

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2016

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA					
Birmingham-Hoover	60.9%	89.5%	85.9%	72.8%	62.6%
Remainder of state	46.7%	83.9%	79.9%	71.6%	57.2%
ALASKA					
Anchorage	40.3%	80.7%	77.9%	72.0%	56.1%
Remainder of state	35.2%	67.0%	69.7%	70.7%	49.3%
ARIZONA					
Phoenix-Mesa-Scottsdale	38.4%	85.6%	81.7%	70.1%	57.2%
Remainder of state	38.6%	78.7%	72.2%	66.2%	47.8%
ARKANSAS					
Little Rock-North Little Rock-Conway	45.5%	84.2%	75.8%	74.3%	56.3%
Remainder of state	36.5%	82.0%	80.6%	78.6%	63.4%
CALIFORNIA					
Los Angeles-Long Beach-Anaheim	42.3%	84.5%	77.5%	71.2%	55.2%
Riverside-San Bernardino-Ontario	39.6%	82.6%	76.0%	70.2%	53.4%
Sacramento--Roseville--Arden-Arcade	57.1%	87.3%	79.8%	78.7%	62.8%
San Diego-Carlsbad	52.9%	86.0%	71.1%	76.9%	54.6%
San Francisco-Oakland-Hayward	41.5%	88.1%	80.1%	76.0%	60.9%
San Jose-Sunnyvale-Santa Clara	42.0%	87.7%	86.8%	76.1%	66.0%
Remainder of state	45.2%	82.3%	75.5%	75.2%	56.8%
COLORADO					
Denver-Aurora-Lakewood	49.4%	85.6%	72.5%	71.7%	52.0%
Remainder of state	40.7%	79.0%	71.2%	73.2%	52.1%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	56.4%	90.8%	83.7%	79.7%	66.6%
Hartford-West Hartford-East Hartford	56.5%	89.7%	73.1%	66.1%	48.3%
New Haven-Milford	41.7%	80.9%	70.6%	71.7%	50.6%
Remainder of state	54.5%	76.9%	75.8%	70.4%	53.3%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	46.0%	84.4%	77.1%	74.1%	57.2%
Remainder of state	36.6%	76.0%	82.2%	72.5%	59.6%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	64.4%	92.9%	77.0%	71.4%	55.0%
FLORIDA					
Miami-Fort Lauderdale-West Palm Beach	34.7%	79.9%	80.6%	74.7%	60.1%
Orlando-Kissimmee-Sanford	34.4%	89.5%	57.4%	64.6%	37.1%
Tampa-St. Petersburg-Clearwater	50.9%	87.4%	76.4%	78.2%	59.7%
Remainder of state	35.9%	76.6%	80.9%	72.0%	58.3%
GEORGIA					
Atlanta-Sandy Springs-Roswell	41.3%	86.3%	78.5%	71.5%	56.1%
Remainder of state	36.2%	82.5%	76.0%	76.9%	58.4%
HAWAII					
Urban Honolulu	78.5%	97.0%	80.8%	80.3%	64.9%
Remainder of state	77.1%	96.3%	77.7%	80.7%	62.7%
IDAHO					
Boise City	47.1%	85.1%	72.7%	77.5%	56.3%
Remainder of state	32.0%	65.0%	78.5%	79.2%	62.2%
ILLINOIS					
Chicago-Naperville-Elgin, IL portion	47.2%	89.5%	77.5%	74.0%	57.4%
Remainder of state	41.0%	75.7%	75.5%	75.5%	57.0%
INDIANA					
Indianapolis-Carmel-Anderson	40.9%	84.4%	75.5%	77.2%	58.3%
Remainder of state	41.5%	84.0%	75.7%	75.4%	57.1%
IOWA					
Des Moines-West Des Moines	56.7%	93.3%	69.3%	67.7%	46.9%
Remainder of state	43.8%	82.5%	78.0%	76.6%	59.7%

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2016 (cont.)

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
KANSAS					
Kansas City, KS portion	52.9%	86.9%	78.9%	72.6%	57.3%
Wichita	54.0%	77.2%	78.5%	77.9%	61.1%
Remainder of state	43.7%	81.9%	75.9%	77.5%	58.8%
KENTUCKY					
Louisville/Jefferson County, KY portion	67.8%	93.1%	82.7%	79.8%	66.0%
Remainder of state	41.9%	79.0%	79.4%	72.3%	57.4%
LOUISIANA					
New Orleans-Metairie	54.2%	80.4%	80.3%	81.2%	65.2%
Remainder of state	46.5%	83.4%	81.9%	70.0%	57.4%
MAINE					
Portland-South Portland	44.1%	83.6%	73.7%	72.8%	53.6%
Remainder of state	42.5%	76.9%	75.7%	73.3%	55.4%
MARYLAND					
Baltimore-Columbia-Towson	48.3%	84.2%	72.1%	68.7%	49.5%
Washington-Arlington-Alexandria, MD portion	52.7%	86.0%	83.0%	69.4%	57.6%
Remainder of state	46.5%	74.3%	76.4%	70.1%	53.5%
MASSACHUSETTS					
Boston-Cambridge-Newton, MA portion	59.7%	89.0%	75.1%	72.4%	54.4%
Remainder of state	52.3%	83.9%	79.1%	72.4%	57.3%
MICHIGAN					
Detroit-Warren-Dearborn	39.5%	85.4%	75.9%	79.6%	60.4%
Remainder of state	45.3%	78.6%	75.8%	75.5%	57.2%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	43.3%	84.5%	75.2%	77.0%	57.9%
Remainder of state	40.0%	83.7%	82.7%	71.7%	59.3%
MISSISSIPPI					
Jackson	64.2%	91.6%	85.0%	81.3%	69.2%
Remainder of state	47.6%	80.9%	79.5%	73.9%	58.8%
MISSOURI					
Kansas City, MO portion	55.0%	90.0%	75.9%	77.9%	59.2%
St. Louis, MO portion	42.6%	85.7%	73.2%	78.4%	57.3%
Remainder of state	37.6%	77.5%	76.3%	73.5%	56.1%
MONTANA					
Billings	38.3%	82.7%	75.9%	69.6%	52.8%
Remainder of state	26.8%	61.7%	71.6%	77.3%	55.3%
NEBRASKA					
Omaha-Council Bluffs, NE portion	40.3%	86.1%	77.0%	75.3%	58.0%
Remainder of state	33.8%	73.3%	81.3%	76.9%	62.6%
NEVADA					
Las Vegas-Henderson-Paradise	56.8%	88.1%	68.0%	71.1%	48.4%
Remainder of state	50.6%	84.1%	71.0%	73.9%	52.4%
NEW HAMPSHIRE					
Boston-Cambridge-Newton, NH portion	60.3%	88.1%	72.5%	72.0%	52.2%
Manchester-Nashua	53.8%	81.0%	78.9%	69.0%	54.4%
Remainder of state	44.5%	83.6%	69.9%	74.7%	52.2%
NEW JERSEY					
New York-Newark-Jersey City, NJ portion	52.8%	87.7%	74.7%	70.8%	52.9%
Remainder of state	47.1%	81.2%	76.8%	71.9%	55.2%
NEW MEXICO					
Albuquerque	45.6%	84.3%	75.3%	60.2%	45.3%
Remainder of state	40.5%	77.8%	73.0%	75.2%	54.9%
NEW YORK					
New York-Newark-Jersey City, NY portion	40.7%	84.0%	76.6%	68.2%	52.2%
Remainder of state	50.6%	87.7%	68.3%	69.6%	47.6%

