

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2020

| 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,AL | 42.3% | 84.5% | 80.2% | 76.2% | 61.1% |
| Remainder of state | 55.7% | 89.8% | 82.5% | 70.0% | 57.8% |
| ALASKA: | | | | | |
| Anchorage,AK | 44.4% | 78.5% | 71.6% | 69.0% | 49.4% |
| Remainder of state | 41.2% | 78.7% | 80.5% | 75.5% | 60.7% |
| ARIZONA: | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 55.0% | 90.0% | 83.0% | 71.6% | 59.4% |
| Remainder of state | 36.9% | 78.4% | 70.7% | 68.5% | 48.4% |
| ARKANSAS: | | | | | |
| Little Rock-North Little Rock-Conway,AR | 50.0% | 88.1% | 81.5% | 73.2% | 59.7% |
| Remainder of state | 45.8% | 81.1% | 81.2% | 74.4% | 60.4% |
| CALIFORNIA: | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 49.6% | 88.8% | 82.3% | 73.2% | 60.2% |
| Riverside-San Bernardino-Ontario,CA | 44.1% | 83.9% | 85.7% | 66.6% | 57.0% |
| Sacramento--Roseville--Arden-Arcade,CA | 47.9% | 84.7% | 58.7% | 77.4% | 45.5% |
| San Diego-Carlsbad,CA | 57.4% | 90.0% | 72.9% | 68.8% | 50.2% |
| San Francisco-Oakland-Hayward,CA | 54.6% | 88.4% | 87.2% | 79.2% | 69.1% |
| San Jose-Sunnyvale-Santa Clara,CA | 53.4% | 89.0% | 80.1% | 77.3% | 62.0% |
| Remainder of state | 45.5% | 84.3% | 81.3% | 77.3% | 62.8% |
| COLORADO: | | | | | |
| Denver-Aurora-Lakewood,CO | 43.8% | 87.5% | 85.1% | 71.1% | 60.4% |
| Remainder of state | 37.9% | 78.9% | 79.9% | 69.1% | 55.2% |
| CONNECTICUT: | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 64.5% | 87.0% | 79.4% | 80.0% | 63.5% |
| Hartford-West Hartford-East Hartford,CT | 55.7% | 91.7% | 84.3% | 69.4% | 58.5% |
| New Haven-Milford,CT | 48.0% | 85.1% | 81.4% | 71.3% | 58.0% |
| Remainder of state | 56.5% | 89.8% | 75.2% | 58.3% | 43.8% |
| DELAWARE: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 53.8% | 89.1% | 76.5% | 80.4% | 61.6% |
| Remainder of state | 59.8% | 84.7% | 67.0% | 70.2% | 47.1% |
| DISTRICT OF COLUMBIA | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 73.4% | 95.3% | 80.8% | 70.4% | 56.9% |
| FLORIDA: | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 39.7% | 82.7% | 82.1% | 61.8% | 50.8% |
| Orlando-Kissimmee-Sanford,FL | 49.3% | 91.1% | 80.3% | 62.9% | 50.5% |
| Tampa-St. Petersburg-Clearwater,FL | 47.5% | 88.6% | 80.5% | 57.6% | 46.4% |
| Remainder of state | 38.8% | 81.3% | 72.9% | 65.2% | 47.5% |
| GEORGIA: | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 48.1% | 90.2% | 81.4% | 65.1% | 53.0% |
| Remainder of state | 44.9% | 86.5% | 73.7% | 77.6% | 57.2% |
| HAWAII: | | | | | |
| Urban Honolulu,HI | 84.4% | 98.4% | 80.9% | 82.0% | 66.3% |
| Remainder of state | 89.3% | 97.8% | 80.6% | 84.3% | 68.0% |
| IDAHO: | | | | | |
| Boise City,ID | 48.9% | 87.4% | 88.6% | 65.4% | 58.0% |
| Remainder of state | 35.5% | 69.7% | 77.0% | 76.9% | 59.2% |
| ILLINOIS: | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 48.7% | 91.3% | 76.6% | 70.6% | 54.1% |
| Remainder of state | 56.8% | 87.7% | 83.1% | 69.9% | 58.2% |
| INDIANA: | | | | | |
| Indianapolis-Carmel-Anderson,IN | 65.0% | 91.2% | 81.3% | 70.8% | 57.6% |
| Remainder of state | 55.6% | 86.6% | 84.4% | 68.4% | 57.7% |
| IOWA: | | | | | |
| Des Moines-West Des Moines,IA | 66.5% | 94.8% | 88.7% | 69.7% | 61.8% |
| Remainder of state | 52.1% | 87.1% | 78.5% | 70.6% | 55.4% |
| KANSAS: | | | | | |
| Kansas City,MO-KS | 49.2% | 88.9% | 77.7% | 68.6% | 53.3% |
| Wichita,KS | 48.9% | 86.4% | 73.2% | 79.9% | 58.4% |

| 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 |
|---|---|--|--|--|--|
| Remainder of state | 53.8% | 85.6% | 79.6% | 65.5% | 52.1% |
| KENTUCKY: | | | | | |
| Louisville/Jefferson County,KY-IN | 54.0% | 92.0% | 84.3% | 71.9% | 60.6% |
| Remainder of state | 59.6% | 87.4% | 86.5% | 71.9% | 62.2% |
| LOUISIANA: | | | | | |
| New Orleans-Metairie,LA | 59.2% | 81.2% | 81.1% | 65.3% | 53.0% |
| Remainder of state | 52.3% | 84.8% | 82.2% | 67.2% | 55.2% |
| MAINE: | | | | | |
| Portland-South Portland,ME | 47.5% | 88.7% | 77.9% | 76.0% | 59.2% |
| Remainder of state | 45.4% | 77.3% | 76.8% | 72.9% | 56.0% |
| MARYLAND: | | | | | |
| Baltimore-Columbia-Towson,MD | 54.8% | 88.7% | 76.3% | 68.3% | 52.1% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 55.8% | 85.1% | 81.6% | 67.4% | 55.0% |
| Remainder of state | 59.1% | 86.8% | 79.0% | 62.3% | 49.2% |
| MASSACHUSETTS: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 53.6% | 90.1% | 78.2% | 74.4% | 58.2% |
| Remainder of state | 59.8% | 92.8% | 74.6% | 71.3% | 53.2% |
| MICHIGAN: | | | | | |
| Detroit-Warren-Dearborn,MI | 55.3% | 88.6% | 85.2% | 67.7% | 57.7% |
| Remainder of state | 57.4% | 89.3% | 80.9% | 70.9% | 57.3% |
| MINNESOTA: | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 52.8% | 89.3% | 79.1% | 74.6% | 59.0% |
| Remainder of state | 48.8% | 78.1% | 78.9% | 77.3% | 61.0% |
| MISSISSIPPI: | | | | | |
| Jackson,MS | 36.2% | 88.0% | 79.9% | 70.0% | 55.9% |
| Remainder of state | 54.8% | 85.0% | 79.5% | 76.0% | 60.4% |
| MISSOURI: | | | | | |
| Kansas City,MO-KS | 47.5% | 89.8% | 86.7% | 65.8% | 57.1% |
| St. Louis,MO-IL | 60.7% | 90.8% | 78.2% | 77.3% | 60.5% |
| Remainder of state | 40.2% | 80.5% | 72.9% | 77.9% | 56.8% |
| MONTANA: | | | | | |
| Billings,MT | 47.1% | 86.9% | 84.4% | 68.0% | 57.4% |
| Remainder of state | 37.8% | 70.8% | 75.5% | 72.1% | 54.4% |
| NEBRASKA: | | | | | |
| Omaha-Council Bluffs,NE-IA | 42.4% | 82.5% | 84.0% | 70.6% | 59.3% |
