	3.92%	4.46%	3.45%	3.16%
Tennessee	1.87%	4.03%	2.70%	2.71%	3.38%
West South Central:					
Arkansas	1.92%	3.05%	2.77%	4.29%	3.34%
Louisiana	3.26%	7.58%	3.03%	3.09%	8.39%
Oklahoma	1.88%	5.10%	2.74%	2.55%	2.77%
Texas	1.39%	3.36%	3.31%	2.08%	2.11%
Mountain:					
Arizona	3.08%	4.11%	2.36%	3.65%	2.57%
Colorado	1.80%	3.23%	3.12%	2.34%	3.27%
Idaho	2.87%	15.10% *	3.77%	3.15%	2.33%
Montana	4.00%	4.03%	3.65%	2.92%	5.80%
Nevada	2.09%	4.91%	5.22%	2.92%	3.27%
New Mexico	2.11%	4.64%	4.43%	4.36%	2.66%
Utah	2.42%	7.22%	4.28%	3.87%	3.88%
Wyoming	2.05%	7.16%	3.28%	3.78%	2.88%
Pacific:					
Alaska	2.52%	3.74%	3.63%	3.62%	4.08%
California	1.04%	3.31%	1.63%	1.90%	1.57%
Hawaii	1.71%	4.54%	4.39%	3.34%	2.70%
Oregon	2.27%	5.18%	4.29%	4.28%	4.41%
Washington	1.94%	4.82%	3.46%	2.90%	2.58%

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 VIII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23,938	24,041	23,558	23,483	24,348
New England:					
Connecticut	25,529	24,213	26,539	22,852	26,691
Maine	25,207	25,917	22,055	24,160	26,677
Massachusetts	26,355	26,522	26,865	27,367	25,633
New Hampshire	25,983	26,475	23,340	24,377	28,238
Rhode Island	23,412	22,373	23,695	24,258	22,770
Vermont	25,588	22,724	25,940	25,662	25,960
Middle Atlantic:					
New Jersey	26,870	30,611	22,818	24,902	28,632
New York	26,355	24,401	21,619	24,884	29,103
Pennsylvania	24,000	23,935	24,592	22,275	24,683
East North Central:					
Illinois	24,290	26,797	25,069	24,233	23,644
Indiana	22,965	23,900	24,049	22,726	22,484
Michigan	22,718	23,437	22,311	22,666	22,840
Ohio	23,895	21,752	26,178	25,229	22,331
Wisconsin	23,747	19,709	24,214	25,482	23,050
West North Central:					
Iowa	23,152	21,558	21,394	24,334	23,300
Kansas	23,018	24,417	22,745	20,191	24,156
Minnesota	25,212	24,067	20,853	26,185	25,659
Missouri	23,387	20,827	24,352	24,107	22,576
Nebraska	23,887	24,772	25,208	23,621	23,329
North Dakota	22,825	28,556	21,682	21,343	23,214
South Dakota	24,103	22,298	21,021	21,939	26,124
South Atlantic:					
Delaware	22,049	23,513	14,770	23,097	25,622
District of Columbia	25,793	22,831	23,158	27,073	27,560
Florida	23,597	23,325	23,658	22,160	24,424
Georgia	24,360	22,511	21,364	23,678	25,961
Maryland	23,945	19,976	21,781	24,462	25,078
North Carolina	22,650	22,160	20,823	21,966	23,847
South Carolina	22,035	16,929	21,446	23,321	22,411
Virginia	24,251	25,340	23,925	24,065	24,258
West Virginia	24,774	28,564	26,510	23,202	24,604
East South Central:					
Alabama	21,102	21,220	19,651	20,109	22,860
Kentucky	23,553	23,544	23,036	25,637	23,183
Mississippi	21,939	25,388	18,969	20,563	22,882
Tennessee	23,271	20,243	18,088	22,940	25,125
West South Central:					
Arkansas	20,562	21,443	20,634	19,995	20,799
Louisiana	23,325	22,685	24,192	21,386	24,865
Oklahoma	21,913	25,776	21,227	21,784	21,725
Texas	23,976	27,034	25,678	23,447	23,144
Mountain:					
Arizona	23,758	22,182	24,789	24,207	23,309
Colorado	23,980	21,588	23,528	24,000	24,810
Idaho	22,367	18,659	23,452	23,295	22,706
Montana	22,771	19,453	18,876	23,399	23,402
Nevada	21,956	25,558	22,469	21,691	20,891
New Mexico	24,207	23,170	27,364	20,680	25,700
Utah	22,499	25,195	19,856	22,932	23,076
Wyoming	24,984	24,535	26,038	27,554	23,188
Pacific:					
Alaska	25,876	27,001	28,366	24,425	25,904
California	23,943	25,323	24,318	22,651	24,171
Hawaii	20,730	19,617	19,037	22,711	20,367
Oregon	22,796	19,500	27,625	22,765	20,779
Washington	24,355	22,348	22,471	21,862	27,254