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NORTH CAROLINA					
Charlotte-Concord-Gastonia, NC portion	46.0%	87.4%	88.4%	74.5%	65.8%
Remainder of state	38.1%	79.5%	75.1%	77.2%	58.0%
NORTH DAKOTA					
Fargo, ND portion	61.1%	85.5%	79.6%	78.5%	62.5%
Remainder of state	49.2%	81.4%	75.6%	78.5%	59.4%
OHIO					
Cincinnati, OH portion	54.7%	84.4%	78.9%	56.9%	44.9%
Cleveland-Elyria	69.5%	90.3%	72.4%	70.5%	51.1%
Columbus	51.2%	84.6%	69.6%	66.3%	46.1%
Remainder of state	50.9%	87.9%	74.8%	74.8%	55.9%
OKLAHOMA					
Oklahoma City	51.8%	86.7%	64.8%	73.5%	47.6%
Tulsa	55.9%	85.6%	81.0%	73.1%	59.2%
Remainder of state	49.1%	85.1%	76.5%	73.4%	56.2%
OREGON					
Portland-Vancouver-Hillsboro, OR portion	51.9%	85.7%	79.2%	79.8%	63.3%
Remainder of state	39.7%	71.1%	71.9%	78.2%	56.2%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	50.7%	88.6%	76.7%	75.2%	57.6%
Pittsburgh	51.3%	88.4%	76.8%	79.6%	61.1%
Remainder of state	46.4%	81.2%	75.0%	74.8%	56.1%
RHODE ISLAND					
Providence-Warwick, RI portion	52.8%	86.9%	68.8%	69.3%	47.7%
SOUTH CAROLINA					
Columbia	44.3%	84.9%	83.5%	70.7%	59.0%
Remainder of state	41.1%	80.6%	77.2%	74.5%	57.5%
SOUTH DAKOTA					
Sioux Falls	56.6%	90.2%	74.7%	72.6%	54.2%
Remainder of state	34.2%	75.9%	79.4%	72.5%	57.6%
TENNESSEE					
Memphis, TN portion	64.3%	93.1%	68.8%	71.7%	49.3%
Nashville-Davidson--Murfreesboro--Franklin	46.0%	86.9%	83.7%	73.4%	61.5%
Remainder of state	41.7%	83.1%	72.7%	71.0%	51.7%
TEXAS					
Dallas-Fort Worth-Arlington	53.0%	87.2%	77.7%	68.1%	52.9%
Houston-The Woodlands-Sugar Land	44.9%	85.8%	78.2%	77.3%	60.5%
San Antonio-New Braunfels	57.4%	86.4%	68.6%	74.5%	51.1%
Remainder of state	43.8%	82.0%	79.8%	74.7%	59.6%
UTAH					
Ogden-Clearfield	33.3%	73.9%	80.8%	76.0%	61.5%
Provo-Orem	54.5%	90.8%	79.6%	81.7%	65.1%
Salt Lake City	48.3%	89.4%	76.0%	71.2%	54.1%
Remainder of state	33.8%	61.8%	66.9%	76.2%	51.0%
VERMONT					
Burlington-South Burlington	48.7%	82.3%	82.9%	72.0%	59.7%
Remainder of state	38.7%	76.4%	70.9%	69.2%	49.1%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	40.2%	85.0%	82.6%	71.8%	59.3%
Washington-Arlington-Alexandria, VA portion	55.6%	88.0%	78.5%	66.9%	52.6%
Remainder of state	48.5%	87.1%	71.3%	70.5%	50.3%
WASHINGTON					
Seattle-Tacoma-Bellevue	48.5%	85.8%	80.4%	79.2%	63.7%
Remainder of state	38.1%	76.3%	73.1%	73.7%	53.9%
WEST VIRGINIA					
Charleston	49.4%	78.0%	73.7%	70.4%	51.9%
Remainder of state	43.3%	81.4%	75.9%	69.0%	52.4%

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WISCONSIN					
Milwaukee-Waukesha-West Allis	59.7%	88.4%	74.1%	74.1%	55.0%
Remainder of state	41.2%	83.6%	73.7%	70.8%	52.2%
WYOMING					
Cheyenne	54.0%	80.7%	72.8%	66.5%	48.4%
Remainder of state	35.4%	70.8%	73.7%	77.7%	57.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2016

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA					
Birmingham-Hoover	5.79%	2.12%	2.87%	3.18%	3.67%
Remainder of state	3.02%	1.61%	2.17%	2.04%	2.43%
ALASKA					
Anchorage	3.32%	2.24%	2.77%	2.75%	3.05%
Remainder of state	3.59%	3.85%	5.33%	4.98%	4.73%
ARIZONA					
Phoenix-Mesa-Scottsdale	2.58%	1.58%	2.05%	3.01%	3.02%
Remainder of state	4.66%	3.23%	4.53%	4.82%	4.85%
ARKANSAS					
Little Rock-North Little Rock-Conway	5.25%	3.09%	6.11%	3.42%	5.13%
Remainder of state	2.73%	1.85%	2.07%	2.00%	2.48%
CALIFORNIA					
Los Angeles-Long Beach-Anaheim	2.59%	1.41%	2.21%	2.09%	2.38%
Riverside-San Bernardino-Ontario	5.91%	3.26%	4.01%	3.97%	4.34%
Sacramento--Roseville--Arden-Arcade	7.20%	3.15%	4.24%	3.71%	5.40%
San Diego-Carlsbad	5.95%	2.82%	4.13%	2.85%	3.55%
San Francisco-Oakland-Hayward	4.63%	1.96%	3.11%	2.43%	3.32%
San Jose-Sunnyvale-Santa Clara	7.75%	3.06%	3.15%	3.78%	4.41%
Remainder of state	3.66%	2.11%	3.78%	2.42%	3.43%
COLORADO					
Denver-Aurora-Lakewood	4.44%	2.04%	3.58%	2.73%	3.42%
Remainder of state	4.27%	2.69%	3.98%	2.69%	3.54%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	5.71%	2.50%	4.11%	5.24%	6.53%
Hartford-West Hartford-East Hartford	5.33%	2.04%	3.55%	2.50%	3.00%
New Haven-Milford	6.02%	3.91%	4.49%	4.00%	5.35%
Remainder of state	8.01%	5.97%	3.83%	2.76%	3.38%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	3.71%	2.32%	3.44%	2.30%	3.45%
Remainder of state	4.44%	3.72%	3.39%	3.75%	3.94%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	2.90%	0.88%	2.30%	2.25%	2.34%
FLORIDA					
Miami-Fort Lauderdale-West Palm Beach	4.43%	2.88%	2.80%	3.25%	3.44%
Orlando-Kissimmee-Sanford	6.95%	2.52%	4.99%	6.14%	5.20%
Tampa-St. Petersburg-Clearwater	8.54%	3.82%	7.05%	3.82%	5.82%
Remainder of state	3.13%	2.56%	2.13%	2.34%	2.66%
GEORGIA					
Atlanta-Sandy Springs-Roswell	3.27%	1.57%	2.57%	3.04%	2.88%
Remainder of state	4.03%	2.54%	3.83%	2.45%	3.59%
HAWAII					
Urban Honolulu	3.48%	0.68%	1.87%	2.16%	2.34%
Remainder of state	5.96%	1.22%	3.13%	2.93%	3.75%
IDAHO					
Boise City	4.38%	2.14%	4.45%	1.95%	3.74%
Remainder of state	3.00%	3.57%	3.16%	3.10%	3.82%
ILLINOIS					
Chicago-Naperville-Elgin, IL portion	3.83%	1.21%	2.69%	2.31%	2.75%
Remainder of state	4.61%	3.69%	3.20%	2.05%	3.02%
INDIANA					
Indianapolis-Carmel-Anderson	5.20%	2.81%	4.16%	2.07%	3.75%
Remainder of state	2.88%	1.72%	2.84%	2.22%	3.04%
IOWA					
Des Moines-West Des Moines	7.21%	1.79%	5.52%	3.09%	4.43%
Remainder of state	2.83%	1.56%	1.87%	1.93%	2.09%