| Remainder of state | 41.3% | 78.5% | 79.0% | 69.8% | 55.1% |
| NEVADA: | | | | | |
| Las Vegas-Henderson-Paradise,NV | 58.2% | 90.9% | 72.6% | 70.7% | 51.3% |
| Remainder of state | 49.1% | 80.2% | 76.1% | 68.1% | 51.8% |
| NEW HAMPSHIRE: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 56.8% | 85.0% | 75.0% | 75.8% | 56.9% |
| Manchester-Nashua,NH | 61.0% | 91.3% | 76.5% | 65.6% | 50.2% |
| Remainder of state | 55.4% | 85.8% | 68.4% | 69.9% | 47.8% |
| NEW JERSEY: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 54.5% | 89.6% | 80.1% | 63.9% | 51.2% |
| Remainder of state | 66.6% | 89.6% | 80.9% | 78.8% | 63.8% |
| NEW MEXICO: | | | | | |
| Albuquerque,NM | 56.2% | 86.2% | 84.5% | 67.8% | 57.3% |
| Remainder of state | 45.6% | 78.0% | 77.9% | 66.2% | 51.6% |
| NEW YORK: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 45.8% | 88.0% | 81.6% | 70.5% | 57.6% |
| Remainder of state | 56.4% | 88.7% | 76.7% | 65.3% | 50.1% |
| NORTH CAROLINA: | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 65.5% | 91.1% | 83.9% | 66.9% | 56.1% |
| Remainder of state | 46.1% | 82.1% | 82.8% | 77.8% | 64.4% |
| NORTH DAKOTA: | | | | | |
| Fargo,ND-MN | 61.1% | 88.1% | 81.2% | 77.2% | 62.7% |
| Remainder of state | 46.0% | 81.8% | 78.6% | 71.9% | 56.5% |
| OHIO: | | | | | |
| Cincinnati,OH-KY-IN | 77.2% | 96.8% | 79.9% | 76.6% | 61.2% |

| 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 |
|---|---|--|--|--|--|
| Cleveland-Elyria,OH | 50.2% | 87.9% | 82.6% | 75.5% | 62.3% |
| Columbus,OH | 49.2% | 85.7% | 81.0% | 69.4% | 56.2% |
| Remainder of state | 66.6% | 87.6% | 77.7% | 70.5% | 54.8% |
| OKLAHOMA: | | | | | |
| Oklahoma City,OK | 42.1% | 85.5% | 82.2% | 76.6% | 63.0% |
| Tulsa,OK | 58.4% | 91.5% | 87.5% | 75.6% | 66.1% |
| Remainder of state | 52.0% | 79.6% | 84.8% | 69.3% | 58.7% |
| OREGON: | | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 50.1% | 87.5% | 83.2% | 78.4% | 65.3% |
| Remainder of state | 43.8% | 78.0% | 84.8% | 77.5% | 65.6% |
| PENNSYLVANIA: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 49.6% | 89.7% | 75.4% | 77.4% | 58.3% |
| Pittsburgh,PA | 79.6% | 95.2% | 82.7% | 73.7% | 61.0% |
| Remainder of state | 51.9% | 88.2% | 77.3% | 72.1% | 55.8% |
| RHODE ISLAND: | | | | | |
| Providence-Warwick,RI-MA | 55.4% | 89.4% | 76.1% | 72.5% | 55.2% |
| SOUTH CAROLINA: | | | | | |
| Columbia,SC | 57.2% | 90.0% | 75.5% | 64.2% | 48.5% |
| Remainder of state | 50.5% | 85.2% | 77.1% | 71.0% | 54.7% |
| SOUTH DAKOTA: | | | | | |
| Sioux Falls,SD | 54.5% | 88.1% | 80.2% | 73.5% | 59.0% |
| Remainder of state | 45.7% | 79.8% | 77.7% | 69.5% | 54.0% |
| TENNESSEE: | | | | | |
| Memphis,TN-MS-AR | 62.1% | 94.1% | 81.1% | 60.3% | 48.9% |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 61.2% | 91.3% | 83.5% | 69.0% | 57.6% |
| Remainder of state | 57.7% | 90.6% | 81.4% | 67.4% | 54.9% |
| TEXAS: | | | | | |
| Dallas-Fort Worth-Arlington,TX | 44.0% | 84.4% | 87.1% | 70.0% | 61.0% |
| Houston-The Woodlands-Sugar Land,TX | 56.2% | 83.6% | 85.7% | 69.3% | 59.4% |
| San Antonio-New Braunfels,TX | 45.8% | 88.4% | 79.4% | 71.0% | 56.3% |
| Remainder of state | 55.7% | 79.0% | 84.1% | 65.8% | 55.4% |
| UTAH: | | | | | |
| Ogden-Clearfield,UT | 47.9% | 81.4% | 82.1% | 70.3% | 57.8% |
| Provo-Orem,UT | 30.3% | 82.2% | 63.9% | 76.0% | 48.6% |
| Salt Lake City,UT | 39.3% | 85.2% | 80.0% | 62.3% | 49.9% |
| Remainder of state | 31.9% | 71.1% | 81.0% | 59.0% | 47.8% |
| VERMONT: | | | | | |
| Burlington-South Burlington,VT | 58.2% | 89.8% | 81.0% | 73.2% | 59.3% |
| Remainder of state | 48.3% | 82.1% | 79.3% | 69.8% | 55.3% |
| VIRGINIA: | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 67.0% | 87.3% | 84.8% | 66.4% | 56.3% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 59.8% | 94.5% | 84.6% | 70.1% | 59.2% |
| Remainder of state | 50.3% | 83.4% | 81.0% | 73.0% | 59.1% |
| WASHINGTON: | | | | | |
| Seattle-Tacoma-Bellevue,WA | 61.4% | 91.5% | 87.3% | 81.1% | 70.8% |
| Remainder of state | 35.5% | 75.6% | 82.3% | 69.8% | 57.5% |
| WEST VIRGINIA: | | | | | |
| Charleston,WV | 54.3% | 86.9% | 79.0% | 67.2% | 53.1% |
| Remainder of state | 57.4% | 85.8% | 77.2% | 66.3% | 51.1% |
| WISCONSIN: | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 57.4% | 84.7% | 82.8% | 70.6% | 58.4% |
| Remainder of state | 50.8% | 87.4% | 80.3% | 68.5% | 55.0% |
| WYOMING: | | | | | |
| Cheyenne,WY | 42.8% | 69.0% | 94.1% | 74.2% | 69.8% |
| Remainder of state | 42.2% | 70.8% | 76.9% | 68.7% | 52.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

| 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,AL | 6.12% | 4.10% | 3.92% | 3.87% | 4.89% |
| Remainder of state | 3.40% | 1.30% | 3.06% | 2.07% | 3.14% |
| ALASKA: | | | | | |
| Anchorage,AK | 3.93% | 2.47% | 5.09% | 2.86% | 4.86% |
| Remainder of state | 4.25% | 2.67% | 2.68% | 2.57% | 3.15% |
| ARIZONA: | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 4.24% | 2.02% | 3.18% | 2.99% | 4.14% |
| Remainder of state | 4.70% | 3.57% | 5.41% | 4.38% | 4.39% |
| ARKANSAS: | | | | | |
| Little Rock-North Little Rock-Conway,AR | 7.16% | 3.26% | 5.12% | 3.47% | 4.77% |
| Remainder of state | 3.20% | 2.05% | 2.26% | 1.77% | 2.28% |
| CALIFORNIA: | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 3.89% | 1.44% | 1.83% | 1.84% | 2.25% |
| Riverside-San Bernardino-Ontario,CA | 7.57% | 3.97% | 3.71% | 4.27% | 4.78% |