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	143.65	442.06	352.34	251.06	224.28
New England:					
Connecticut	693.35	2,047.32	1,213.07	1,265.58	958.69
Maine	685.16	454.35	856.89	943.65	1,171.63
Massachusetts	988.48	1,629.26	1,465.38	1,581.52	1,714.49
New Hampshire	821.71	893.76	1,537.06	1,371.41	1,182.04
Rhode Island	665.05	1,162.90	1,597.18	1,036.51	1,068.79
Vermont	817.89	2,854.85	1,563.10	982.38	1,368.02
Middle Atlantic:					
New Jersey	814.99	2,766.52	1,876.26	1,320.31	1,088.01
New York	720.27	759.35	1,635.75	960.49	1,213.00
Pennsylvania	631.00	2,106.18	1,708.04	1,088.66	683.74
East North Central:					
Illinois	692.78	3,019.46	1,313.65	782.42	1,168.17
Indiana	639.20	1,182.38	1,898.51	1,084.66	941.44
Michigan	818.42	2,203.99	955.07	1,629.94	1,351.07
Ohio	636.69	1,690.26	1,227.54	831.83	1,177.28
Wisconsin	784.20	1,119.41	1,341.60	1,324.66	1,016.47
West North Central:					
Iowa	537.53	858.62	793.63	1,038.03	738.41
Kansas	864.73	2,462.02	1,102.44	897.62	1,425.57
Minnesota	932.45	1,234.06	1,778.11	1,506.82	1,436.02
Missouri	756.80	1,577.01	2,710.89	1,303.79	701.29
Nebraska	705.43	1,864.43	1,014.77	1,379.30	1,039.43
North Dakota	576.57	2,876.68	911.47	782.50	729.54
South Dakota	621.28	2,542.89	1,561.39	1,057.78	803.75
South Atlantic:					
Delaware	1,793.84	1,901.59	1,418.35	1,772.89	1,174.87
District of Columbia	578.61	2,212.98	756.00	1,324.78	938.53
Florida	752.98	1,444.73	533.80	1,288.55	1,291.40
Georgia	689.88	2,885.07	1,314.25	696.77	1,157.18
Maryland	736.65	1,947.91	1,640.06	1,228.38	915.44
North Carolina	1,008.84	2,021.94	2,395.58	2,097.32	1,107.43
South Carolina	918.49	2,924.27	1,089.18	2,585.60	914.56
Virginia	739.62	2,998.55	833.29	1,687.61	1,068.81
West Virginia	897.00	4,436.29	1,265.19	1,200.84	1,434.24
East South Central:					
Alabama	689.27	727.10	799.81	731.19	984.38
Kentucky	568.56	2,278.30	685.03	959.32	1,021.43
Mississippi	701.21	2,244.27	1,826.84	920.91	740.15
Tennessee	807.43	1,919.58	2,427.07	1,553.31	950.13
West South Central:					
Arkansas	778.91	2,284.97	1,874.63	489.50	1,727.40
Louisiana	1,123.87	3,476.95	1,332.60	1,807.79	1,717.66
Oklahoma	687.67	3,702.20	1,837.74	809.24	959.01
Texas	642.16	2,182.64	2,374.33	1,032.22	660.02
Mountain:					
Arizona	640.17	1,624.08	1,483.68	1,849.46	703.85
Colorado	802.17	1,108.20	1,737.25	966.30	1,375.15
Idaho	929.57	492.76	3,044.46	1,321.24	911.48
Montana	695.24	1,624.20	1,690.08	907.56	1,045.21
Nevada	726.51	2,492.53	884.82	1,220.30	994.04
New Mexico	856.00	1,717.20	1,676.91	1,444.19	1,075.45
Utah	1,115.14	1,673.17	981.04	3,381.99	1,456.77
Wyoming	1,123.95	2,417.64	1,660.32	1,493.83	1,774.41
Pacific:					
Alaska	772.65	3,354.58	2,340.11	1,243.02	1,081.85
California	529.41	1,176.20	1,029.49	953.49	947.82
Hawaii	912.15	1,890.93	2,119.07	1,560.16	1,383.30
Oregon	1,108.87	793.60	1,230.22	1,766.66	1,235.81
Washington	1,073.89	2,783.61	999.09	775.88	1,958.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,889	7,554	7,579	7,047	6,393
New England:					
Connecticut	7,653	8,012	12,620	5,151	7,412
Maine	6,402	6,476	7,148	7,232	5,668
Massachusetts	7,597	7,113 *	8,904	8,927	6,564
New Hampshire	5,902	4,041	6,345	6,464	5,545
Rhode Island	6,066	6,549	7,579	6,960	4,878
Vermont	7,635	6,749	10,034	7,974	6,900
Middle Atlantic:					
New Jersey	7,075	8,163	8,401	6,210	7,148
New York	7,325	8,097	8,004	6,599	7,508
Pennsylvania	5,947	6,455	5,271	6,205	6,068
East North Central:					
Illinois	6,178	7,066	7,518	6,162	5,583
Indiana	6,302	5,717	6,607	5,868	6,616
Michigan	6,068	11,869	6,947	6,310	4,874
Ohio	6,101	6,503	5,622	6,302	6,005
Wisconsin	5,431	2,946	5,446	6,024	5,583
West North Central:					
Iowa	6,592	10,411	6,712	6,600	6,181
Kansas	6,275	7,323	9,884	6,867	4,813
Minnesota	6,254	6,248	7,766	5,848	6,200
Missouri	6,890	6,870	8,830	7,516	5,410
Nebraska	6,259	4,138	6,975	6,209	6,571
North Dakota	6,539	6,932	7,072	6,035	6,596
South Dakota	7,262	6,605 *	8,926	7,054	7,008
South Atlantic:					
Delaware	7,094	6,189	4,298	10,565	7,163
District of Columbia	6,541	6,204	7,250	6,916	5,885
Florida	7,132	7,888	9,455	7,723	5,934
Georgia	6,041	--	8,815	5,960	5,420
Maryland	8,232	7,195	9,787	9,293	7,368
North Carolina	7,115	8,817	6,817	8,747	6,103
South Carolina	6,384	6,283	8,111	4,885	6,637
Virginia	7,870	8,363	7,084	8,559	7,631
West Virginia	6,023	--	7,480	7,082	4,537
East South Central:					
Alabama	6,801	5,999	6,439	6,618	7,289
Kentucky	6,050	6,417	5,862	7,108	5,753
Mississippi	5,663	5,608	7,177	5,556	5,124
Tennessee	8,128	7,067	7,189	7,773	8,653
West South Central:					
Arkansas	5,949	7,180	6,168	6,345	5,128
Louisiana	8,223	9,062	10,362	6,889	8,278
Oklahoma	6,952	7,517	7,558	8,191	6,117
Texas	7,391	7,683	10,865	8,082	5,838
Mountain:					
Arizona	7,813	9,941	6,540	8,821	7,382
Colorado	6,413	6,368	6,357	6,544	6,380
Idaho	6,171	4,613	5,863	7,143	6,375
Montana	5,496	6,656	5,383 *	7,089	4,732
Nevada	6,069	8,691	7,466	8,529	3,827
New Mexico	6,380	7,663	6,276	4,988	7,053
Utah	6,829	6,405	6,318	4,607	8,398
Wyoming	6,610	8,858	9,153	6,239	5,943
Pacific:					
Alaska	5,628	10,551	7,771	4,806	4,812
California	7,768	9,130	7,541	8,554	7,018
Hawaii	5,103	6,882	5,194	5,558	4,356
Oregon	4,142	5,539	3,761	4,531	3,874
Washington	7,706	7,221 *	8,565	4,795	9,612

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	112.55	334.22	343.52	182.33	159.29
New England:					
Connecticut	714.58	1,001.34	1,852.75	847.69	1,037.89
Maine	368.44	937.61	870.24	924.11	480.20
Massachusetts	537.98	2,185.26 *	1,398.19	1,088.53	641.62
New Hampshire	511.36	1,072.36	691.74	963.22	865.10
Rhode Island	402.70	1,818.15	766.90	706.10	512.32
Vermont	503.71	1,204.66	1,396.36	847.32	731.61
Middle Atlantic:					
New Jersey	613.59	1,870.96	1,502.70	708.66	1,042.47
New York	484.06	746.95	1,113.89	581.38	904.51
Pennsylvania	449.68	1,230.59	605.55	743.31	797.46
East North Central:					
Illinois	313.08	1,347.04	837.50	434.37	495.47
Indiana	480.15	451.68	662.84	999.69	790.60
Michigan	654.97	2,698.32	948.19	1,470.56	813.43
Ohio	382.12	503.99	760.13	584.09	700.94
Wisconsin	332.69	799.24	568.97	421.61	415.00
West North Central:					
Iowa	416.03	1,891.80	526.48	515.67	736.30
Kansas	435.45	1,684.76	1,531.49	795.34	442.65
Minnesota	594.21	972.62	1,259.47	1,252.84	638.73
Missouri	524.36	578.89	1,227.50	835.65	780.44
Nebraska	328.39	529.52	718.76	539.33	611.76
North Dakota	553.52	450.82	682.78	941.86	905.47
South Dakota	359.23	2,017.66 *	1,124.63	584.26	493.73
South Atlantic:					
Delaware	960.75	1,105.95	650.41	2,027.50	1,269.64
District of Columbia	332.87	555.32	248.10	442.98	728.32
Florida	687.16	1,086.63	805.96	1,623.55	733.30
Georgia	623.13	--	1,733.95	948.13	903.69
Maryland	732.61	1,156.12	1,359.70	815.90	1,218.27
North Carolina	656.86	1,569.61	1,343.20	1,681.82	814.54
South Carolina	477.29	1,808.72	1,262.31	916.26	533.20
Virginia	585.03	2,334.20	1,127.98	1,112.64	863.86
West Virginia	378.06	--	1,056.19	620.51	365.35
East South Central:					
Alabama	393.25	865.49	605.92	184.27	1,001.10
Kentucky	360.53	1,056.63	206.45	570.93	703.92
Mississippi	458.33	908.66	1,372.76	639.67	676.04
Tennessee	1,038.20	1,085.52	1,436.03	765.14	1,864.70
West South Central:					
Arkansas	537.44	1,180.81	686.50	484.83	1,204.01
Louisiana	828.84	1,635.79	1,485.92	1,764.96	717.19
Oklahoma	550.15	1,105.84	843.20	665.61	911.36
Texas	623.24	987.40	2,905.22	631.75	487.56
Mountain:					
Arizona	522.79	1,799.43	434.74	772.60	1,025.01
Colorado	431.11	899.51	770.05	1,087.48	627.19
Idaho	407.85	671.07	809.54	673.49	409.88
Montana	449.83	869.16	1,789.61 *	635.98	394.84
Nevada	562.10	1,117.09	1,239.90	706.53	642.90
New Mexico	793.65	953.27	1,451.96	1,404.63	1,249.29
Utah	1,178.41	1,242.92	625.69	845.30	2,093.23
Wyoming	922.81	915.91	1,866.17	1,183.32	1,497.84
Pacific:					
Alaska	783.09	2,935.41	2,073.83	607.27	1,152.23
California	379.97	1,294.50	1,039.88	643.55	503.28
Hawaii	679.82	2,030.61	858.81	1,436.52	1,034.26
Oregon	478.35	935.90	807.82	1,030.17	694.07
Washington	1,139.56	2,751.30 *	1,259.87	737.09	2,338.13