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KANSAS					
Kansas City, KS portion	5.31%	2.31%	3.93%	5.19%	4.57%
Wichita	6.92%	4.70%	4.67%	3.10%	5.19%
Remainder of state	4.04%	2.48%	4.25%	2.74%	4.35%
KENTUCKY					
Louisville/Jefferson County, KY portion	6.48%	2.94%	5.23%	2.58%	5.15%
Remainder of state	2.65%	2.13%	2.08%	1.74%	2.25%
LOUISIANA					
New Orleans-Metairie	7.04%	5.54%	4.50%	2.60%	4.67%
Remainder of state	3.19%	1.68%	2.44%	2.21%	2.67%
MAINE					
Portland-South Portland	4.01%	2.33%	3.47%	2.69%	2.88%
Remainder of state	3.43%	2.49%	2.97%	1.88%	2.72%
MARYLAND					
Baltimore-Columbia-Towson	4.54%	2.25%	3.66%	2.33%	3.30%
Washington-Arlington-Alexandria, MD portion	5.31%	2.70%	3.59%	3.27%	3.90%
Remainder of state	8.59%	6.74%	5.50%	2.96%	4.48%
MASSACHUSETTS					
Boston-Cambridge-Newton, MA portion	4.33%	1.29%	2.28%	1.85%	2.53%
Remainder of state	5.34%	2.90%	2.73%	3.20%	3.31%
MICHIGAN					
Detroit-Warren-Dearborn	3.52%	2.29%	3.84%	2.23%	3.65%
Remainder of state	3.51%	2.49%	3.35%	2.40%	3.27%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	3.31%	2.10%	2.84%	1.80%	2.82%
Remainder of state	4.28%	2.29%	2.45%	2.69%	2.92%
MISSISSIPPI					
Jackson	7.61%	2.54%	3.47%	2.65%	3.83%
Remainder of state	3.26%	2.47%	2.42%	2.93%	2.86%
MISSOURI					
Kansas City, MO portion	8.05%	2.56%	3.45%	2.49%	3.38%
St. Louis, MO portion	5.09%	2.41%	3.39%	2.27%	3.24%
Remainder of state	3.98%	2.88%	3.37%	2.60%	3.53%
MONTANA					
Billings	7.03%	4.38%	4.99%	4.06%	5.85%
Remainder of state	2.33%	2.73%	3.32%	3.32%	2.95%
NEBRASKA					
Omaha-Council Bluffs, NE portion	4.17%	2.08%	3.49%	2.64%	3.41%
Remainder of state	2.92%	3.00%	3.00%	2.34%	3.03%
NEVADA					
Las Vegas-Henderson-Paradise	3.94%	1.50%	2.23%	1.69%	2.23%
Remainder of state	6.06%	3.07%	4.71%	3.14%	4.47%
NEW HAMPSHIRE					
Boston-Cambridge-Newton, NH portion	5.30%	2.49%	3.32%	2.38%	3.08%
Manchester-Nashua	6.63%	5.33%	4.10%	2.74%	3.39%
Remainder of state	4.25%	2.69%	3.84%	2.29%	3.70%
NEW JERSEY					
New York-Newark-Jersey City, NJ portion	3.14%	1.23%	2.01%	1.75%	2.10%
Remainder of state	5.41%	2.87%	3.47%	2.84%	3.37%
NEW MEXICO					
Albuquerque	4.36%	2.50%	3.87%	3.88%	3.63%
Remainder of state	3.33%	2.34%	3.48%	2.42%	3.30%
NEW YORK					
New York-Newark-Jersey City, NY portion	2.81%	1.41%	2.02%	2.08%	2.19%
Remainder of state	4.12%	1.80%	2.92%	1.94%	2.45%

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STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
NORTH CAROLINA					
Charlotte-Concord-Gastonia, NC portion	5.13%	2.38%	2.43%	2.83%	2.82%
Remainder of state	2.27%	1.80%	2.29%	1.95%	2.29%
NORTH DAKOTA					
Fargo, ND portion	6.55%	3.43%	2.82%	1.92%	2.80%
Remainder of state	3.62%	1.92%	2.82%	1.62%	2.61%
OHIO					
Cincinnati, OH portion	6.91%	7.18%	5.67%	13.52%	9.35%
Cleveland-Elyria	6.29%	2.47%	4.34%	3.56%	4.48%
Columbus	6.31%	3.49%	5.67%	4.28%	5.27%
Remainder of state	3.76%	1.48%	2.57%	2.24%	2.91%
OKLAHOMA					
Oklahoma City	5.36%	2.88%	10.14%	3.23%	7.83%
Tulsa	5.85%	2.82%	3.88%	3.37%	3.44%
Remainder of state	4.78%	2.28%	3.23%	2.95%	3.56%
OREGON					
Portland-Vancouver-Hillsboro, OR portion	4.16%	2.04%	2.55%	1.89%	2.74%
Remainder of state	4.04%	3.12%	4.14%	2.75%	3.93%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	4.40%	2.07%	2.51%	1.90%	2.56%
Pittsburgh	5.47%	2.39%	3.65%	2.52%	3.83%
Remainder of state	3.29%	2.33%	2.75%	1.53%	2.61%
RHODE ISLAND					
Providence-Warwick, RI portion	3.40%	1.44%	2.30%	1.94%	2.35%
SOUTH CAROLINA					
Columbia	6.70%	3.22%	3.57%	5.42%	6.17%
Remainder of state	2.54%	1.53%	2.48%	2.61%	2.63%
SOUTH DAKOTA					
Sioux Falls	5.85%	1.95%	3.28%	2.17%	3.18%
Remainder of state	2.95%	2.32%	2.24%	1.98%	2.55%
TENNESSEE					
Memphis, TN portion	6.93%	2.02%	7.10%	3.80%	6.18%
Nashville-Davidson--Murfreesboro--Franklin	5.07%	2.46%	3.22%	4.04%	3.49%
Remainder of state	3.03%	2.00%	3.67%	3.14%	3.22%
TEXAS					
Dallas-Fort Worth-Arlington	3.88%	1.77%	2.72%	2.70%	3.15%
Houston-The Woodlands-Sugar Land	4.16%	1.96%	2.92%	2.73%	3.55%
San Antonio-New Braunfels	7.30%	3.65%	6.01%	3.86%	5.72%
Remainder of state	2.87%	1.66%	2.30%	1.76%	2.34%
UTAH					
Ogden-Clearfield	6.37%	5.02%	4.78%	4.16%	5.74%
Provo-Orem	8.96%	2.86%	5.13%	3.31%	6.07%
Salt Lake City	4.74%	1.65%	2.78%	3.08%	2.96%
Remainder of state	6.01%	6.98%	7.50%	7.06%	8.23%
VERMONT					
Burlington-South Burlington	4.86%	2.88%	3.08%	2.36%	2.94%
Remainder of state	3.12%	2.44%	4.04%	2.36%	3.92%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	5.76%	3.46%	3.65%	5.10%	5.30%
Washington-Arlington-Alexandria, VA portion	5.14%	2.21%	3.13%	3.74%	4.02%
Remainder of state	4.62%	1.98%	3.54%	2.35%	3.12%
WASHINGTON					
Seattle-Tacoma-Bellevue	3.77%	1.85%	2.61%	2.37%	3.03%
Remainder of state	4.01%	2.90%	3.77%	3.45%	3.79%
WEST VIRGINIA					
Charleston	8.71%	5.38%	7.61%	5.18%	6.57%
Remainder of state	2.34%	2.04%	2.61%	2.44%	2.81%

Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2016 (cont.)