| Sacramento--Roseville--Arden-Arcade,CA | 9.57% | 5.34% | 10.6% | 4.85% | 7.82% |
| San Diego-Carlsbad,CA | 7.87% | 2.74% | 8.09% | 4.59% | 6.40% |
| San Francisco-Oakland-Hayward,CA | 5.83% | 2.50% | 2.93% | 3.25% | 4.31% |
| San Jose-Sunnyvale-Santa Clara,CA | 11.4% | 4.38% | 13.2% | 5.05% | 12.1% |
| Remainder of state | 4.73% | 2.51% | 2.54% | 2.89% | 3.43% |
| COLORADO: | | | | | |
| Denver-Aurora-Lakewood,CO | 5.04% | 2.21% | 2.45% | 3.30% | 3.26% |
| Remainder of state | 4.19% | 3.03% | 2.77% | 3.40% | 2.93% |
| CONNECTICUT: | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 5.81% | 3.04% | 4.20% | 2.65% | 4.26% |
| Hartford-West Hartford-East Hartford,CT | 5.40% | 1.85% | 2.13% | 2.07% | 2.29% |
| New Haven-Milford,CT | 7.29% | 3.50% | 3.66% | 3.47% | 3.96% |
| Remainder of state | 8.12% | 2.97% | 4.62% | 4.97% | 5.44% |
| DELAWARE: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 4.26% | 2.07% | 4.43% | 3.02% | 5.28% |
| Remainder of state | 6.27% | 4.73% | 6.45% | 2.68% | 5.63% |
| DISTRICT OF COLUMBIA | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 3.46% | 0.91% | 2.34% | 2.31% | 2.45% |
| FLORIDA: | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 5.36% | 3.13% | 3.35% | 4.65% | 4.42% |
| Orlando-Kissimmee-Sanford,FL | 7.32% | 2.44% | 3.72% | 5.11% | 4.03% |
| Tampa-St. Petersburg-Clearwater,FL | 7.02% | 2.78% | 4.06% | 6.15% | 4.71% |
| Remainder of state | 3.98% | 2.66% | 4.20% | 2.31% | 3.26% |
| GEORGIA: | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 3.95% | 1.41% | 2.20% | 3.43% | 3.12% |
| Remainder of state | 4.57% | 2.57% | 4.36% | 3.51% | 4.58% |
| HAWAII: | | | | | |
| Urban Honolulu,HI | 4.11% | 0.52% | 2.13% | 1.87% | 2.29% |
| Remainder of state | 4.36% | 1.06% | 2.40% | 2.20% | 2.89% |
| IDAHO: | | | | | |
| Boise City,ID | 4.79% | 2.76% | 2.65% | 5.40% | 4.01% |
| Remainder of state | 3.82% | 3.44% | 3.77% | 2.29% | 3.70% |
| ILLINOIS: | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 2.60% | 0.97% | 2.85% | 2.14% | 2.79% |
| Remainder of state | 4.22% | 1.91% | 2.27% | 3.20% | 3.06% |
| INDIANA: | | | | | |
| Indianapolis-Carmel-Anderson,IN | 5.35% | 1.81% | 2.99% | 3.08% | 3.60% |
| Remainder of state | 3.61% | 1.56% | 1.97% | 2.30% | 2.49% |
| IOWA: | | | | | |
| Des Moines-West Des Moines,IA | 7.74% | 1.81% | 2.07% | 2.82% | 3.08% |
| Remainder of state | 3.18% | 1.32% | 2.63% | 1.99% | 2.36% |
| KANSAS: | | | | | |
| Kansas City,MO-KS | 5.67% | 2.36% | 4.65% | 3.08% | 3.85% |
| Wichita,KS | 8.23% | 3.68% | 4.95% | 3.84% | 5.96% |

| 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 |
|---|---|--|--|--|--|
| Remainder of state | 4.89% | 2.30% | 3.04% | 4.24% | 3.26% |
| KENTUCKY: | | | | | |
| Louisville/Jefferson County,KY-IN | 6.43% | 2.40% | 3.87% | 3.34% | 3.47% |
| Remainder of state | 3.60% | 1.60% | 1.61% | 2.44% | 2.50% |
| LOUISIANA: | | | | | |
| New Orleans-Metairie,LA | 6.68% | 4.15% | 3.62% | 4.04% | 3.99% |
| Remainder of state | 3.52% | 1.84% | 2.01% | 2.31% | 2.32% |
| MAINE: | | | | | |
| Portland-South Portland,ME | 5.04% | 2.41% | 4.61% | 4.25% | 6.03% |
| Remainder of state | 3.44% | 2.63% | 4.02% | 2.00% | 3.70% |
| MARYLAND: | | | | | |
| Baltimore-Columbia-Towson,MD | 5.07% | 1.96% | 2.84% | 2.18% | 2.73% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 6.22% | 3.58% | 3.72% | 3.83% | 4.32% |
| Remainder of state | 9.27% | 4.54% | 5.55% | 5.78% | 5.60% |
| MASSACHUSETTS: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 4.31% | 1.81% | 3.18% | 2.10% | 3.35% |
| Remainder of state | 5.54% | 1.56% | 3.93% | 2.25% | 3.48% |
| MICHIGAN: | | | | | |
| Detroit-Warren-Dearborn,MI | 4.44% | 1.87% | 2.45% | 3.90% | 3.87% |
| Remainder of state | 3.51% | 1.47% | 2.25% | 2.29% | 2.65% |
| MINNESOTA: | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 4.17% | 1.74% | 2.79% | 3.03% | 3.64% |
| Remainder of state | 5.10% | 3.72% | 3.49% | 2.81% | 4.01% |
| MISSISSIPPI: | | | | | |
| Jackson,MS | 6.76% | 3.24% | 4.18% | 2.95% | 4.77% |
| Remainder of state | 3.15% | 1.79% | 2.69% | 2.39% | 3.01% |
| MISSOURI: | | | | | |
| Kansas City,MO-KS | 7.69% | 2.53% | 3.69% | 4.48% | 4.67% |
| St. Louis,MO-IL | 5.06% | 1.86% | 3.91% | 2.77% | 3.02% |
| Remainder of state | 3.67% | 2.61% | 3.49% | 2.74% | 3.92% |
| MONTANA: | | | | | |
| Billings,MT | 8.76% | 4.43% | 5.02% | 4.50% | 5.98% |
| Remainder of state | 3.21% | 2.32% | 1.95% | 1.74% | 1.91% |
| NEBRASKA: | | | | | |
| Omaha-Council Bluffs,NE-IA | 5.02% | 3.37% | 2.41% | 2.18% | 2.70% |
| Remainder of state | 3.60% | 2.45% | 2.74% | 1.80% | 2.53% |
| NEVADA: | | | | | |
| Las Vegas-Henderson-Paradise,NV | 4.50% | 1.67% | 2.09% | 1.78% | 2.09% |
| Remainder of state | 7.75% | 4.08% | 4.68% | 3.42% | 4.40% |
| NEW HAMPSHIRE: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 5.91% | 3.29% | 4.85% | 2.31% | 4.20% |
| Manchester-Nashua,NH | 6.19% | 1.96% | 3.95% | 3.83% | 3.92% |
| Remainder of state | 5.09% | 2.62% | 3.82% | 2.53% | 3.35% |
| NEW JERSEY: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 3.63% | 1.50% | 2.46% | 3.10% | 2.97% |
| Remainder of state | 6.13% | 2.94% | 4.45% | 4.14% | 6.12% |
| NEW MEXICO: | | | | | |
| Albuquerque,NM | 5.09% | 2.07% | 3.63% | 2.37% | 3.32% |
| Remainder of state | 3.77% | 2.81% | 3.69% | 3.11% | 3.39% |
| NEW YORK: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 2.79% | 1.18% | 1.70% | 1.80% | 2.02% |
| Remainder of state | 3.35% | 1.39% | 2.16% | 1.85% | 2.00% |