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 VIII.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28.8%	31.4%	32.2%	30.0%	26.3%
New England:					
Connecticut	30.0%	33.1%	47.6%	22.5%	27.8%
Maine	25.4%	25.0%	32.4%	29.9%	21.2%
Massachusetts	28.8%	26.8% *	33.1%	32.6%	25.6%
New Hampshire	22.7%	15.3%	27.2%	26.5%	19.6%
Rhode Island	25.9%	29.3% *	32.0%	28.7%	21.4%
Vermont	29.8%	29.7%	38.7%	31.1%	26.6%
Middle Atlantic:					
New Jersey	26.3%	26.7%	36.8%	24.9%	25.0%
New York	27.8%	33.2%	37.0%	26.5%	25.8%
Pennsylvania	24.8%	27.0%	21.4%	27.9%	24.6%
East North Central:					
Illinois	25.4%	26.4%	30.0%	25.4%	23.6%
Indiana	27.4%	23.9%	27.5%	25.8%	29.4%
Michigan	26.7%	50.6%	31.1%	27.8%	21.3%
Ohio	25.5%	29.9%	21.5%	25.0%	26.9%
Wisconsin	22.9%	14.9%	22.5%	23.6%	24.2%
West North Central:					
Iowa	28.5%	48.3%	31.4%	27.1%	26.5%
Kansas	27.3%	30.0%	43.5%	34.0%	19.9%
Minnesota	24.8%	26.0%	37.2%	22.3%	24.2%
Missouri	29.5%	33.0%	36.3%	31.2%	24.0%
Nebraska	26.2%	16.7%	27.7%	26.3%	28.2%
North Dakota	28.6%	24.3%	32.6%	28.3%	28.4%
South Dakota	30.1%	29.6%	42.5%	32.2%	26.8%
South Atlantic:					
Delaware	32.2%	26.3%	29.1%	45.7%	28.0%
District of Columbia	25.4%	27.2%	31.3%	25.5%	21.4%
Florida	30.2%	33.8%	40.0%	34.9%	24.3%
Georgia	24.8%	--	41.3%	25.2%	20.9%
Maryland	34.4%	36.0%	44.9%	38.0%	29.4%
North Carolina	31.4%	39.8%	32.7%	39.8%	25.6%
South Carolina	29.0%	37.1%	37.8%	20.9%	29.6%
Virginia	32.5%	33.0%	29.6%	35.6%	31.5%
West Virginia	24.3%	39.8%	28.2%	30.5%	18.4%
East South Central:					
Alabama	32.2%	28.3%	32.8%	32.9%	31.9%
Kentucky	25.7%	27.3%	25.4%	27.7%	24.8%
Mississippi	25.8%	22.1%	37.8%	27.0%	22.4%
Tennessee	34.9%	34.9%	39.7%	33.9%	34.4%
West South Central:					
Arkansas	28.9%	33.5%	29.9%	31.7%	24.7%
Louisiana	35.3%	39.9%	42.8%	32.2%	33.3%
Oklahoma	31.7%	29.2%	35.6%	37.6%	28.2%
Texas	30.8%	28.4%	42.3%	34.5%	25.2%
Mountain:					
Arizona	32.9%	44.8%	26.4%	36.4%	31.7%
Colorado	26.7%	29.5%	27.0%	27.3%	25.7%
Idaho	27.6%	24.7%	25.0%	30.7%	28.1%
Montana	24.1%	34.2%	28.5% *	30.3%	20.2%
Nevada	27.6%	34.0%	33.2%	39.3%	18.3%
New Mexico	26.4%	33.1%	22.9%	24.1%	27.4%
Utah	30.4%	25.4%	31.8%	20.1%	36.4%
Wyoming	26.5%	36.1%	35.2%	22.6%	25.6%
Pacific:					
Alaska	21.7%	39.1%	27.4%	19.7%	18.6%
California	32.4%	36.1%	31.0%	37.8%	29.0%
Hawaii	24.6%	35.1% *	27.3%	24.5%	21.4%
Oregon	18.2%	28.4%	13.6%	19.9%	18.6%
Washington	31.6%	32.3% *	38.1%	21.9%	35.3%

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.45%	1.46%	1.32%	0.75%	0.62%
New England:					
Connecticut	2.88%	4.25%	7.00%	3.39%	4.10%
Maine	1.79%	3.77%	3.84%	4.28%	2.27%
Massachusetts	1.56%	8.16% *	3.77%	3.60%	1.45%
New Hampshire	2.19%	3.90%	3.06%	4.33%	3.44%
Rhode Island	1.72%	8.80% *	4.47%	3.30%	1.88%
Vermont	2.13%	3.90%	4.79%	3.66%	3.18%
Middle Atlantic:					
New Jersey	2.29%	4.78%	6.41%	2.71%	3.75%
New York	1.62%	2.96%	3.84%	2.22%	2.72%
Pennsylvania	2.00%	4.98%	3.16%	3.51%	3.16%
East North Central:					
Illinois	1.23%	6.33%	4.45%	1.86%	1.65%
Indiana	2.49%	2.57%	3.62%	4.93%	4.26%
Michigan	2.39%	14.74%	3.76%	4.84%	2.71%
Ohio	1.62%	3.74%	3.20%	2.40%	2.96%
Wisconsin	1.29%	3.38%	3.03%	1.75%	2.08%
West North Central:					
Iowa	1.71%	8.73%	2.75%	2.33%	2.79%
Kansas	2.15%	7.53%	6.57%	3.54%	2.12%
Minnesota	2.72%	4.56%	6.67%	5.40%	2.79%
Missouri	2.20%	4.28%	7.60%	3.11%	3.39%
Nebraska	1.50%	2.70%	3.45%	2.57%	2.46%
North Dakota	2.23%	3.69%	2.91%	3.83%	3.64%
South Dakota	1.33%	7.53%	3.82%	2.43%	1.72%
South Atlantic:					
Delaware	3.92%	5.11%	2.96%	7.03%	5.93%
District of Columbia	1.41%	1.42%	1.12%	1.82%	2.87%
Florida	2.85%	4.70%	3.53%	6.86%	2.71%
Georgia	2.73%	--	9.45%	3.89%	3.59%
Maryland	3.20%	3.41%	8.84%	2.71%	4.59%
North Carolina	2.59%	5.26%	4.57%	5.76%	3.07%
South Carolina	2.39%	8.08%	6.49%	5.06%	1.90%
Virginia	2.24%	9.84%	4.48%	2.99%	3.62%
West Virginia	1.69%	3.88%	5.07%	2.48%	1.62%
East South Central:					
Alabama	1.76%	4.30%	3.23%	1.09%	4.00%
Kentucky	1.49%	6.69%	1.49%	2.36%	2.82%
Mississippi	2.34%	5.15%	9.59%	3.07%	2.66%
Tennessee	3.94%	3.65%	4.57%	3.77%	6.51%
West South Central:					
Arkansas	2.27%	7.50%	4.59%	2.60%	4.29%
Louisiana	3.16%	2.00%	6.53%	6.80%	3.91%
Oklahoma	2.73%	6.61%	4.89%	2.95%	4.56%
Texas	2.34%	4.82%	8.49%	3.37%	2.17%
Mountain:					
Arizona	2.27%	8.60%	2.89%	4.23%	4.21%
Colorado	2.26%	4.14%	4.77%	4.53%	3.47%
Idaho	1.78%	3.00%	5.55%	3.33%	1.90%
Montana	2.00%	4.25%	9.84% *	2.68%	1.57%
Nevada	2.29%	6.55%	5.02%	3.02%	2.77%
New Mexico	3.51%	5.30%	5.50%	6.55%	5.66%
Utah	5.11%	4.90%	3.63%	5.86%	7.26%
Wyoming	2.91%	6.33%	6.87%	3.64%	4.97%
Pacific:					
Alaska	2.96%	6.92%	5.77%	2.22%	4.59%
California	1.46%	5.27%	3.93%	2.39%	1.93%
Hawaii	2.69%	11.68% *	4.10%	4.87%	4.27%
Oregon	2.22%	5.31%	2.96%	4.95%	2.68%
Washington	4.37%	12.18% *	5.96%	3.36%	7.96%

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.