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
WISCONSIN					
Milwaukee-Waukesha-West Allis	6.06%	2.40%	4.09%	2.68%	4.08%
Remainder of state	2.86%	1.79%	3.27%	2.18%	3.35%
WYOMING					
Cheyenne	8.26%	4.73%	5.47%	5.31%	5.50%
Remainder of state	2.57%	2.11%	3.11%	1.88%	3.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	5,614	1,617	9,513	2,503	17,396	4,557
Remainder of state	5,499	1,459	10,804	3,433	15,430	4,753
ALASKA						
Anchorage	7,658	1,265	14,353	2,744	22,051	5,016
Remainder of state	8,360	1,432	16,443	3,169	23,337	4,509
ARIZONA						
Phoenix-Mesa-Scottsdale	6,017	1,238	11,818	2,988	17,422	5,044
Remainder of state	6,138	1,430	11,765	3,285	17,671	6,085
ARKANSAS						
Little Rock-North Little Rock-Conway	5,413	1,416	10,587	3,324	15,605	4,915
Remainder of state	5,317	1,175	9,721	3,201	14,600	4,918
CALIFORNIA						
Los Angeles-Long Beach-Anaheim	5,871	1,120	12,058	3,136	17,074	4,900
Riverside-San Bernardino-Ontario	5,653	1,131	12,169	4,132	17,056	5,240
Sacramento--Roseville--Arden-Arcade	5,731	1,319	11,047	3,131	17,805	4,516
San Diego-Carlsbad	5,641	1,398	12,199	3,367	15,665	5,118
San Francisco-Oakland-Hayward	6,845	1,376	11,911	3,622	18,977	5,095
San Jose-Sunnyvale-Santa Clara	7,422	1,079	14,192	3,052	18,396	4,716
Remainder of state	5,876	904	11,744	2,639	17,566	4,247
COLORADO						
Denver-Aurora-Lakewood	6,068	1,415	12,388	3,857	17,453	5,050
Remainder of state	5,827	1,341	12,585	3,308	17,468	4,481
CONNECTICUT						
Bridgeport-Stamford-Norwalk	6,228	1,380	12,214	2,455	18,582	5,603
Hartford-West Hartford-East Hartford	6,486	1,674	13,090	4,431	17,940	5,093
New Haven-Milford	6,711	1,479	13,634	3,040	19,030	4,473
Remainder of state	7,510	1,463	15,055	4,668	20,143	5,823
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	6,434	1,371	12,318	3,447	19,428	5,399
Remainder of state	6,661	1,462	11,860	3,813	16,824	5,381
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	6,504	1,493	12,948	3,400	18,864	5,476
FLORIDA						
Miami-Fort Lauderdale-West Palm Beach	6,738	1,512	12,017	3,960	17,885	6,555
Orlando-Kissimmee-Sanford	6,140	1,864	12,485	4,878	17,030	8,273
Tampa-St. Petersburg-Clearwater	6,057	1,835	11,751	4,197	18,106	6,761
Remainder of state	5,995	1,414	11,711	4,116	18,233	5,350
GEORGIA						
Atlanta-Sandy Springs-Roswell	6,029	1,428	11,214	3,346	18,095	5,784
Remainder of state	6,100	1,377	12,575	3,491	18,544	4,987
HAWAII						
Urban Honolulu	6,012	672	11,651	3,264	16,906	4,503
Remainder of state	5,422	796	11,039	3,155	14,706	3,901
IDAHO						
Boise City	5,478	815	11,205	2,964	16,049	4,814
Remainder of state	5,755	951	12,583	3,520	19,187	5,587
ILLINOIS						
Chicago-Naperville-Elgin, IL portion	6,278	1,522	12,645	3,751	18,757	5,265
Remainder of state	6,243	1,397	12,592	3,595	17,558	4,389
INDIANA						
Indianapolis-Carmel-Anderson	6,254	1,221	12,683	2,948	18,007	4,959
Remainder of state	6,067	1,324	12,298	2,538	17,991	3,852
IOWA						
Des Moines-West Des Moines	5,769	1,211	10,664	2,970	16,459	4,211
Remainder of state	5,935	1,275	11,449	2,692	16,021	4,335

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	6,071	1,447	11,633	3,145	17,205	4,729
Wichita	5,160	1,132	10,665	3,267	15,556	5,656
Remainder of state	5,935	1,213	11,788	3,216	16,966	4,231
KENTUCKY						
Louisville/Jefferson County, KY portion	5,797	1,493	12,601	3,217	17,088	5,060
Remainder of state	5,734	1,166	11,201	2,673	16,401	4,520
LOUISIANA						
New Orleans-Metairie	5,981	1,098	11,637	3,756	18,393	5,939
Remainder of state	5,640	1,353	11,577	3,737	16,829	5,760
MAINE						
Portland-South Portland	6,173	1,480	11,861	3,221	18,078	4,734
Remainder of state	6,243	1,259	12,543	3,711	17,890	4,662
MARYLAND						
Baltimore-Columbia-Towson	6,828	1,715	13,272	3,892	19,114	5,625
Washington-Arlington-Alexandria, MD portion	5,674	1,357	11,268	3,459	18,210	5,388
Remainder of state	5,843	1,279	11,582	3,394	16,444	5,077
MASSACHUSETTS						
Boston-Cambridge-Newton, MA portion	6,712	1,625	13,796	4,001	19,997	5,624
Remainder of state	6,360	1,799	13,008	3,178	16,712	3,823
MICHIGAN						
Detroit-Warren-Dearborn	6,227	1,310	12,779	2,699	18,153	3,724
Remainder of state	5,494	1,140	11,533	2,638	15,992	3,132
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	5,700	1,395	11,382	2,974	17,712	5,114
Remainder of state	6,544	1,356	12,160	2,808	17,293	4,331
MISSISSIPPI						
Jackson	5,661	1,398	10,942	3,622	15,940	4,956
Remainder of state	5,635	1,401	10,836	3,459	15,686	5,611
MISSOURI						
Kansas City, MO portion	6,234	1,307	11,100	4,068	17,370	5,693
St. Louis, MO portion	5,986	1,445	11,038	3,486	16,465	5,745
Remainder of state	5,464	1,078	11,011	4,193	16,168	6,687
MONTANA						
Billings	6,238	1,570	12,228	3,938	18,848	5,731
Remainder of state	6,503	1,307	11,798	3,513	17,331	5,489
NEBRASKA						
Omaha-Council Bluffs, NE portion	5,857	1,519	11,359	3,610	16,122	4,645
Remainder of state	6,289	1,401	12,090	3,420	17,095	4,965
NEVADA						
Las Vegas-Henderson-Paradise	5,344	1,217	10,004	2,935	15,643	4,930
Remainder of state	5,950	1,293	11,228	3,302	17,585	5,561
NEW HAMPSHIRE						
Boston-Cambridge-Newton, NH portion	6,255	1,921	13,322	4,188	18,509	5,424
Manchester-Nashua	6,643	1,809	14,467	3,524	19,329	5,602
Remainder of state	7,018	1,332	14,577	3,341	19,334	4,562
NEW JERSEY						
New York-Newark-Jersey City, NJ portion	6,315	1,727	12,237	3,539	17,956	5,590
Remainder of state	6,968	1,796	13,327	4,123	19,042	6,332
NEW MEXICO						
Albuquerque	5,884	1,271	11,977	3,580	16,980	5,509
Remainder of state	6,496	1,319	10,766	3,359	16,936	5,427
NEW YORK						
New York-Newark-Jersey City, NY portion	6,854	1,366	13,161	3,253	20,185	4,683
Remainder of state	6,222	1,343	12,417	3,546	18,164	4,674