| NORTH CAROLINA: | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 6.49% | 2.25% | 3.38% | 5.52% | 5.19% |
| Remainder of state | 2.80% | 2.32% | 2.06% | 2.46% | 2.84% |
| NORTH DAKOTA: | | | | | |
| Fargo,ND-MN | 7.20% | 3.02% | 2.65% | 2.78% | 3.30% |
| Remainder of state | 3.03% | 1.89% | 2.16% | 3.35% | 2.65% |
| OHIO: | | | | | |
| Cincinnati,OH-KY-IN | 7.72% | 1.28% | 5.75% | 3.46% | 5.61% |

| 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 |
|---|---|--|--|--|--|
| Cleveland-Elyria,OH | 6.87% | 3.02% | 3.38% | 2.48% | 3.89% |
| Columbus,OH | 7.35% | 3.83% | 4.74% | 4.44% | 4.87% |
| Remainder of state | 3.78% | 2.03% | 3.46% | 2.10% | 3.28% |
| OKLAHOMA: | | | | | |
| Oklahoma City,OK | 5.09% | 2.86% | 3.68% | 3.34% | 4.19% |
| Tulsa,OK | 6.30% | 2.10% | 2.54% | 3.76% | 3.83% |
| Remainder of state | 4.89% | 3.12% | 3.52% | 3.53% | 3.78% |
| OREGON: | | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 4.60% | 1.99% | 2.88% | 2.05% | 3.01% |
| Remainder of state | 3.70% | 2.60% | 2.00% | 2.03% | 2.71% |
| PENNSYLVANIA: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 5.32% | 1.98% | 3.06% | 2.08% | 3.10% |
| Pittsburgh,PA | 4.76% | 1.46% | 4.13% | 3.20% | 4.13% |
| Remainder of state | 3.79% | 1.67% | 2.80% | 2.24% | 2.30% |
| RHODE ISLAND: | | | | | |
| Providence-Warwick,RI-MA | 2.62% | 1.15% | 2.06% | 1.27% | 1.90% |
| SOUTH CAROLINA: | | | | | |
| Columbia,SC | 6.99% | 2.51% | 4.57% | 5.04% | 4.75% |
| Remainder of state | 2.67% | 1.52% | 3.24% | 1.84% | 2.91% |
| SOUTH DAKOTA: | | | | | |
| Sioux Falls,SD | 6.03% | 2.29% | 2.71% | 2.36% | 2.97% |
| Remainder of state | 3.59% | 2.53% | 3.00% | 2.39% | 3.20% |
| TENNESSEE: | | | | | |
| Memphis,TN-MS-AR | 11.8% | 2.86% | 5.10% | 4.15% | 5.62% |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 5.39% | 1.95% | 2.74% | 3.40% | 3.38% |
| Remainder of state | 3.28% | 1.39% | 2.54% | 3.41% | 3.57% |
| TEXAS: | | | | | |
| Dallas-Fort Worth-Arlington,TX | 4.04% | 2.28% | 2.45% | 2.67% | 3.07% |
| Houston-The Woodlands-Sugar Land,TX | 5.16% | 3.02% | 2.19% | 2.64% | 2.94% |
| San Antonio-New Braunfels,TX | 8.04% | 2.82% | 3.92% | 3.57% | 4.75% |
| Remainder of state | 3.87% | 3.73% | 2.26% | 2.24% | 2.58% |
| UTAH: | | | | | |
| Ogden-Clearfield,UT | 6.95% | 4.49% | 2.74% | 4.05% | 3.78% |
| Provo-Orem,UT | 7.01% | 4.56% | 9.66% | 4.73% | 7.78% |
| Salt Lake City,UT | 4.90% | 2.85% | 4.35% | 4.31% | 3.94% |
| Remainder of state | 5.75% | 5.39% | 4.41% | 6.19% | 5.11% |
| VERMONT: | | | | | |
| Burlington-South Burlington,VT | 5.24% | 2.06% | 2.64% | 2.28% | 2.89% |
| Remainder of state | 3.52% | 2.18% | 2.76% | 1.87% | 2.71% |
| VIRGINIA: | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 6.97% | 3.89% | 3.88% | 4.43% | 5.12% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 5.87% | 1.38% | 3.00% | 3.09% | 4.11% |
| Remainder of state | 4.70% | 2.91% | 3.29% | 2.45% | 3.46% |
| WASHINGTON: | | | | | |
| Seattle-Tacoma-Bellevue,WA | 4.55% | 1.47% | 2.09% | 2.65% | 3.00% |
| Remainder of state | 4.16% | 3.55% | 2.74% | 7.17% | 5.57% |
| WEST VIRGINIA: | | | | | |
| Charleston,WV | 8.47% | 3.89% | 4.55% | 6.90% | 6.02% |
| Remainder of state | 3.08% | 1.64% | 2.35% | 3.30% | 2.89% |
| WISCONSIN: | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 6.32% | 3.32% | 2.59% | 2.33% | 2.78% |
| Remainder of state | 3.06% | 1.47% | 2.20% | 3.87% | 2.99% |
| WYOMING: | | | | | |
| Cheyenne,WY | 7.09% | 7.25% | 1.90% | 4.50% | 4.75% |
| Remainder of state | 2.78% | 2.30% | 2.06% | 2.49% | 2.37% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| ALABAMA: | | | | | | |
| Birmingham-Hoover,AL | 6,468 | 1,476 | 12,120 | 3,998 | 16,408 | 5,350 |
| Remainder of state | 6,374 | 1,726 | 13,412 | 4,472 | 17,565 | 6,140 |
| ALASKA: | | | | | | |
| Anchorage,AK | 8,794 | 1,408 | 17,020 | 5,278 | 22,680 | 7,258 |
| Remainder of state | 8,397 | 1,223 | 17,630 | 3,600 | 20,759 | 4,275 |
| ARIZONA: | | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 6,488 | 1,618 | 12,611 | 3,872 | 19,628 | 5,616 |
| Remainder of state | 7,009 | 1,352 | 13,795 | 4,530 | 20,701 | 7,224 |
| ARKANSAS: | | | | | | |
| Little Rock-North Little Rock-Conway,AR | 6,378 | 1,639 | 11,680 | 3,778 | 16,293 | 6,151 |
| Remainder of state | 6,429 | 1,400 | 13,452 | 3,955 | 17,537 | 5,593 |
| CALIFORNIA: | | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 6,866 | 1,232 | 14,134 | 4,248 | 20,489 | 6,034 |
| Riverside-San Bernardino-Ontario,CA | 6,907 | 1,371 | 12,490 | 3,468 | 18,379 | 5,611 |
| Sacramento--Roseville--Arden-Arcade,CA | 6,823 | 1,290 | 14,003 | 3,807 | 20,255 | 5,337 |
| San Diego-Carlsbad,CA | 6,280 | 1,417 | 11,806 | 3,604 | 18,439 | 5,690 |
| San Francisco-Oakland-Hayward,CA | 7,625 | 1,174 | 16,818 | 3,445 | 23,374 | 4,956 |
| San Jose-Sunnyvale-Santa Clara,CA | 7,786 | 975 | 14,759 | 3,250 | 22,096 | 3,838 |
| Remainder of state | 7,636 | 1,258 | 15,060 | 4,099 | 21,771 | 5,729 |
| COLORADO: | | | | | | |
| Denver-Aurora-Lakewood,CO | 6,975 | 1,644 | 14,088 | 4,234 | 20,674 | 5,769 |
| Remainder of state | 7,473 | 1,707 | 15,382 | 6,457 | 22,106 | 6,544 |
| CONNECTICUT: | | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 8,064 | 1,796 | 16,540 | 3,892 | 21,600 | 6,210 |
| Hartford-West Hartford-East Hartford,CT | 7,130 | 1,640 | 14,953 | 4,217 | 22,109 | 5,631 |
| New Haven-Milford,CT | 7,803 | 1,689 | 16,214 | 3,803 | 22,587 | 5,096 |