\* Figure does not meet standard of reliability or precision.

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



**Table VIII.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	24.1%	20.4%	19.3%	22.8%	28.8%
New England:					
Connecticut	24.4%	27.2%	19.9%	17.9%	29.5%
Maine	25.1%	32.0%	19.8%	19.2%	31.1%
Massachusetts	29.1%	28.6%	26.4%	23.4%	34.6%
New Hampshire	24.9%	24.8%	14.4%	27.2%	27.6%
Rhode Island	27.8%	16.3%	24.4%	28.8%	30.2%
Vermont	20.1%	17.4%	16.3%	16.3%	25.4%
Middle Atlantic:					
New Jersey	27.0%	19.0% *	18.3%	26.8%	33.2%
New York	23.4%	14.6%	17.0%	26.7%	27.5%
Pennsylvania	25.3%	19.7%	26.2%	20.5%	30.5%
East North Central:					
Illinois	25.1%	20.1%	21.4%	22.5%	30.4%
Indiana	24.3%	22.3%	20.3%	24.4%	26.9%
Michigan	26.9%	23.9%	18.8%	27.8%	32.8%
Ohio	26.3%	22.8%	21.4%	26.9%	29.1%
Wisconsin	28.4%	24.6%	26.2%	28.9%	30.8%
West North Central:					
Iowa	26.9%	16.7%	18.8%	26.6%	35.2%
Kansas	22.2%	25.0%	13.0%	20.0%	27.8%
Minnesota	25.2%	16.4%	21.0%	27.3%	26.5%
Missouri	23.9%	14.7%	17.4%	24.5%	30.5%
Nebraska	26.9%	19.2%	23.0%	31.9%	27.6%
North Dakota	26.5%	19.1%	21.0%	23.1%	34.0%
South Dakota	25.3%	15.1%	15.6%	23.7%	34.1%
South Atlantic:					
Delaware	23.7%	16.9%	24.8%	20.3%	27.5%
District of Columbia	24.8%	21.0%	27.3%	22.8%	26.3%
Florida	22.0%	19.0%	14.1%	22.8%	27.1%
Georgia	23.9%	12.7%	17.7%	24.6%	28.8%
Maryland	26.2%	17.4%	23.5%	20.7%	34.6%
North Carolina	19.9%	15.8%	17.5%	17.6%	24.0%
South Carolina	20.0%	23.7%	16.8%	17.7%	23.0%
Virginia	24.3%	18.3%	20.1%	25.1%	28.5%
West Virginia	22.2%	13.2% *	20.2%	17.2%	28.8%
East South Central:					
Alabama	28.4%	16.2%	22.6%	33.4%	30.3%
Kentucky	25.9%	18.1%	30.2%	15.4%	32.9%
Mississippi	22.0%	19.6%	17.8%	19.0%	28.4%
Tennessee	22.6%	13.0%	16.7%	20.1%	28.7%
West South Central:					
Arkansas	26.3%	22.9%	23.8%	26.9%	28.7%
Louisiana	22.1%	21.7%	18.3%	23.7%	22.9%
Oklahoma	24.0%	18.2%	17.7%	18.7%	33.4%
Texas	25.0%	23.5%	21.1%	21.0%	29.9%
Mountain:					
Arizona	22.9%	24.5%	17.6%	24.5%	26.8%
Colorado	23.9%	28.0%	19.5%	18.1%	28.7%
Idaho	26.0%	33.6%	25.7%	19.2%	28.9%
Montana	25.4%	19.1%	14.4%	20.4%	33.6%
Nevada	25.4%	20.8%	26.6%	20.0%	30.2%
New Mexico	25.5%	16.8%	21.7%	26.5%	28.8%
Utah	33.1%	22.3%	30.2%	36.1%	35.2%
Wyoming	27.0%	13.7%	21.8%	27.8%	31.3%
Pacific:					
Alaska	26.6%	20.2%	17.5%	24.4%	34.1%
California	20.9%	21.7%	16.6%	19.0%	25.2%
Hawaii	19.4%	16.5%	14.6%	18.6%	24.8%
Oregon	23.7%	19.0%	19.8%	22.2%	29.1%
Washington	21.1%	24.8%	11.9%	21.2%	25.6%