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Concord-Gastonia, NC portion	5,557	1,106	10,965	3,642	17,604	5,504
Remainder of state	5,781	1,222	11,249	3,485	16,737	4,561
NORTH DAKOTA						
Fargo, ND portion	5,755	1,253	11,345	3,648	16,438	5,340
Remainder of state	6,367	1,102	11,410	3,024	16,976	4,158
OHIO						
Cincinnati, OH portion	6,374	1,298	12,473	3,197	18,489	4,903
Cleveland-Elyria	6,422	1,388	12,759	3,035	17,750	3,934
Columbus	5,483	1,452	12,202	3,034	16,261	5,151
Remainder of state	6,461	1,329	12,928	3,085	17,463	3,498
OKLAHOMA						
Oklahoma City	6,016	1,086	11,582	3,480	17,130	5,353
Tulsa	5,685	1,330	11,206	3,395	15,560	4,836
Remainder of state	5,649	1,185	11,908	3,186	17,049	4,987
OREGON						
Portland-Vancouver-Hillsboro, OR portion	5,812	970	12,529	2,993	17,341	3,791
Remainder of state	6,237	1,124	11,912	3,311	16,617	5,176
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	6,389	1,228	13,395	3,254	19,116	5,015
Pittsburgh	5,898	1,439	12,071	3,312	16,732	4,649
Remainder of state	6,197	1,382	12,660	3,103	17,536	4,189
RHODE ISLAND						
Providence-Warwick, RI portion	6,665	1,614	13,387	3,563	18,010	5,035
SOUTH CAROLINA						
Columbia	5,749	1,269	11,210	3,283	16,576	5,159
Remainder of state	5,808	1,383	11,340	3,131	17,884	4,978
SOUTH DAKOTA						
Sioux Falls	5,957	1,239	12,947	3,925	17,670	5,704
Remainder of state	5,837	1,177	11,523	3,596	16,640	5,111
TENNESSEE						
Memphis, TN portion	5,449	1,208	11,296	3,213	16,057	4,721
Nashville-Davidson--Murfreesboro--Franklin	5,679	1,330	12,176	3,339	17,140	5,080
Remainder of state	5,464	1,151	11,062	3,251	16,695	4,241
TEXAS						
Dallas-Fort Worth-Arlington	6,179	1,390	12,057	4,128	17,816	5,795
Houston-The Woodlands-Sugar Land	5,768	1,147	12,029	3,398	17,361	4,668
San Antonio-New Braunfels	5,650	1,537	11,318	4,447	17,170	6,988
Remainder of state	5,771	1,042	12,190	3,804	17,488	6,126
UTAH						
Ogden-Clearfield	5,368	1,287	9,762	2,931	15,344	4,548
Provo-Orem	5,773	1,338	11,751	2,608	17,232	4,281
Salt Lake City	6,308	1,130	11,045	2,571	16,964	3,741
Remainder of state	6,503	961	12,473	2,674	19,907	3,220
VERMONT						
Burlington-South Burlington	6,428	1,417	12,486	3,440	17,321	4,640
Remainder of state	6,269	1,379	13,110	3,363	18,129	4,829
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	6,831	1,769	13,054	3,263	19,619	6,428
Washington-Arlington-Alexandria, VA portion	6,117	1,370	11,689	3,711	18,323	6,454
Remainder of state	5,749	1,409	11,057	3,436	16,402	4,746
WASHINGTON						
Seattle-Tacoma-Bellevue	6,516	937	12,084	2,802	18,136	5,320
Remainder of state	6,249	1,088	13,644	4,392	18,590	4,512
WEST VIRGINIA						
Charleston	7,064	1,382	13,141	3,143	17,492	5,415
Remainder of state	6,242	1,184	11,921	2,855	17,238	3,972

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	6,606	1,320	13,596	3,173	17,465	3,615
Remainder of state	6,293	1,436	12,920	3,050	17,482	3,897
WYOMING						
Cheyenne	6,748	1,558	13,193	4,488	20,123	8,259
Remainder of state	6,467	1,132	12,842	3,723	19,561	4,575

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	241	219	774	235	650	366
Remainder of state	166	84	424	384	552	369
ALASKA						
Anchorage	232	122	761	311	883	522
Remainder of state	467	165	906	366	1,065	695
ARIZONA						
Phoenix-Mesa-Scottsdale	186	88	638	186	452	323
Remainder of state	264	137	541	269	1,135	696
ARKANSAS						
Little Rock-North Little Rock-Conway	294	119	878	465	575	657
Remainder of state	154	81	494	301	802	387
CALIFORNIA						
Los Angeles-Long Beach-Anaheim	123	72	273	286	496	532
Riverside-San Bernardino-Ontario	219	97	563	512	706	575
Sacramento--Roseville--Arden-Arcade	411	141	699	397	1,086	574
San Diego-Carlsbad	206	97	624	253	1,124	527
San Francisco-Oakland-Hayward	208	154	631	444	759	501
San Jose-Sunnyvale-Santa Clara	368	145	687	353	1,233	456
Remainder of state	204	83	474	199	581	315
COLORADO						
Denver-Aurora-Lakewood	197	108	347	248	379	291
Remainder of state	234	104	541	320	638	398
CONNECTICUT						
Bridgeport-Stamford-Norwalk	312	200	667	348	667	1,416
Hartford-West Hartford-East Hartford	191	120	496	337	727	683
New Haven-Milford	254	127	530	262	932	408
Remainder of state	691	142	746	736	1,347	821
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	158	87	383	279	432	508
Remainder of state	441	181	789	434	689	466
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	117	81	470	200	358	253
FLORIDA						
Miami-Fort Lauderdale-West Palm Beach	368	164	465	301	754	647
Orlando-Kissimmee-Sanford	213	185	566	404	930	740
Tampa-St. Petersburg-Clearwater	188	192	649	463	591	981
Remainder of state	179	103	346	445	456	480
GEORGIA						
Atlanta-Sandy Springs-Roswell	182	97	547	230	566	340
Remainder of state	180	92	517	327	675	361
HAWAII						
Urban Honolulu	127	81	214	244	435	323
Remainder of state	147	111	389	439	582	386
IDAHO						
Boise City	326	95	604	265	705	296
Remainder of state	262	97	516	314	1,008	743
ILLINOIS						
Chicago-Naperville-Elgin, IL portion	198	75	419	192	604	264
Remainder of state	194	106	759	270	699	304
INDIANA						
Indianapolis-Carmel-Anderson	348	114	775	254	945	453
Remainder of state	175	73	488	281	883	425
IOWA						
Des Moines-West Des Moines	240	89	526	228	447	388
Remainder of state	173	78	339	265	481	259