| Remainder of state | 7,264 | 2,059 | 16,437 | 3,473 | 21,193 | 6,184 |
| DELAWARE: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 7,191 | 1,775 | 13,160 | 4,345 | 21,798 | 6,844 |
| Remainder of state | 7,529 | 1,883 | 15,471 | 4,445 | 20,863 | 6,879 |
| DISTRICT OF COLUMBIA | | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 7,558 | 1,580 | 14,680 | 4,297 | 22,502 | 7,445 |
| FLORIDA: | | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 7,143 | 1,791 | 12,877 | 4,424 | 18,938 | 6,738 |
| Orlando-Kissimmee-Sanford,FL | 6,949 | 1,726 | 13,970 | 4,592 | 21,632 | 9,108 |
| Tampa-St. Petersburg-Clearwater,FL | 6,988 | 1,963 | 15,236 | 6,016 | 21,533 | 8,192 |
| Remainder of state | 7,139 | 1,776 | 13,835 | 4,935 | 21,071 | 7,306 |
| GEORGIA: | | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 7,261 | 1,706 | 14,572 | 4,295 | 20,849 | 6,278 |
| Remainder of state | 6,341 | 1,286 | 11,888 | 3,552 | 18,222 | 5,292 |
| HAWAII: | | | | | | |
| Urban Honolulu,HI | 6,855 | 815 | 13,801 | 3,889 | 19,048 | 5,256 |
| Remainder of state | 7,413 | 925 | 15,312 | 4,112 | 21,077 | 5,193 |
| IDAHO: | | | | | | |
| Boise City,ID | 6,775 | 1,195 | 11,977 | 3,442 | 20,649 | 5,525 |
| Remainder of state | 6,710 | 1,104 | 12,748 | 3,846 | 21,678 | 6,579 |
| ILLINOIS: | | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 7,375 | 1,738 | 15,779 | 4,171 | 22,276 | 6,440 |
| Remainder of state | 7,379 | 1,472 | 13,885 | 3,296 | 20,658 | 5,161 |
| INDIANA: | | | | | | |
| Indianapolis-Carmel-Anderson,IN | 7,511 | 1,732 | 15,242 | 4,131 | 20,427 | 5,479 |
| Remainder of state | 7,190 | 1,557 | 13,624 | 3,291 | 19,962 | 4,384 |
| IOWA: | | | | | | |
| Des Moines-West Des Moines,IA | 6,654 | 1,558 | 12,441 | 3,661 | 19,921 | 7,284 |
| Remainder of state | 7,013 | 1,754 | 13,064 | 3,945 | 18,630 | 6,150 |
| KANSAS: | | | | | | |
| Kansas City,MO-KS | 6,555 | 1,496 | 13,414 | 4,318 | 20,086 | 7,812 |
| Wichita,KS | 6,614 | 1,374 | 15,107 | 4,288 | 19,401 | 6,840 |
| Remainder of state | 6,818 | 1,644 | 14,063 | 4,284 | 20,832 | 6,810 |
| KENTUCKY: | | | | | | |
| Louisville/Jefferson County,KY-IN | 6,854 | 1,647 | 13,226 | 3,537 | 19,897 | 6,642 |
| Remainder of state | 6,997 | 1,479 | 14,321 | 3,696 | 20,591 | 4,630 |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| LOUISIANA: | | | | | | |
| New Orleans-Metairie,LA | 7,246 | 1,987 | 14,260 | 3,892 | 19,231 | 7,322 |
| Remainder of state | 6,539 | 1,562 | 12,734 | 4,639 | 18,836 | 7,036 |
| MAINE: | | | | | | |
| Portland-South Portland,ME | 7,175 | 1,537 | 14,183 | 4,169 | 20,287 | 6,291 |
| Remainder of state | 7,777 | 1,562 | 15,383 | 3,641 | 21,405 | 6,083 |
| MARYLAND: | | | | | | |
| Baltimore-Columbia-Towson,MD | 7,615 | 1,693 | 15,580 | 4,343 | 21,424 | 7,437 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 6,747 | 1,578 | 13,701 | 3,852 | 19,150 | 5,349 |
| Remainder of state | 7,787 | 1,268 | 13,040 | 3,426 | 18,975 | 4,509 |
| MASSACHUSETTS: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 7,398 | 1,496 | 14,418 | 3,562 | 22,407 | 5,527 |
| Remainder of state | 7,550 | 1,671 | 14,598 | 3,619 | 21,298 | 6,064 |
| MICHIGAN: | | | | | | |
| Detroit-Warren-Dearborn,MI | 6,905 | 1,523 | 14,438 | 3,849 | 21,133 | 5,693 |
| Remainder of state | 6,480 | 1,364 | 13,588 | 3,153 | 19,152 | 4,195 |
| MINNESOTA: | | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 6,694 | 1,525 | 13,872 | 4,153 | 19,809 | 5,771 |
| Remainder of state | 7,515 | 1,427 | 15,177 | 5,007 | 22,274 | 5,360 |
| MISSISSIPPI: | | | | | | |
| Jackson,MS | 6,477 | 1,907 | 12,358 | 4,676 | 17,989 | 7,433 |
| Remainder of state | 6,587 | 1,465 | 13,674 | 4,366 | 19,333 | 7,418 |
| MISSOURI: | | | | | | |
| Kansas City,MO-KS | 7,120 | 1,754 | 13,773 | 3,829 | 20,885 | 5,712 |
| St. Louis,MO-IL | 6,956 | 1,739 | 14,208 | 4,770 | 21,120 | 7,617 |
| Remainder of state | 7,474 | 1,383 | 13,646 | 4,582 | 21,731 | 7,135 |
| MONTANA: | | | | | | |
| Billings,MT | 7,142 | 1,330 | 14,596 | 3,581 | 20,933 | 5,362 |
| Remainder of state | 6,780 | 1,122 | 13,221 | 3,683 | 18,930 | 5,451 |
| NEBRASKA: | | | | | | |
| Omaha-Council Bluffs,NE-IA | 7,246 | 1,591 | 14,348 | 3,995 | 19,296 | 5,305 |
| Remainder of state | 7,879 | 1,847 | 15,181 | 4,541 | 21,693 | 6,970 |
| NEVADA: | | | | | | |
| Las Vegas-Henderson-Paradise,NV | 6,519 | 1,675 | 12,858 | 3,679 | 18,516 | 6,229 |
| Remainder of state | 6,410 | 1,604 | 13,342 | 5,104 | 22,256 | 10,148 |
| NEW HAMPSHIRE: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 8,164 | 2,124 | 17,106 | 4,329 | 25,678 | 5,787 |
| Manchester-Nashua,NH | 8,178 | 1,558 | 16,055 | 3,473 | 22,740 | 5,051 |
| Remainder of state | 7,680 | 1,527 | 16,079 | 4,026 | 22,790 | 6,222 |
| NEW JERSEY: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 7,312 | 1,812 | 15,518 | 4,869 | 22,369 | 6,905 |
| Remainder of state | 7,509 | 1,952 | 14,929 | 3,856 | 24,015 | 6,960 |
| NEW MEXICO: | | | | | | |
| Albuquerque,NM | 7,786 | 1,430 | 13,317 | 4,260 | 18,651 | 5,969 |
| Remainder of state | 7,076 | 1,686 | 14,020 | 4,709 | 19,243 | 7,403 |
| NEW YORK: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 8,539 | 1,703 | 15,946 | 3,779 | 24,284 | 5,895 |
| Remainder of state | 7,423 | 1,646 | 14,656 | 3,558 | 21,416 | 5,524 |
| NORTH CAROLINA: | | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 6,496 | 1,381 | 12,186 | 4,414 | 18,507 | 5,473 |