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 VIII.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.31%	0.74%	0.67%	0.48%	0.45%
New England:					
Connecticut	1.39%	4.07%	2.69%	2.60%	1.61%
Maine	1.79%	4.24%	5.00%	2.54%	2.02%
Massachusetts	1.45%	3.18%	3.06%	2.29%	1.57%
New Hampshire	1.09%	3.29%	2.59%	1.75%	1.67%
Rhode Island	1.40%	4.32%	4.13%	2.24%	2.23%
Vermont	1.13%	2.27%	2.42%	1.81%	1.77%
Middle Atlantic:					
New Jersey	1.76%	6.76% *	2.31%	2.50%	2.85%
New York	1.33%	2.35%	2.57%	1.89%	1.30%
Pennsylvania	1.37%	2.76%	3.68%	2.25%	1.64%
East North Central:					
Illinois	1.03%	2.75%	2.36%	1.77%	1.64%
Indiana	1.18%	5.90%	2.08%	2.13%	1.58%
Michigan	2.49%	3.66%	3.77%	2.48%	2.48%
Ohio	1.12%	2.73%	2.38%	2.22%	1.70%
Wisconsin	1.23%	4.45%	2.45%	2.46%	1.84%
West North Central:					
Iowa	1.98%	2.77%	3.70%	2.72%	2.65%
Kansas	1.20%	2.91%	1.66%	1.99%	2.34%
Minnesota	1.55%	3.11%	2.83%	3.35%	1.90%
Missouri	1.57%	2.61%	2.76%	2.29%	3.06%
Nebraska	1.40%	3.90%	2.65%	2.37%	2.42%
North Dakota	1.36%	3.12%	1.98%	2.85%	2.32%
South Dakota	1.21%	2.93%	1.77%	1.50%	2.16%
South Atlantic:					
Delaware	1.86%	3.30%	3.44%	3.05%	3.58%
District of Columbia	1.71%	3.04%	6.12%	1.99%	1.87%
Florida	2.05%	2.25%	1.56%	2.95%	2.38%
Georgia	1.93%	3.50%	2.95%	4.25%	2.58%
Maryland	1.52%	2.55%	3.28%	1.88%	2.70%
North Carolina	1.87%	3.50%	3.49%	2.31%	3.90%
South Carolina	1.60%	4.71%	2.90%	2.93%	2.71%
Virginia	1.57%	3.75%	3.15%	2.87%	2.63%
West Virginia	2.10%	4.75% *	3.15%	1.91%	4.17%
East South Central:					
Alabama	2.50%	3.30%	2.90%	3.19%	2.79%
Kentucky	2.78%	3.04%	5.94%	3.53%	2.80%
Mississippi	1.68%	3.79%	4.02%	2.18%	3.04%
Tennessee	1.55%	2.50%	2.60%	2.04%	2.84%
West South Central:					
Arkansas	2.13%	2.40%	2.62%	3.23%	5.30%
Louisiana	2.32%	3.83%	2.15%	2.08%	6.01%
Oklahoma	1.55%	3.59%	1.95%	1.83%	3.10%
Texas	1.10%	2.42%	2.62%	1.74%	1.81%
Mountain:					
Arizona	2.72%	3.24%	3.17%	2.58%	3.42%
Colorado	1.75%	3.20%	2.56%	2.36%	3.41%
Idaho	1.86%	8.66%	2.82%	2.03%	1.94%
Montana	3.22%	3.73%	2.98%	2.35%	5.50%
Nevada	1.89%	3.56%	6.18%	2.40%	3.12%
New Mexico	2.11%	4.02%	3.62%	5.53%	2.07%
Utah	1.67%	4.74%	3.59%	2.47%	2.71%
Wyoming	1.74%	3.36%	2.69%	3.87%	2.33%
Pacific:					
Alaska	2.77%	4.40%	3.03%	2.69%	5.74%
California	0.90%	2.53%	1.47%	1.35%	1.55%
Hawaii	1.65%	4.05%	3.18%	2.59%	3.37%
Oregon	2.49%	5.06%	2.82%	3.70%	5.89%
Washington	1.59%	4.37%	1.96%	2.90%	2.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	16,141	15,915	15,544	16,099	16,508
New England:					
Connecticut	17,491	16,008	19,253	16,057	18,410
Maine	16,816	16,699	15,991	15,313	18,331
Massachusetts	17,548	17,623	17,657	17,401	17,575
New Hampshire	17,031	17,991	15,598	16,639	17,754
Rhode Island	16,341	14,720	16,606	16,814	16,255
Vermont	17,645	16,027	16,515	17,287	18,696
Middle Atlantic:					
New Jersey	18,347	19,998	17,058	17,975	18,907
New York	17,062	16,604	15,688	16,836	18,039
Pennsylvania	16,961	15,906	17,620	16,141	17,476
East North Central:					
Illinois	16,668	18,742	16,410	16,427	16,398
Indiana	16,307	17,579	17,735	15,956	15,873
Michigan	15,899	15,708	15,366	16,336	15,909
Ohio	16,074	14,725	17,538	16,940	14,997
Wisconsin	15,778	13,953	15,553	16,566	16,065
West North Central:					
Iowa	16,153	13,824	16,182	17,628	15,038
Kansas	15,523	16,131	14,649	13,731	16,628
Minnesota	16,791	15,913	16,064	17,383	16,607
Missouri	16,549	15,438	15,032	17,123	16,980
Nebraska	16,315	15,757	17,628	16,683	15,500
North Dakota	15,772	15,339	16,147	14,470	16,650
South Dakota	16,935	15,837	14,604	14,843	19,718
South Atlantic:					
Delaware	15,716	13,535	12,071	16,373	16,940
District of Columbia	17,598	16,070	15,153	18,498	19,268
Florida	16,020	15,264	15,263	15,475	17,000
Georgia	16,033	15,053	13,592	16,033	16,993
Maryland	15,748	16,248	14,167	15,955	16,020
North Carolina	16,922	13,799	15,302	16,484	18,595
South Carolina	14,519	13,443	13,386	14,474	15,149
Virginia	15,107	14,794	13,263	15,547	16,029
West Virginia	16,884	13,786	16,848	16,304	17,517
East South Central:					
Alabama	14,522	12,962	14,099	13,769	15,756
Kentucky	16,629	16,791	16,595	17,238	16,125
Mississippi	14,603	16,528	14,272	13,504	14,934
Tennessee	15,008	13,979	11,936	14,904	16,385
West South Central:					
Arkansas	14,685	16,496	14,434	13,892	15,204
Louisiana	15,010	15,742	15,325	12,742	16,721
Oklahoma	14,757	17,096	14,861	14,617	14,368
Texas	15,534	16,875	16,014	16,398	14,528
Mountain:					
Arizona	16,060	15,253	15,611	16,746	16,227
Colorado	16,549	16,438	15,648	16,373	16,913
Idaho	15,132	13,280	16,239	16,390	14,480
Montana	16,839	11,379	13,726	16,880	18,036
Nevada	14,974	15,312	14,844	15,602	14,530
New Mexico	16,675	15,878	16,732	15,227	17,826
Utah	15,823	15,316	14,312	17,082	15,856
Wyoming	16,628	11,523	17,034	18,442	16,739
Pacific:					
Alaska	17,955	14,911	18,395	19,877	17,000
California	16,112	16,592	15,359	15,704	16,745
Hawaii	15,551	11,619	14,847	16,789	15,994
Oregon	14,406	11,811	14,793	15,683	13,959
Washington	15,708	16,272	15,268	14,137	16,904

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	116.37	323.27	227.59	177.20	207.81
New England:					
Connecticut	574.46	1,532.27	1,623.13	848.45	820.32
Maine	684.65	700.07	934.74	853.92	1,240.81
Massachusetts	658.40	1,241.73	629.37	834.51	1,282.11
New Hampshire	494.15	1,054.34	1,050.04	1,033.38	614.06
Rhode Island	462.81	566.43	971.12	1,027.58	666.34
Vermont	761.35	1,105.03	855.03	896.64	1,634.56
Middle Atlantic:					
New Jersey	609.22	847.02	1,532.30	463.32	1,194.24
New York	464.93	803.99	968.55	642.58	923.94
Pennsylvania	437.18	1,725.26	990.22	782.79	557.22
East North Central:					
Illinois	340.78	1,492.77	801.48	414.34	500.53
Indiana	367.93	1,214.67	1,007.06	544.15	541.63
Michigan	343.72	968.59	467.01	623.33	666.61
Ohio	648.49	1,501.47	1,993.80	1,063.40	869.19
Wisconsin	457.73	875.25	1,063.78	541.15	539.85
West North Central:					
Iowa	488.54	1,075.67	559.47	955.87	463.39
Kansas	580.21	1,520.95	817.27	868.88	849.57
Minnesota	573.30	1,141.09	1,590.23	937.70	808.08
Missouri	468.34	1,302.79	1,411.42	517.78	902.76
Nebraska	535.62	897.96	1,311.09	753.54	928.22
North Dakota	464.83	2,212.82	706.50	732.34	564.84
South Dakota	614.34	2,021.82	455.79	1,018.82	718.75
South Atlantic:					
Delaware	875.32	2,876.72	3,424.11	703.28	933.74
District of Columbia	514.64	1,968.24	666.63	944.62	889.32
Florida	502.34	794.44	331.95	1,065.57	920.67
Georgia	752.78	1,604.14	1,199.73	545.00	1,295.66
Maryland	432.61	971.22	549.03	593.78	799.12
North Carolina	1,551.79	1,602.18	2,410.28	665.02	2,413.44
South Carolina	488.55	1,014.90	704.29	1,038.76	612.28
Virginia	545.69	2,826.16	646.47	698.13	961.12
West Virginia	514.65	971.34	1,282.07	958.75	655.54
East South Central:					
Alabama	448.68	469.65	592.61	921.05	590.75
Kentucky	487.41	1,151.25	1,649.79	666.35	648.56
Mississippi	469.61	1,528.44	1,474.03	709.77	672.67
Tennessee	517.66	935.44	1,412.71	836.98	413.23
West South Central:					
Arkansas	438.78	1,230.00	1,058.69	453.70	873.75
Louisiana	791.03	1,308.73	846.83	1,021.34	922.75
Oklahoma	450.13	1,829.90	1,133.77	556.12	626.41
Texas	389.72	1,863.79	829.00	696.16	441.76
Mountain:					
Arizona	626.28	1,151.83	874.01	1,798.83	713.22
Colorado	542.50	956.86	1,240.57	781.72	966.33
Idaho	679.42	306.70	1,988.13	1,346.24	755.61
Montana	1,000.94	736.72	911.37	765.92	1,415.46
Nevada	557.30	1,751.77	1,595.33	1,117.17	668.27
New Mexico	471.25	1,078.97	1,509.23	833.05	641.97
Utah	948.15	806.25	1,145.51	2,726.90	647.53
Wyoming	625.68	1,915.03	1,314.73	689.82	747.56
Pacific:					
Alaska	648.66	1,352.55	1,640.01	972.86	918.43
California	381.15	1,134.27	589.40	834.11	580.09
Hawaii	404.08	858.27	427.69	614.84	746.31
Oregon	908.19	1,077.66	1,451.92	798.99	1,824.68
Washington	604.49	1,532.63	772.15	561.07	1,165.31

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.