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	196	145	387	254	649	418
Wichita	580	121	1,153	411	1,241	965
Remainder of state	178	97	441	214	742	324
KENTUCKY						
Louisville/Jefferson County, KY portion	241	160	867	621	905	914
Remainder of state	206	70	309	154	448	286
LOUISIANA						
New Orleans-Metairie	143	108	785	378	663	491
Remainder of state	248	83	513	224	736	372
MAINE						
Portland-South Portland	165	85	524	244	482	293
Remainder of state	200	145	606	489	502	359
MARYLAND						
Baltimore-Columbia-Towson	405	148	711	291	879	355
Washington-Arlington-Alexandria, MD portion	231	87	443	210	698	312
Remainder of state	457	146	602	412	1,089	652
MASSACHUSETTS						
Boston-Cambridge-Newton, MA portion	144	82	389	201	547	293
Remainder of state	320	192	1,197	320	1,115	479
MICHIGAN						
Detroit-Warren-Dearborn	233	84	499	289	614	285
Remainder of state	242	83	674	161	727	258
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	159	75	338	218	526	445
Remainder of state	212	78	439	222	683	289
MISSISSIPPI						
Jackson	298	182	653	399	1,403	847
Remainder of state	174	153	486	253	430	357
MISSOURI						
Kansas City, MO portion	210	112	377	396	577	630
St. Louis, MO portion	194	101	404	252	571	474
Remainder of state	227	119	478	469	695	747
MONTANA						
Billings	267	191	489	382	1,180	441
Remainder of state	232	154	509	289	814	419
NEBRASKA						
Omaha-Council Bluffs, NE portion	193	164	373	349	514	587
Remainder of state	207	92	396	244	539	285
NEVADA						
Las Vegas-Henderson-Paradise	170	72	374	159	562	400
Remainder of state	265	165	648	405	979	696
NEW HAMPSHIRE						
Boston-Cambridge-Newton, NH portion	264	162	703	391	976	533
Manchester-Nashua	253	232	645	258	1,134	1,237
Remainder of state	285	89	670	223	760	320
NEW JERSEY						
New York-Newark-Jersey City, NJ portion	149	128	329	212	393	306
Remainder of state	226	218	530	404	846	961
NEW MEXICO						
Albuquerque	146	96	332	338	456	401
Remainder of state	267	104	929	237	854	569
NEW YORK						
New York-Newark-Jersey City, NY portion	135	81	450	207	532	245
Remainder of state	212	82	470	458	623	382

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Concord-Gastonia, NC portion	216	89	554	391	565	577
Remainder of state	147	62	347	229	823	316
NORTH DAKOTA						
Fargo, ND portion	182	114	529	285	862	330
Remainder of state	158	89	550	244	391	330
OHIO						
Cincinnati, OH portion	305	83	645	240	1,040	407
Cleveland-Elyria	232	117	596	305	907	586
Columbus	143	109	537	316	552	344
Remainder of state	213	91	428	197	736	328
OKLAHOMA						
Oklahoma City	232	110	518	232	946	376
Tulsa	216	152	539	315	1,052	590
Remainder of state	330	98	546	280	1,002	601
OREGON						
Portland-Vancouver-Hillsboro, OR portion	188	96	635	274	758	374
Remainder of state	236	132	650	278	581	543
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	197	84	529	221	539	413
Pittsburgh	176	117	494	333	454	404
Remainder of state	164	93	415	208	550	247
RHODE ISLAND						
Providence-Warwick, RI portion	122	80	384	207	379	289
SOUTH CAROLINA						
Columbia	262	109	684	278	564	441
Remainder of state	164	74	321	195	537	287
SOUTH DAKOTA						
Sioux Falls	278	94	529	292	481	332
Remainder of state	148	81	402	228	488	267
TENNESSEE						
Memphis, TN portion	302	170	739	347	1,580	696
Nashville-Davidson--Murfreesboro--Franklin	248	218	771	482	828	487
Remainder of state	184	97	326	187	621	296
TEXAS						
Dallas-Fort Worth-Arlington	240	99	311	202	605	373
Houston-The Woodlands-Sugar Land	374	131	494	320	584	337
San Antonio-New Braunfels	305	308	656	494	934	1,317
Remainder of state	170	62	484	183	692	526
UTAH						
Ogden-Clearfield	212	148	377	365	901	717
Provo-Orem	264	159	666	455	1,030	848
Salt Lake City	230	98	426	187	586	378
Remainder of state	613	232	827	302	2,463	837
VERMONT						
Burlington-South Burlington	280	159	381	431	971	667
Remainder of state	275	97	746	219	1,075	313
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	313	215	388	226	905	557
Washington-Arlington-Alexandria, VA portion	213	91	359	244	533	670
Remainder of state	161	100	396	307	430	551
WASHINGTON						
Seattle-Tacoma-Bellevue	218	122	373	211	659	545
Remainder of state	356	169	1,162	670	1,422	829
WEST VIRGINIA						
Charleston	382	166	1,036	369	2,581	865
Remainder of state	275	67	448	223	827	243

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	235	72	578	273	948	421
Remainder of state	162	89	429	253	932	296
WYOMING						
Cheyenne	437	214	800	608	1,120	1,319
Remainder of state	254	86	641	337	681	416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Newark-Jersey City, NY-NJ-PA					
Less than 50 employees	32.1%	51.8%	83.3%	64.5%	53.7%
50 or more employees	98.4%	98.9%	74.3%	70.2%	52.2%
Total	44.7%	85.2%	75.9%	69.1%	52.5%
Los Angeles-Long Beach-Anaheim, CA					
Less than 50 employees	30.3%	49.4%	86.1%	74.8%	64.4%
50 or more employees	95.8%	97.6%	75.9%	70.5%	53.5%
Total	42.3%	84.5%	77.5%	71.2%	55.2%
Chicago-Naperville-Elgin, IL-IN-WI					
Less than 50 employees	30.0%	50.2%	81.2%	75.7%	61.5%
50 or more employees	97.5%	99.3%	76.9%	73.7%	56.6%
Total	47.5%	89.0%	77.4%	73.9%	57.2%
Dallas-Fort Worth-Arlington, TX					
Less than 50 employees	28.8%	45.6%	87.9%	67.1%	59.0%
50 or more employees	98.0%	98.1%	76.4%	68.2%	52.1%
Total	53.0%	87.2%	77.7%	68.1%	52.9%
Houston-The Woodlands-Sugar Land, TX					
Less than 50 employees	28.0%	37.9%	87.2%	79.3%	69.2%
50 or more employees	99.5%	100.0%	77.2%	77.1%	59.5%
Total	44.9%	85.8%	78.2%	77.3%	60.5%
Washington-Arlington-Alexandria, DC-VA-MD-WV					
Less than 50 employees	40.8%	54.1%	79.6%	68.9%	54.8%
50 or more employees	97.8%	98.1%	79.8%	68.6%	54.7%
Total	56.0%	88.1%	79.8%	68.6%	54.8%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD					
Less than 50 employees	35.2%	59.4%	78.6%	68.8%	54.0%
50 or more employees	97.8%	97.2%	75.4%	75.8%	57.2%
Total	50.7%	87.8%	76.0%	74.5%	56.6%
Miami-Fort Lauderdale-West Palm Beach, FL					
Less than 50 employees	22.7%	39.8%	80.4%	65.1%	52.3%
50 or more employees	97.7%	97.5%	80.6%	76.4%	61.5%
Total	34.7%	79.9%	80.6%	74.7%	60.1%
Atlanta-Sandy Springs-Roswell, GA					
Less than 50 employees	19.5%	36.2%	89.6%	72.9%	65.3%
50 or more employees	100.0%	100.0%	77.4%	71.4%	55.2%
Total	41.3%	86.3%	78.5%	71.5%	56.1%
Boston-Cambridge-Newton, MA-NH					
Less than 50 employees	45.0%	60.7%	80.9%	60.5%	48.9%
50 or more employees	99.5%	97.4%	73.8%	74.8%	55.2%
Total	59.8%	89.0%	74.9%	72.4%	54.2%
San Francisco-Oakland-Hayward, CA					
Less than 50 employees	29.8%	61.7%	86.2%	72.3%	62.3%
50 or more employees	97.6%	98.4%	78.6%	77.0%	60.5%
Total	41.5%	88.1%	80.1%	76.0%	60.9%
Phoenix-Mesa-Scottsdale, AZ					
Less than 50 employees	16.8%	42.6%	85.0%	67.7%	57.6%
50 or more employees	96.9%	97.7%	81.3%	70.4%	57.2%
Total	38.4%	85.6%	81.7%	70.1%	57.2%
Riverside-San Bernardino-Ontario, CA					
Less than 50 employees	22.8%	37.0%	83.9%	57.4%	48.2%
50 or more employees	94.8%	98.1%	75.0%	72.1%	54.1%
Total	39.6%	82.6%	76.0%	70.2%	53.4%
Detroit-Warren-Dearborn, MI					
Less than 50 employees	20.7%	44.8%	82.5%	76.9%	63.4%
50 or more employees	97.7%	96.3%	75.1%	80.0%	60.1%
Total	39.5%	85.4%	75.9%	79.6%	60.4%