| Remainder of state | 7,236 | 1,754 | 13,965 | 4,220 | 20,839 | 6,641 |
| NORTH DAKOTA: | | | | | | |
| Fargo,ND-MN | 7,227 | 1,131 | 13,471 | 3,326 | 18,741 | 5,458 |
| Remainder of state | 7,212 | 1,311 | 14,342 | 3,401 | 20,426 | 6,234 |
| OHIO: | | | | | | |
| Cincinnati,OH-KY-IN | 7,398 | 1,323 | 14,611 | 3,268 | 20,022 | 4,462 |
| Cleveland-Elyria,OH | 6,908 | 1,539 | 13,500 | 3,847 | 21,869 | 5,034 |
| Columbus,OH | 6,956 | 1,845 | 14,801 | 4,732 | 20,639 | 6,294 |
| Remainder of state | 6,889 | 1,591 | 13,259 | 3,669 | 19,191 | 4,497 |
| OKLAHOMA: | | | | | | |
| Oklahoma City,OK | 7,109 | 1,343 | 14,543 | 4,382 | 19,035 | 6,839 |
| Tulsa,OK | 7,057 | 1,547 | 13,414 | 3,860 | 20,468 | 6,068 |
| Remainder of state | 6,999 | 1,508 | 13,024 | 3,387 | 19,832 | 6,333 |
| OREGON: | | | | | | |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| Portland-Vancouver-Hillsboro,OR-WA | 6,730 | 1,243 | 13,909 | 3,502 | 20,545 | 6,335 |
| Remainder of state | 7,136 | 1,020 | 13,587 | 3,110 | 19,760 | 5,836 |
| PENNSYLVANIA: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 7,160 | 1,512 | 13,490 | 4,147 | 20,356 | 6,493 |
| Pittsburgh,PA | 6,702 | 1,069 | 13,588 | 2,798 | 18,513 | 4,325 |
| Remainder of state | 7,615 | 1,440 | 14,737 | 3,587 | 19,919 | 5,094 |
| RHODE ISLAND: | | | | | | |
| Providence-Warwick,RI-MA | 7,326 | 1,531 | 14,880 | 3,991 | 21,425 | 5,410 |
| SOUTH CAROLINA: | | | | | | |
| Columbia,SC | 7,683 | 2,135 | 13,543 | 5,036 | 18,700 | 6,653 |
| Remainder of state | 7,468 | 1,826 | 15,389 | 5,195 | 21,753 | 7,341 |
| SOUTH DAKOTA: | | | | | | |
| Sioux Falls,SD | 6,707 | 1,448 | 13,737 | 4,220 | 18,665 | 6,230 |
| Remainder of state | 7,322 | 1,549 | 14,515 | 4,404 | 21,361 | 6,072 |
| TENNESSEE: | | | | | | |
| Memphis,TN-MS-AR | 6,679 | 1,744 | 13,167 | 5,904 | 19,936 | 6,117 |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 6,505 | 1,651 | 13,156 | 4,289 | 17,856 | 5,951 |
| Remainder of state | 6,437 | 1,450 | 13,259 | 3,506 | 18,484 | 4,710 |
| TEXAS: | | | | | | |
| Dallas-Fort Worth-Arlington,TX | 7,017 | 1,410 | 14,064 | 4,223 | 21,409 | 6,657 |
| Houston-The Woodlands-Sugar Land,TX | 7,483 | 1,822 | 15,502 | 4,543 | 22,111 | 6,787 |
| San Antonio-New Braunfels,TX | 6,461 | 1,483 | 13,042 | 4,711 | 19,089 | 6,210 |
| Remainder of state | 6,844 | 1,329 | 13,147 | 3,859 | 20,035 | 7,601 |
| UTAH: | | | | | | |
| Ogden-Clearfield,UT | 6,786 | 1,714 | 14,963 | 4,274 | 19,908 | 5,798 |
| Provo-Orem,UT | 7,034 | 1,357 | 14,049 | 2,687 | 19,236 | 4,371 |
| Salt Lake City,UT | 6,386 | 1,411 | 13,532 | 3,726 | 19,812 | 5,381 |
| Remainder of state | 6,184 | 1,170 | 13,192 | 3,297 | 18,305 | 4,990 |
| VERMONT: | | | | | | |
| Burlington-South Burlington,VT | 7,573 | 1,675 | 15,795 | 4,285 | 21,370 | 4,570 |
| Remainder of state | 8,093 | 1,913 | 16,602 | 4,576 | 23,093 | 6,848 |
| VIRGINIA: | | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 7,160 | 1,919 | 10,509 | 3,554 | 20,282 | 7,671 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 7,173 | 1,817 | 14,450 | 4,127 | 20,623 | 6,365 |
| Remainder of state | 6,582 | 1,434 | 13,364 | 3,559 | 20,283 | 5,830 |
| WASHINGTON: | | | | | | |
| Seattle-Tacoma-Bellevue,WA | 7,393 | 1,170 | 13,299 | 3,464 | 19,514 | 4,262 |
| Remainder of state | 7,553 | 1,051 | 13,715 | 3,814 | 19,370 | 5,558 |
| WEST VIRGINIA: | | | | | | |
| Charleston,WV | 7,084 | 1,424 | 14,759 | 3,103 | 20,622 | 5,286 |
| Remainder of state | 6,980 | 1,564 | 15,695 | 4,389 | 22,669 | 5,277 |
| WISCONSIN: | | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 7,463 | 1,871 | 13,924 | 3,559 | 22,009 | 6,509 |
| Remainder of state | 7,187 | 1,493 | 14,555 | 3,366 | 21,295 | 4,788 |
| WYOMING: | | | | | | |
| Cheyenne,WY | 7,047 | 1,119 | 13,420 | 3,347 | 19,650 | 2,485 * |
| Remainder of state | 7,946 | 1,423 | 15,854 | 3,925 | 21,814 | 6,518 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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, 2020

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| ALABAMA: | | | | | | |
| Birmingham-Hoover,AL | 439 | 190 | 1,251 | 574 | 1,656 | 810 |
| Remainder of state | 253 | 104 | 595 | 218 | 565 | 397 |
| ALASKA: | | | | | | |
| Anchorage,AK | 254 | 141 | 572 | 428 | 770 | 1,266 |
| Remainder of state | 345 | 131 | 870 | 392 | 1,685 | 731 |
| ARIZONA: | | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 169 | 98 | 393 | 226 | 903 | 366 |
| Remainder of state | 222 | 180 | 543 | 616 | 1,218 | 950 |
| ARKANSAS: | | | | | | |
| Little Rock-North Little Rock-Conway,AR | 586 | 133 | 663 | 351 | 1,663 | 1,132 |
| Remainder of state | 200 | 115 | 412 | 274 | 712 | 357 |
| CALIFORNIA: | | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 219 | 102 | 446 | 354 | 657 | 636 |
| Riverside-San Bernardino-Ontario,CA | 250 | 152 | 409 | 344 | 975 | 560 |
| Sacramento--Roseville--Arden-Arcade,CA | 401 | 170 | 594 | 769 | 1,662 | 905 |
| San Diego-Carlsbad,CA | 287 | 151 | 703 | 462 | 667 | 657 |
| San Francisco-Oakland-Hayward,CA | 452 | 113 | 2,189 | 265 | 2,695 | 523 |
| San Jose-Sunnyvale-Santa Clara,CA | 627 | 202 | 860 | 353 | 1,441 | 745 |
| Remainder of state | 343 | 128 | 817 | 541 | 726 | 854 |
| COLORADO: | | | | | | |
| Denver-Aurora-Lakewood,CO | 211 | 177 | 455 | 377 | 637 | 393 |
| Remainder of state | 270 | 160 | 760 | 1,698 | 795 | 769 |