**Table VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	4,473	4,969	4,863	4,527	4,130
New England:					
Connecticut	4,413	3,922	7,269	2,815	4,961
Maine	4,229	4,752	4,696	4,214	3,955
Massachusetts	4,570	6,417	4,777	4,717	4,080
New Hampshire	4,743	4,116	5,152	3,901	5,649 *
Rhode Island	4,229	3,575	5,744	4,434	3,801
Vermont	5,286	5,864	6,275	5,356	4,749
Middle Atlantic:					
New Jersey	4,655	5,502	5,512	4,487	4,350
New York	4,441	5,124	4,721	4,425	4,046
Pennsylvania	3,729	3,120	3,309	3,911	4,005
East North Central:					
Illinois	4,228	5,764	4,957	4,124	3,583
Indiana	4,226	4,395	4,707	3,794	4,331
Michigan	4,377	4,601	6,412	4,046	3,194
Ohio	4,463	4,421	4,203	5,029	4,102
Wisconsin	3,575	2,353	4,233	4,014	3,361
West North Central:					
Iowa	4,315	6,646	5,064	3,969	3,673
Kansas	4,284	5,347	4,817	4,870	3,651
Minnesota	4,385	4,825	4,432	4,031	4,565
Missouri	5,246	4,305	5,616	6,213	3,849
Nebraska	4,235	2,580	5,309	3,964	4,384
North Dakota	3,941	3,874	5,116	3,985	3,488
South Dakota	5,278	5,611 *	5,173	4,937	5,551
South Atlantic:					
Delaware	5,208	4,729	5,806 *	6,066	4,669
District of Columbia	4,298	5,224	3,843	4,396	4,300
Florida	4,867	5,686	5,265	4,728	4,513
Georgia	4,204	3,650	4,519	4,760	3,889
Maryland	5,168	6,061	7,456	5,321	3,899
North Carolina	5,098	6,147	4,622	6,548	4,504
South Carolina	3,718	4,836	4,524	2,575	4,352
Virginia	4,287	4,091	3,898	5,353	3,861
West Virginia	3,815	5,017	4,220	4,545	3,162
East South Central:					
Alabama	4,577	3,910	4,068	4,487	5,131
Kentucky	4,185	5,497	4,656	4,225	3,607
Mississippi	3,803	4,238	4,364	3,876	3,329
Tennessee	4,856	4,260	5,096	4,342	5,170
West South Central:					
Arkansas	4,322	3,902	4,824	4,601	3,886
Louisiana	5,485	6,119	6,379	3,199 *	7,020 *
Oklahoma	4,358	4,862	4,620	5,042	3,709
Texas	4,874	5,214	6,551	4,961	4,188
Mountain:					
Arizona	4,885	6,607	3,874	5,219	4,911
Colorado	4,804	5,297	4,802	5,094	4,500
Idaho	3,866	2,687	4,747	4,696	3,363
Montana	4,079	3,008	4,237	5,551	3,640
Nevada	4,537	5,033	5,225	5,999	3,284
New Mexico	5,008	6,172	5,128	4,751	4,892
Utah	3,772	3,965	3,780	3,226	4,147
Wyoming	4,361	3,243	6,035	5,315	3,710
Pacific:					
Alaska	3,829	5,091	4,871	3,808	3,338
California	4,368	5,205	4,701	4,311	3,919
Hawaii	5,093	3,225	5,170	5,208	5,490 *
Oregon	3,222	4,978	2,875 *	3,277	3,047
Washington	4,071	6,895	4,416	3,916	3,422

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	61.60	179.53	158.35	104.22	95.41
New England:					
Connecticut	419.83	724.25	1,665.56	316.99	672.53
Maine	281.03	541.92	560.87	469.47	451.81
Massachusetts	254.56	830.47	505.10	556.93	350.45
New Hampshire	771.82	716.12	611.95	576.50	1,781.62 *
Rhode Island	334.07	651.28	576.63	525.28	617.52
Vermont	388.55	696.06	896.66	773.02	551.62
Middle Atlantic:					
New Jersey	420.35	763.74	1,202.74	894.85	435.20
New York	272.14	284.89	789.65	620.63	337.55
Pennsylvania	218.48	470.16	401.26	403.38	367.90
East North Central:					
Illinois	213.47	730.46	432.52	393.53	280.70
Indiana	412.66	486.67	517.77	338.06	823.38
Michigan	554.63	695.95	1,801.36	591.65	403.05
Ohio	271.05	385.27	714.72	556.55	325.67
Wisconsin	303.28	700.13	617.59	327.65	359.08
West North Central:					
Iowa	271.46	1,407.28	292.62	554.67	267.82
Kansas	274.85	933.20	709.77	755.65	275.47
Minnesota	267.41	649.69	398.04	491.80	395.96
Missouri	453.24	669.04	546.42	671.80	791.81
Nebraska	345.86	365.29	957.44	420.96	460.13
North Dakota	272.36	791.46	595.62	535.48	367.33
South Dakota	308.82	1,799.44 *	668.56	503.22	453.08
South Atlantic:					
Delaware	432.15	831.89	2,090.11 *	909.72	482.71
District of Columbia	248.24	571.85	219.49	371.99	607.39
Florida	285.33	750.60	323.34	489.42	509.79
Georgia	265.02	613.73	698.14	504.00	360.87
Maryland	422.17	1,300.75	932.20	340.05	495.76
North Carolina	400.76	1,018.82	1,138.44	858.78	362.32
South Carolina	390.74	933.11	758.44	410.27	459.01
Virginia	373.96	826.02	509.63	574.91	724.24
West Virginia	189.38	1,138.92	633.21	449.33	212.08
East South Central:					
Alabama	296.56	832.20	904.60	371.20	424.81
Kentucky	242.75	739.19	373.25	426.59	389.82
Mississippi	227.84	433.09	742.40	352.54	314.85
Tennessee	449.46	591.16	920.86	275.96	876.90
West South Central:					
Arkansas	229.82	883.38	631.63	473.01	227.92
Louisiana	1,510.43	979.98	779.05	1,185.98 *	3,050.94 *
Oklahoma	361.99	759.77	579.72	606.57	576.94
Texas	276.61	502.73	524.04	454.59	423.61
Mountain:					
Arizona	354.51	698.53	161.81	398.25	540.06
Colorado	288.09	493.58	409.93	769.00	375.13
Idaho	341.44	527.16	508.58	655.80	242.35
Montana	324.07	799.55	973.75	808.37	346.68
Nevada	369.75	335.92	450.49	648.68	510.33
New Mexico	417.70	751.32	875.31	723.53	691.86
Utah	415.41	463.82	275.57	900.03	579.18
Wyoming	316.16	512.49	869.67	569.17	383.33
Pacific:					
Alaska	327.16	640.53	665.55	385.74	557.74
California	169.19	625.24	334.71	277.02	252.91
Hawaii	780.78	931.38	1,094.58	455.35	2,130.46 *
Oregon	355.18	462.44	939.23 *	600.61	425.58
Washington	332.19	1,861.54	508.21	475.10	404.07