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA					
Less than 50 employees	31.6%	50.5%	76.0%	82.3%	62.6%
50 or more employees	99.6%	99.6%	81.2%	78.7%	63.9%
Total	48.5%	85.8%	80.4%	79.2%	63.7%
Minneapolis-St. Paul-Bloomington, MN-WI					
Less than 50 employees	24.8%	48.4%	70.6%	73.4%	51.8%
50 or more employees	95.6%	96.6%	76.5%	77.6%	59.3%
Total	42.9%	84.5%	75.6%	77.0%	58.2%
San Diego-Carlsbad, CA					
Less than 50 employees	41.4%	55.1%	80.4%	73.6%	59.2%
50 or more employees	92.1%	97.9%	69.1%	77.7%	53.7%
Total	52.9%	86.0%	71.1%	76.9%	54.6%
Tampa-St. Petersburg-Clearwater, FL					
Less than 50 employees	33.4% *	34.4%	95.2%	75.5%	71.9%
50 or more employees	100.0%	100.0%	74.9%	78.5%	58.8%
Total	50.9%	87.4%	76.4%	78.2%	59.7%
Denver-Aurora-Lakewood, CO					
Less than 50 employees	30.8%	48.7%	71.6%	77.0%	55.2%
50 or more employees	98.9%	98.7%	72.6%	70.8%	51.4%
Total	49.4%	85.6%	72.5%	71.7%	52.0%
St. Louis, MO-IL					
Less than 50 employees	25.9%	45.8%	60.0%	77.8%	46.7%
50 or more employees	97.9%	99.0%	75.7%	77.2%	58.5%
Total	42.2%	83.7%	73.2%	77.3%	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

* Figure does not meet standard of reliability or precision.

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Newark-Jersey City, NY-NJ-PA					
Less than 50 employees	2.52%	2.77%	1.95%	2.61%	2.34%
50 or more employees	0.55%	0.40%	1.74%	1.71%	1.86%
Total	2.14%	1.00%	1.48%	1.47%	1.59%
Los Angeles-Long Beach-Anaheim, CA					
Less than 50 employees	2.94%	3.27%	1.99%	2.40%	2.61%
50 or more employees	1.44%	1.07%	2.57%	2.48%	2.74%
Total	2.58%	1.41%	2.21%	2.09%	2.38%
Chicago-Naperville-Elgin, IL-IN-WI					
Less than 50 employees	4.77%	4.73%	3.29%	3.99%	3.35%
50 or more employees	1.32%	0.43%	2.86%	2.41%	2.88%
Total	3.61%	1.16%	2.55%	2.17%	2.57%
Dallas-Fort Worth-Arlington, TX					
Less than 50 employees	4.84%	5.95%	3.97%	6.25%	6.26%
50 or more employees	0.90%	0.86%	2.98%	2.95%	3.45%
Total	3.83%	1.76%	2.72%	2.70%	3.15%
Houston-The Woodlands-Sugar Land, TX					
Less than 50 employees	4.78%	5.32%	3.88%	5.23%	5.58%
50 or more employees	0.37%	0.04%	3.23%	3.01%	3.92%
Total	4.14%	1.94%	2.92%	2.73%	3.55%
Washington-Arlington-Alexandria, DC-VA-MD-WV					
Less than 50 employees	3.99%	4.20%	3.95%	2.96%	3.80%
50 or more employees	0.75%	0.79%	2.21%	2.39%	2.66%
Total	3.13%	1.38%	1.98%	2.10%	2.35%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD					
Less than 50 employees	3.96%	4.18%	3.70%	2.82%	3.26%
50 or more employees	0.93%	1.26%	2.43%	1.81%	2.43%
Total	3.39%	1.59%	2.10%	1.59%	2.10%
Miami-Fort Lauderdale-West Palm Beach, FL					
Less than 50 employees	4.86%	5.74%	4.65%	5.90%	4.86%
50 or more employees	1.34%	1.53%	3.20%	3.62%	3.92%
Total	4.42%	2.88%	2.80%	3.25%	3.44%
Atlanta-Sandy Springs-Roswell, GA					
Less than 50 employees	3.69%	4.96%	3.36%	4.30%	4.36%
50 or more employees	0.00%	0.00%	2.81%	3.35%	3.13%
Total	3.12%	1.51%	2.57%	3.04%	2.88%
Boston-Cambridge-Newton, MA-NH					
Less than 50 employees	5.25%	4.34%	2.96%	3.47%	3.75%
50 or more employees	0.37%	0.35%	2.46%	1.86%	2.69%
Total	3.92%	1.21%	2.12%	1.73%	2.35%
San Francisco-Oakland-Hayward, CA					
Less than 50 employees	5.02%	5.28%	3.97%	3.40%	3.60%
50 or more employees	1.74%	1.14%	3.73%	2.92%	4.04%
Total	4.62%	1.96%	3.11%	2.43%	3.32%
Phoenix-Mesa-Scottsdale, AZ					
Less than 50 employees	2.85%	4.71%	3.89%	5.07%	4.82%
50 or more employees	1.38%	1.05%	2.26%	3.33%	3.34%
Total	2.52%	1.58%	2.05%	3.01%	3.02%
Riverside-San Bernardino-Ontario, CA					
Less than 50 employees	6.41%	7.77%	7.26%	9.97%	9.12%
50 or more employees	2.81%	1.13%	4.44%	4.14%	4.71%
Total	5.91%	3.26%	4.01%	3.97%	4.34%
Detroit-Warren-Dearborn, MI					
Less than 50 employees	3.62%	5.58%	3.32%	4.39%	5.00%
50 or more employees	1.14%	2.12%	4.27%	2.46%	4.05%
Total	3.31%	2.27%	3.84%	2.23%	3.66%

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA					
Less than 50 employees	4.51%	5.04%	4.20%	3.27%	4.49%
50 or more employees	0.40%	0.45%	3.01%	2.73%	3.51%
Total	3.71%	1.82%	2.61%	2.36%	3.02%
Minneapolis-St. Paul-Bloomington, MN-WI					
Less than 50 employees	3.85%	5.14%	5.89%	4.02%	5.30%
50 or more employees	2.05%	1.64%	3.10%	1.94%	3.10%
Total	3.05%	2.03%	2.80%	1.77%	2.78%
San Diego-Carlsbad, CA					
Less than 50 employees	7.16%	6.97%	4.20%	6.22%	5.47%
50 or more employees	3.78%	1.45%	4.87%	3.17%	4.15%
Total	5.95%	2.82%	4.13%	2.85%	3.55%
Tampa-St. Petersburg-Clearwater, FL					
Less than 50 employees	11.23% *	10.08%	3.06%	4.83%	5.06%
50 or more employees	0.00%	0.00%	7.52%	4.20%	6.21%
Total	8.54%	3.82%	7.05%	3.82%	5.82%
Denver-Aurora-Lakewood, CO					
Less than 50 employees	5.40%	6.31%	5.58%	4.47%	5.23%
50 or more employees	0.94%	1.06%	4.10%	3.10%	3.91%
Total	4.39%	2.01%	3.59%	2.73%	3.42%
St. Louis, MO-IL					
Less than 50 employees	5.37%	6.90%	9.56%	5.31%	8.35%
50 or more employees	1.56%	0.81%	3.13%	2.38%	3.20%
Total	4.76%	2.42%	3.19%	2.19%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

* Figure does not meet standard of reliability or precision.

Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA						
Less than 50 employees	7,058	1,691	14,780	3,998	21,634	5,058
50 or more employees	6,557	1,453	12,427	3,240	18,960	5,003
Total	6,656	1,500	12,811	3,363	19,376	5,012
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	5,741	888	12,098	2,731	15,552	3,337
50 or more employees	5,908	1,187	12,053	3,188	17,354	5,188
Total	5,871	1,120	12,058	3,136	17,074	4,900
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	6,635	1,043	13,089	2,851	16,724	3,582
50 or more employees	6,221	1,580	12,471	3,689	19,044	5,523
Total	6,276	1,509	12,521	3,621	18,702	5,237
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	6,254	1,320	11,191	5,399	15,089	7,336
50 or more employees	6,167	1,401	12,152	3,988	18,120	5,624
Total	6,179	1,390	12,057	4,128	17,816	5,795
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	5,672	1,055	11,467	3,424	17,412	4,147
50 or more employees	5,781	1,159	12,109	3,394	17,355	4,723
Total	5,768	1,147	12,029	3,398	17,361	4,668
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	5,747	1,054	10,694	3,125	16,499	5,909
50 or more employees	6,080	1,444	11,853	3,594	18,622	5,836
Total	6,029	1,385	11,718	3,539	18,352	5,845
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	7,043	1,156	14,325	2,994	18,669	4,824
50 or more employees	6,373	1,421	13,066	3,543	19,343	5,599
Total	6,495	1,373	13,280	3,450	19,264	5,509
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	6,086	1,711	10,568	3,426	13,666	3,554 *
50 or more employees	6,860	1,474	12,165	4,014	18,288	6,842
Total	6,738	1,512	12,017	3,960	17,885	6,555
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	5,725	1,293	11,187	4,088	17,085	7,903
50 or more employees	6,067	1,445	11,216	3,275	18,207	5,549
Total	6,029	1,428	11,214	3,346	18,095	5,784
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	6,979	1,919	14,971	4,933	19,253	5,313
50 or more employees	6,620	1,599	13,583	3,884	20,013	5,657
Total	6,675	1,648	13,758	4,016	19,915	5,613
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	6,702	1,230	9,337	1,984	19,805	4,092 *
50 or more employees	6,894	1,427	12,476	3,982	18,882	5,209
Total	6,845	1,376	11,911	3,622	18,977	5,095
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	5,775	1,064	11,069	3,191	16,748	5,530
50 or more employees	6,053	1,263	11,878	2,972	17,493	4,993
Total	6,017	1,238	11,818	2,988	17,422	5,044
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	6,168	431 *	10,247	5,564 *	13,323	1,662 *
50 or more employees	5,599	1,204	12,501	3,885	17,435	5,603
Total	5,653	1,131	12,169	4,132	17,056	5,240
Detroit-Warren-Dearborn, MI						
Less than 50 employees	5,817	1,051	13,955	1,404 *	19,806	2,918
50 or more employees	6,283	1,346	12,650	2,842	17,924	3,835
Total	6,227	1,310	12,779	2,699	18,153	3,724

Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	6,197	606 *	14,046	3,691	14,229	3,585
50 or more employees	6,587	1,011	11,837	2,691	18,784	5,607
Total	6,516	937	12,084	2,802	18,136	5,320
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	4,832	1,388	10,400	2,524	18,562	3,836 *
50 or more employees	5,841	1,360	11,490	3,020	17,570	5,316
Total	5,696	1,364	11,401	2,980	17,700	5,122
San Diego-Carlsbad, CA						
Less than 50 employees	5,164	990 *	13,974	2,465	14,856	4,931 *
50 or more employees	5,772	1,510	11,860	3,539	15,834	5,157
Total	5,641	1,398	12,199	3,367	15,665	5,118
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	4,939	1,560	13,533	4,467 *	26,099	5,335 *
50 or more employees	6,213	1,874	11,599	4,174	17,796	6,817
Total	6,057	1,835	11,751	4,197	18,106	6,761
Denver-Aurora-Lakewood, CO						
Less than 50 employees	6,483	1,238	11,795	4,891	15,008	5,441
50 or more employees	5,979	1,453	12,487	3,684	17,816	4,991
Total	6,068	1,415	12,388	3,857	17,453	5,050
St. Louis, MO-IL						
Less than 50 employees	5,842	981 *	9,781	2,388	12,710	4,702
50 or more employees	5,938	1,460	11,155	3,519	16,876	5,695
Total	5,925	1,393	11,015	3,404	16,345	5,568

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

* Figure does not meet standard of reliability or precision.

Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA						
Less than 50 employees	181	195	551	537	817	612
50 or more employees	118	73	327	145	407	199
Total	102	71	300	151	372	193
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	208	110	543	466	1,004	572
50 or more employees	147	88	300	320	562	634
Total	123	72	273	286	496	532
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	633	208	1,000	631	913	567
50 or more employees	193	76	411	188	666	268
Total	188	72	389	181	584	255
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	411	243	868	925	1,506	1,656
50 or more employees	270	109	330	195	642	370
Total	240	99	311	202	605	373
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	559	224	1,347	591	1,066	902
50 or more employees	419	147	530	355	635	361
Total	374	132	494	319	583	337
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	237	128	460	383	737	705
50 or more employees	151	60	280	148	393	359
Total	133	54	253	137	360	326
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	376	147	809	438	911	786
50 or more employees	164	103	448	224	453	476
Total	154	88	394	200	414	431
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	456	282	1,298	530	1,203	1,504 *
50 or more employees	426	185	492	329	808	680
Total	368	164	465	301	754	647
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	318	279	960	545	1,193	1,511
50 or more employees	199	104	593	246	612	333
Total	182	97	547	230	566	339
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	305	241	1,265	592	796	709
50 or more employees	149	78	372	193	585	302
Total	135	77	362	188	522	279
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	389	233	2,490	419	3,459	2,176 *
50 or more employees	244	190	415	503	745	507
Total	208	154	631	444	759	501
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	313	218	2,046	803	1,222	1,472
50 or more employees	208	95	668	191	485	323
Total	186	88	638	186	452	323
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	1,037	248 *	1,325	1,976 *	1,510	840 *
50 or more employees	215	101	589	453	738	630
Total	219	97	563	512	706	575
Detroit-Warren-Dearborn, MI						
Less than 50 employees	508	205	1,322	554 *	1,412	704
50 or more employees	254	90	525	303	672	304
Total	234	83	499	289	614	285

Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	278	192 *	1,191	839	2,665	772
50 or more employees	252	147	379	210	493	606
Total	218	122	373	211	660	544
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	289	219	1,210	645	2,503	1,780 *
50 or more employees	175	84	347	223	434	392
Total	155	78	331	212	515	437
San Diego-Carlsbad, CA						
Less than 50 employees	313	305 *	2,235	736	1,767	1,527 *
50 or more employees	242	87	611	268	1,338	559
Total	206	97	624	253	1,124	527
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	551	374	2,330	2,115 *	4,985	3,769 *
50 or more employees	191	209	661	469	506	1,002
Total	188	192	649	463	591	981
Denver-Aurora-Lakewood, CO						
Less than 50 employees	508	334	1,020	996	1,395	672
50 or more employees	211	110	363	220	364	317
Total	197	108	347	248	379	291
St. Louis, MO-IL						
Less than 50 employees	609	336 *	1,708	646	1,419	1,220
50 or more employees	179	86	339	248	500	446
Total	177	89	354	237	509	424

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

* Figure does not meet standard of reliability or precision.