| CONNECTICUT: | | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 333 | 213 | 1,028 | 577 | 992 | 454 |
| Hartford-West Hartford-East Hartford,CT | 316 | 117 | 666 | 357 | 691 | 416 |
| New Haven-Milford,CT | 343 | 159 | 709 | 345 | 734 | 424 |
| Remainder of state | 411 | 204 | 1,925 | 449 | 1,656 | 644 |
| DELAWARE: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 229 | 86 | 534 | 291 | 613 | 730 |
| Remainder of state | 613 | 178 | 1,014 | 412 | 1,985 | 1,273 |
| DISTRICT OF COLUMBIA | | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 205 | 103 | 474 | 352 | 739 | 590 |
| FLORIDA: | | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 378 | 159 | 335 | 462 | 659 | 712 |
| Orlando-Kissimmee-Sanford,FL | 211 | 168 | 604 | 569 | 651 | 970 |
| Tampa-St. Petersburg-Clearwater,FL | 332 | 264 | 1,211 | 1,118 | 692 | 944 |
| Remainder of state | 221 | 109 | 423 | 463 | 618 | 592 |
| GEORGIA: | | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 240 | 144 | 421 | 377 | 749 | 670 |
| Remainder of state | 612 | 134 | 1,230 | 424 | 1,913 | 736 |
| HAWAII: | | | | | | |
| Urban Honolulu,HI | 134 | 66 | 532 | 271 | 744 | 493 |
| Remainder of state | 398 | 275 | 1,340 | 560 | 1,929 | 819 |
| IDAHO: | | | | | | |
| Boise City,ID | 198 | 147 | 762 | 637 | 1,172 | 684 |
| Remainder of state | 363 | 141 | 537 | 533 | 646 | 647 |
| ILLINOIS: | | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 169 | 69 | 534 | 188 | 639 | 303 |
| Remainder of state | 195 | 122 | 506 | 220 | 1,127 | 432 |
| INDIANA: | | | | | | |
| Indianapolis-Carmel-Anderson,IN | 323 | 162 | 605 | 586 | 731 | 351 |
| Remainder of state | 234 | 94 | 489 | 389 | 894 | 501 |
| IOWA: | | | | | | |
| Des Moines-West Des Moines,IA | 204 | 144 | 616 | 275 | 711 | 632 |
| Remainder of state | 179 | 98 | 512 | 240 | 688 | 382 |
| KANSAS: | | | | | | |
| Kansas City,MO-KS | 301 | 121 | 414 | 302 | 578 | 465 |
| Wichita,KS | 290 | 146 | 725 | 450 | 757 | 838 |
| Remainder of state | 263 | 143 | 638 | 317 | 1,038 | 739 |
| KENTUCKY: | | | | | | |
| Louisville/Jefferson County,KY-IN | 248 | 165 | 591 | 305 | 861 | 690 |
| Remainder of state | 169 | 68 | 375 | 202 | 467 | 262 |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| LOUISIANA: | | | | | | |
| New Orleans-Metairie,LA | 334 | 254 | 1,003 | 497 | 914 | 721 |
| Remainder of state | 248 | 108 | 464 | 311 | 801 | 519 |
| MAINE: | | | | | | |
| Portland-South Portland,ME | 163 | 111 | 407 | 265 | 187 | 216 |
| Remainder of state | 203 | 111 | 507 | 311 | 778 | 456 |
| MARYLAND: | | | | | | |
| Baltimore-Columbia-Towson,MD | 207 | 142 | 672 | 361 | 526 | 506 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 182 | 186 | 798 | 541 | 979 | 796 |
| Remainder of state | 523 | 112 | 449 | 475 | 1,545 | 1,187 |
| MASSACHUSETTS: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 213 | 140 | 452 | 295 | 660 | 429 |
| Remainder of state | 278 | 147 | 1,066 | 471 | 1,113 | 616 |
| MICHIGAN: | | | | | | |
| Detroit-Warren-Dearborn,MI | 303 | 77 | 516 | 297 | 912 | 473 |
| Remainder of state | 236 | 95 | 489 | 215 | 611 | 314 |
| MINNESOTA: | | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 305 | 82 | 465 | 219 | 626 | 321 |
| Remainder of state | 289 | 175 | 700 | 631 | 1,217 | 1,048 |
| MISSISSIPPI: | | | | | | |
| Jackson,MS | 327 | 207 | 610 | 455 | 966 | 689 |
| Remainder of state | 183 | 140 | 511 | 659 | 798 | 690 |
| MISSOURI: | | | | | | |
| Kansas City,MO-KS | 359 | 255 | 746 | 384 | 1,143 | 418 |
| St. Louis,MO-IL | 300 | 124 | 603 | 251 | 751 | 441 |
| Remainder of state | 406 | 163 | 592 | 438 | 821 | 536 |
| MONTANA: | | | | | | |
| Billings,MT | 311 | 172 | 884 | 438 | 1,104 | 495 |
| Remainder of state | 181 | 88 | 577 | 361 | 619 | 454 |
| NEBRASKA: | | | | | | |
| Omaha-Council Bluffs,NE-IA | 193 | 87 | 369 | 261 | 952 | 476 |
| Remainder of state | 222 | 107 | 438 | 428 | 618 | 602 |
| NEVADA: | | | | | | |
| Las Vegas-Henderson-Paradise,NV | 177 | 106 | 400 | 229 | 585 | 329 |
| Remainder of state | 362 | 263 | 828 | 644 | 1,785 | 1,707 |
| NEW HAMPSHIRE: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 317 | 192 | 921 | 435 | 1,107 | 677 |
| Manchester-Nashua,NH | 233 | 139 | 840 | 356 | 814 | 491 |
| Remainder of state | 309 | 100 | 812 | 339 | 866 | 531 |
| NEW JERSEY: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 207 | 108 | 344 | 411 | 721 | 497 |
| Remainder of state | 423 | 240 | 733 | 543 | 1,681 | 1,086 |
| NEW MEXICO: | | | | | | |
| Albuquerque,NM | 202 | 91 | 346 | 454 | 581 | 452 |
| Remainder of state | 241 | 285 | 531 | 320 | 673 | 546 |
| NEW YORK: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 240 | 95 | 553 | 230 | 691 | 324 |
| Remainder of state | 278 | 100 | 572 | 244 | 660 | 354 |
| NORTH CAROLINA: | | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 220 | 194 | 537 | 418 | 713 | 471 |
| Remainder of state | 154 | 159 | 360 | 294 | 407 | 489 |
| NORTH DAKOTA: | | | | | | |
| Fargo,ND-MN | 303 | 132 | 575 | 424 | 735 | 650 |
| Remainder of state | 178 | 91 | 371 | 196 | 482 | 489 |
| OHIO: | | | | | | |
| Cincinnati,OH-KY-IN | 496 | 113 | 963 | 333 | 2,003 | 405 |
| Cleveland-Elyria,OH | 408 | 127 | 814 | 450 | 650 | 488 |
| Columbus,OH | 367 | 163 | 474 | 517 | 690 | 849 |
| Remainder of state | 291 | 105 | 643 | 383 | 777 | 275 |
| OKLAHOMA: | | | | | | |
| Oklahoma City,OK | 298 | 133 | 1,091 | 650 | 943 | 862 |
| Tulsa,OK | 273 | 101 | 464 | 280 | 916 | 461 |