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 VIII.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	27.7%	31.2%	31.3%	28.1%	25.0%
New England:					
Connecticut	25.2%	24.5%	37.8%	17.5%	26.9%
Maine	25.1%	28.5%	29.4%	27.5%	21.6%
Massachusetts	26.0%	36.4%	27.1%	27.1%	23.2%
New Hampshire	27.9%	22.9%	33.0%	23.4%	31.8% *
Rhode Island	25.9%	24.3%	34.6%	26.4%	23.4%
Vermont	30.0%	36.6%	38.0%	31.0%	25.4%
Middle Atlantic:					
New Jersey	25.4%	27.5%	32.3%	25.0%	23.0%
New York	26.0%	30.9%	30.1%	26.3%	22.4%
Pennsylvania	22.0%	19.6%	18.8%	24.2%	22.9%
East North Central:					
Illinois	25.4%	30.8%	30.2%	25.1%	21.8%
Indiana	25.9%	25.0%	26.5%	23.8%	27.3%
Michigan	27.5%	29.3%	41.7%	24.8%	20.1%
Ohio	27.8%	30.0%	24.0%	29.7%	27.4%
Wisconsin	22.7%	16.9%	27.2%	24.2%	20.9%
West North Central:					
Iowa	26.7%	48.1%	31.3%	22.5%	24.4%
Kansas	27.6%	33.1%	32.9%	35.5%	22.0%
Minnesota	26.1%	30.3%	27.6%	23.2%	27.5%
Missouri	31.7%	27.9%	37.4%	36.3%	22.7%
Nebraska	26.0%	16.4%	30.1%	23.8%	28.3%
North Dakota	25.0%	25.3%	31.7%	27.5%	21.0%
South Dakota	31.2%	35.4%	35.4%	33.3%	28.2%
South Atlantic:					
Delaware	33.1%	34.9%	48.1%	37.0%	27.6%
District of Columbia	24.4%	32.5%	25.4%	23.8%	22.3%
Florida	30.4%	37.3%	34.5%	30.6%	26.5%
Georgia	26.2%	24.3%	33.2%	29.7%	22.9%
Maryland	32.8%	37.3%	52.6%	33.4%	24.3%
North Carolina	30.1%	44.5%	30.2%	39.7%	24.2%
South Carolina	25.6%	36.0%	33.8%	17.8%	28.7%
Virginia	28.4%	27.7%	29.4%	34.4%	24.1%
West Virginia	22.6%	36.4%	25.0%	27.9%	18.1%
East South Central:					
Alabama	31.5%	30.2%	28.9%	32.6%	32.6%
Kentucky	25.2%	32.7%	28.1%	24.5%	22.4%
Mississippi	26.0%	25.6%	30.6%	28.7%	22.3%
Tennessee	32.4%	30.5%	42.7%	29.1%	31.6%
West South Central:					
Arkansas	29.4%	23.7%	33.4%	33.1%	25.6%
Louisiana	36.5%	38.9%	41.6%	25.1% *	42.0% *
Oklahoma	29.5%	28.4%	31.1%	34.5%	25.8%
Texas	31.4%	30.9%	40.9%	30.3%	28.8%
Mountain:					
Arizona	30.4%	43.3%	24.8%	31.2%	30.3%
Colorado	29.0%	32.2%	30.7%	31.1%	26.6%
Idaho	25.6%	20.2%	29.2%	28.7%	23.2%
Montana	24.2%	26.4%	30.9%	32.9%	20.2%
Nevada	30.3%	32.9%	35.2%	38.4%	22.6%
New Mexico	30.0%	38.9%	30.6%	31.2%	27.4%
Utah	23.8%	25.9%	26.4%	18.9% *	26.2%
Wyoming	26.2%	28.1%	35.4%	28.8%	22.2%
Pacific:					
Alaska	21.3%	34.1%	26.5%	19.2%	19.6%
California	27.1%	31.4%	30.6%	27.5%	23.4%
Hawaii	32.8%	27.8% *	34.8%	31.0%	34.3% *
Oregon	22.4%	42.1%	19.4%	20.9%	21.8%
Washington	25.9%	42.4%	28.9%	27.7%	20.2%

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 VIII.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 average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.38%	1.19%	0.95%	0.61%	0.58%
New England:					
Connecticut	2.19%	3.41%	6.47%	1.61%	3.69%
Maine	2.11%	3.88%	2.96%	2.73%	3.35%
Massachusetts	1.10%	5.04%	2.88%	2.28%	1.29%
New Hampshire	4.98%	4.88%	4.24%	4.78%	10.56% *
Rhode Island	1.87%	4.11%	3.69%	2.35%	3.65%
Vermont	2.41%	4.77%	4.46%	4.75%	3.35%
Middle Atlantic:					
New Jersey	2.31%	3.50%	4.75%	4.64%	2.97%
New York	1.41%	1.77%	3.89%	3.17%	1.56%
Pennsylvania	1.28%	2.85%	2.05%	2.47%	2.04%
East North Central:					
Illinois	1.21%	2.97%	3.17%	2.45%	1.61%
Indiana	2.73%	3.13%	2.89%	2.06%	5.59%
Michigan	3.32%	5.35%	10.78%	3.19%	2.23%
Ohio	1.70%	2.97%	3.77%	3.40%	2.12%
Wisconsin	1.61%	4.21%	3.86%	1.73%	2.56%
West North Central:					
Iowa	2.10%	11.33%	2.01%	3.83%	1.91%
Kansas	1.94%	6.21%	5.57%	4.28%	2.01%
Minnesota	1.51%	5.35%	2.90%	2.63%	2.13%
Missouri	3.04%	5.21%	4.76%	4.09%	5.35%
Nebraska	1.93%	2.39%	5.16%	2.33%	2.36%
North Dakota	1.48%	2.54%	3.42%	3.30%	2.09%
South Dakota	1.41%	7.67%	4.18%	2.86%	1.78%
South Atlantic:					
Delaware	2.72%	4.76%	9.37%	4.48%	3.83%
District of Columbia	1.61%	3.83%	1.30%	2.10%	3.83%
Florida	1.80%	4.59%	1.99%	2.92%	2.75%
Georgia	2.11%	4.88%	4.28%	2.97%	3.02%
Maryland	3.04%	9.22%	7.87%	1.84%	3.24%
North Carolina	2.78%	8.51%	4.03%	5.26%	1.80%
South Carolina	2.24%	8.58%	5.08%	2.26%	2.35%
Virginia	2.15%	3.86%	3.92%	2.92%	3.86%
West Virginia	1.16%	8.00%	4.54%	2.02%	1.14%
East South Central:					
Alabama	2.28%	7.00%	6.17%	3.54%	3.27%
Kentucky	1.43%	5.08%	2.73%	2.49%	2.38%
Mississippi	1.44%	3.90%	3.97%	2.61%	2.12%
Tennessee	3.02%	3.33%	6.30%	2.46%	5.28%
West South Central:					
Arkansas	1.84%	5.44%	4.53%	3.53%	2.52%
Louisiana	8.62%	4.67%	4.98%	7.72% *	16.17% *
Oklahoma	2.22%	4.97%	4.00%	3.67%	3.73%
Texas	1.77%	4.46%	4.47%	2.72%	2.90%
Mountain:					
Arizona	1.90%	5.53%	1.01%	3.42%	3.14%
Colorado	1.98%	2.49%	4.33%	4.76%	2.78%
Idaho	1.73%	3.60%	4.52%	2.54%	1.89%
Montana	1.93%	6.29%	8.12%	4.34%	1.07%
Nevada	2.19%	3.16%	4.45%	4.42%	3.07%
New Mexico	2.66%	2.50%	5.90%	5.12%	3.86%
Utah	3.63%	3.28%	2.75%	8.10% *	2.85%
Wyoming	1.64%	1.56%	4.08%	3.11%	2.14%
Pacific:					
Alaska	1.79%	5.61%	4.16%	1.70%	3.29%
California	1.17%	4.52%	1.90%	1.59%	1.84%
Hawaii	4.53%	9.05% *	7.10%	2.16%	11.89% *
Oregon	2.08%	5.53%	5.19%	3.44%	2.02%
Washington	2.62%	11.98%	3.50%	3.41%	3.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 VIII.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	18.0%	16.8%	16.1%	18.1%	19.4%
New England:					
Connecticut	20.2%	15.6%	16.1%	23.6%	20.4%
Maine	16.9%	11.3%	13.9%	17.8%	19.7%
Massachusetts	17.1%	14.4%	16.6%	15.0%	19.7%
New Hampshire	19.7%	19.1%	14.6%	21.1%	20.6%
Rhode Island	15.2%	19.2% *	12.0%	14.2%	16.6%
Vermont	21.4%	16.5%	16.8%	25.4%	21.8%
Middle Atlantic:					
New Jersey	19.3%	11.7%	17.1%	21.2%	20.7%
New York	15.9%	14.9%	15.4%	17.6%	15.1%
Pennsylvania	18.6%	19.0%	17.7%	16.9%	20.6%
East North Central:					
Illinois	18.1%	20.6%	16.3%	17.4%	18.9%
Indiana	17.8%	11.9%	13.3%	17.9%	21.6%
Michigan	19.5%	20.3%	17.7%	22.5%	18.4%
Ohio	19.1%	16.0%	18.2%	18.3%	21.0%
Wisconsin	17.3%	24.8%	14.4%	17.9%	16.1%
West North Central:					
Iowa	16.9%	14.4%	15.7%	20.2%	15.5%
Kansas	19.9%	14.5%	12.9%	19.5%	25.3%
Minnesota	16.0%	15.2%	8.5%	16.2%	18.5%
Missouri	19.9%	16.3%	18.1%	21.5%	20.2%
Nebraska	18.5%	21.4%	24.1%	12.2%	20.0%
North Dakota	15.5%	22.0%	12.4%	13.8%	16.8%
South Dakota	17.5%	11.6%	13.2%	21.3%	18.5%
South Atlantic:					
Delaware	15.9%	19.7%	7.5% *	17.3%	19.3%
District of Columbia	17.4%	13.8%	20.9%	16.3%	17.6%
Florida	18.0%	18.9%	16.4%	18.5%	18.3%
Georgia	15.6%	8.9% *	14.2%	11.5%	20.8%
Maryland	17.8%	17.8%	13.9%	19.4%	18.4%
North Carolina	21.8%	20.1%	24.7%	15.7%	25.1%
South Carolina	19.9%	10.5% *	16.3%	24.3%	20.1%
Virginia	18.3%	15.8%	19.2%	17.3%	19.5%
West Virginia	19.4%	12.4%	11.4%	18.9%	25.2%
East South Central:					
Alabama	18.0%	25.8%	17.5%	13.3%	20.8%
Kentucky	18.7%	16.2%	14.4%	21.8%	20.2%
Mississippi	19.1%	15.7%	17.6%	18.2%	22.3%
Tennessee	19.5%	12.7%	17.2%	19.6%	21.5%
West South Central:					
Arkansas	18.3%	11.5%	15.8%	19.8%	20.7%
Louisiana	20.5%	13.3% *	14.3%	22.4%	24.1%
Oklahoma	16.5%	15.8%	14.6%	14.8%	19.1%
Texas	17.3%	14.8%	13.3%	18.6%	18.7%
Mountain:					
Arizona	18.8%	18.9%	15.9%	20.3%	20.7%
Colorado	15.5%	13.9%	11.3%	15.3%	17.8%
Idaho	18.5%	23.2%	14.7%	18.6%	19.1%
Montana	18.3%	18.0%	11.1%	13.4%	24.0%
Nevada	18.6%	15.9%	17.1%	18.8%	20.1%
New Mexico	16.0%	13.0%	13.4%	17.3%	17.0%
Utah	18.7%	17.4%	18.9%	22.8%	16.6%
Wyoming	17.4%	20.8% *	13.7%	14.1%	20.4%
Pacific:					
Alaska	19.0%	12.0%	15.5%	19.1%	22.4%
California	17.9%	19.6%	16.2%	18.1%	18.5%
Hawaii	14.4%	13.2%	13.4%	15.8%	14.4%
Oregon	18.0%	16.8%	15.4%	15.6%	22.3%
Washington	16.1%	12.6%	13.2%	16.2%	18.9%

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 VIII.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2023**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.21%	0.52%	0.41%	0.39%	0.37%
New England:					
Connecticut	1.22%	2.51%	2.00%	2.70%	1.90%
Maine	1.15%	1.13%	1.99%	2.10%	2.14%
Massachusetts	1.42%	2.93%	2.29%	3.80%	1.25%
New Hampshire	1.20%	5.13%	1.87%	2.29%	1.52%
Rhode Island	1.03%	6.46% *	1.95%	1.46%	1.62%
Vermont	1.06%	1.69%	2.12%	2.12%	1.64%
Middle Atlantic:					
New Jersey	1.15%	2.17%	2.09%	1.43%	2.18%
New York	0.81%	2.26%	1.94%	1.94%	0.81%
Pennsylvania	0.79%	2.17%	2.32%	1.33%	1.11%
East North Central:					
Illinois	0.80%	1.60%	1.35%	1.63%	1.30%
Indiana	1.12%	1.85%	1.72%	1.39%	2.01%
Michigan	1.05%	2.44%	2.29%	2.02%	1.31%
Ohio	0.92%	2.54%	2.38%	1.53%	1.44%
Wisconsin	1.20%	4.18%	1.64%	1.67%	1.43%
West North Central:					
Iowa	1.04%	2.26%	2.23%	2.51%	1.71%
Kansas	1.18%	1.46%	1.68%	2.11%	1.48%
Minnesota	1.11%	2.31%	1.89%	2.13%	1.63%
Missouri	1.17%	2.79%	2.08%	1.84%	2.39%
Nebraska	1.13%	4.04%	3.13%	1.32%	1.26%
North Dakota	0.96%	4.34%	1.56%	1.74%	1.31%
South Dakota	0.96%	2.10%	1.98%	1.89%	1.38%
South Atlantic:					
Delaware	2.43%	5.78%	4.68% *	2.00%	1.48%
District of Columbia	0.79%	1.86%	1.65%	1.52%	1.19%
Florida	0.77%	1.75%	1.07%	2.51%	0.80%
Georgia	1.36%	2.87% *	1.70%	2.06%	2.30%
Maryland	0.98%	2.88%	2.04%	1.70%	1.73%
North Carolina	2.99%	3.78%	4.33%	2.33%	6.55%
South Carolina	1.85%	3.21% *	2.41%	4.63%	1.49%
Virginia	0.98%	2.78%	1.94%	1.22%	2.02%
West Virginia	1.08%	3.50%	1.40%	2.05%	1.22%
East South Central:					
Alabama	1.72%	4.32%	2.84%	1.12%	1.58%
Kentucky	1.58%	3.11%	1.20%	3.61%	2.19%
Mississippi	1.07%	2.54%	2.08%	1.97%	1.84%
Tennessee	0.98%	2.16%	2.32%	1.80%	1.55%
West South Central:					
Arkansas	1.76%	2.21%	1.79%	3.21%	3.03%
Louisiana	1.64%	4.18% *	1.68%	2.61%	3.35%
Oklahoma	1.17%	2.39%	1.73%	2.17%	1.98%
Texas	0.78%	1.73%	1.87%	1.28%	1.22%
Mountain:					
Arizona	1.05%	1.96%	1.04%	2.10%	2.24%
Colorado	0.81%	2.19%	1.37%	1.92%	1.02%
Idaho	1.42%	6.62%	1.87%	2.54%	1.23%
Montana	1.84%	3.32%	1.90%	1.68%	3.18%
Nevada	1.06%	2.50%	2.53%	1.48%	1.84%
New Mexico	1.01%	2.83%	2.02%	2.34%	1.32%
Utah	1.77%	3.98%	3.58%	3.35%	2.16%
Wyoming	1.24%	7.60% *	1.66%	1.88%	1.79%
Pacific:					
Alaska	1.77%	2.13%	2.37%	3.66%	2.94%
California	0.65%	1.97%	1.09%	1.37%	1.14%
Hawaii	1.52%	1.76%	2.00%	2.08%	3.61%
Oregon	1.35%	3.92%	1.69%	1.65%	3.35%
Washington	0.93%	2.14%	2.02%	1.28%	1.56%

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.

\* Figure does not meet standard of reliability or precision.