| Remainder of state | 263 | 305 | 624 | 402 | 764 | 567 |
| OREGON: | | | | | | |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| Portland-Vancouver-Hillsboro,OR-WA | 230 | 109 | 460 | 226 | 544 | 612 |
| Remainder of state | 302 | 105 | 621 | 331 | 749 | 1,083 |
| PENNSYLVANIA: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 216 | 287 | 801 | 564 | 490 | 778 |
| Pittsburgh,PA | 184 | 95 | 572 | 246 | 498 | 442 |
| Remainder of state | 275 | 109 | 637 | 249 | 1,109 | 295 |
| RHODE ISLAND: | | | | | | |
| Providence-Warwick,RI-MA | 154 | 68 | 362 | 206 | 454 | 219 |
| SOUTH CAROLINA: | | | | | | |
| Columbia,SC | 323 | 367 | 588 | 861 | 1,661 | 1,342 |
| Remainder of state | 174 | 162 | 436 | 461 | 719 | 585 |
| SOUTH DAKOTA: | | | | | | |
| Sioux Falls,SD | 177 | 111 | 608 | 439 | 706 | 567 |
| Remainder of state | 229 | 114 | 642 | 273 | 735 | 383 |
| TENNESSEE: | | | | | | |
| Memphis,TN-MS-AR | 406 | 296 | 676 | 1,114 | 846 | 830 |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 266 | 107 | 633 | 409 | 792 | 438 |
| Remainder of state | 222 | 88 | 441 | 356 | 565 | 477 |
| TEXAS: | | | | | | |
| Dallas-Fort Worth-Arlington,TX | 238 | 90 | 402 | 315 | 673 | 381 |
| Houston-The Woodlands-Sugar Land,TX | 239 | 110 | 443 | 552 | 794 | 611 |
| San Antonio-New Braunfels,TX | 210 | 86 | 457 | 432 | 588 | 413 |
| Remainder of state | 154 | 84 | 421 | 325 | 708 | 757 |
| UTAH: | | | | | | |
| Ogden-Clearfield,UT | 570 | 197 | 1,095 | 399 | 1,467 | 581 |
| Provo-Orem,UT | 419 | 153 | 842 | 261 | 1,063 | 572 |
| Salt Lake City,UT | 257 | 88 | 612 | 250 | 1,040 | 399 |
| Remainder of state | 335 | 121 | 660 | 468 | 1,330 | 614 |
| VERMONT: | | | | | | |
| Burlington-South Burlington,VT | 213 | 125 | 492 | 374 | 509 | 391 |
| Remainder of state | 229 | 121 | 650 | 228 | 802 | 878 |
| VIRGINIA: | | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 362 | 202 | 995 | 312 | 669 | 1,030 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 238 | 238 | 505 | 436 | 838 | 742 |
| Remainder of state | 215 | 124 | 461 | 371 | 632 | 728 |
| WASHINGTON: | | | | | | |
| Seattle-Tacoma-Bellevue,WA | 338 | 134 | 598 | 476 | 798 | 876 |
| Remainder of state | 339 | 165 | 373 | 544 | 544 | 1,066 |
| WEST VIRGINIA: | | | | | | |
| Charleston,WV | 370 | 162 | 795 | 314 | 1,278 | 858 |
| Remainder of state | 204 | 135 | 589 | 550 | 863 | 538 |
| WISCONSIN: | | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 291 | 130 | 506 | 316 | 618 | 461 |
| Remainder of state | 227 | 81 | 473 | 209 | 575 | 301 |
| WYOMING: | | | | | | |
| Cheyenne,WY | 749 | 164 | 1,016 | 566 | 955 | 1,046 * |
| Remainder of state | 249 | 117 | 647 | 366 | 661 | 720 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.A.3 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018-2020

| 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,AL | 50.3% | 85.6% | 80.2% | 72.8% | 58.4% |
| Remainder of state | 54.9% | 88.6% | 82.3% | 67.6% | 55.6% |
| ALASKA: | | | | | |
| Anchorage,AK | 42.8% | 77.9% | 75.6% | 72.5% | 54.8% |
| Remainder of state | 36.9% | 73.5% | 78.5% | 76.2% | 59.8% |
| ARIZONA: | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 52.0% | 89.5% | 78.6% | 69.5% | 54.6% |
| Remainder of state | 38.2% | 79.2% | 75.7% | 70.3% | 53.3% |
| ARKANSAS: | | | | | |
| Little Rock-North Little Rock-Conway,AR | 55.0% | 88.1% | 79.4% | 71.6% | 56.9% |
| Remainder of state | 39.7% | 80.3% | 78.6% | 73.8% | 58.1% |
| CALIFORNIA: | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 45.7% | 87.3% | 79.5% | 71.9% | 57.2% |
| Riverside-San Bernardino-Ontario,CA | 40.3% | 81.4% | 79.3% | 66.6% | 52.8% |
| Sacramento--Roseville--Arden-Arcade,CA | 47.6% | 82.1% | 67.8% | 70.8% | 48.0% |
| San Diego-Carlsbad,CA | 47.7% | 87.0% | 79.8% | 75.8% | 60.5% |
| San Francisco-Oakland-Hayward,CA | 53.9% | 87.0% | 84.7% | 76.1% | 64.4% |
| San Jose-Sunnyvale-Santa Clara,CA | 49.5% | 90.7% | 78.9% | 74.5% | 58.8% |
| Remainder of state | 47.3% | 83.2% | 76.7% | 71.0% | 54.5% |
| COLORADO: | | | | | |
| Denver-Aurora-Lakewood,CO | 48.5% | 86.8% | 83.1% | 73.9% | 61.4% |
| Remainder of state | 37.7% | 76.2% | 77.9% | 69.4% | 54.1% |
| CONNECTICUT: | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 53.6% | 84.8% | 74.6% | 76.5% | 57.1% |
| Hartford-West Hartford-East Hartford,CT | 54.8% | 88.6% | 80.3% | 69.4% | 55.7% |
| New Haven-Milford,CT | 53.7% | 87.6% | 73.0% | 73.9% | 53.9% |
| Remainder of state | 51.5% | 86.7% | 80.8% | 65.6% | 53.0% |
| DELAWARE: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 52.7% | 88.0% | 77.7% | 75.2% | 58.5% |
| Remainder of state | 48.5% | 81.6% | 72.5% | 72.3% | 52.5% |
| DISTRICT OF COLUMBIA | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 68.8% | 93.8% | 81.2% | 73.9% | 60.1% |
| FLORIDA: | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 38.8% | 83.3% | 83.1% | 71.4% | 59.4% |
| Orlando-Kissimmee-Sanford,FL | 41.7% | 87.4% | 72.0% | 64.0% | 46.1% |
| Tampa-St. Petersburg-Clearwater,FL | 45.2% | 89.7% | 79.0% | 68.5% | 54.1% |
| Remainder of state | 40.9% | 81.3% | 71.7% | 70.5% | 50.5% |
| GEORGIA: | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 45.2% | 88.1% | 78.7% | 68.3% | 53.7% |
| Remainder of state | 42.6% | 81.9% | 77.9% | 73.7% | 57.5% |
| HAWAII: | | | | | |
| Urban Honolulu,HI | 82.7% | 96.0% | 77.6% | 80.2% | 62.2% |
| Remainder of state | 85.9% | 97.4% | 81.2% | 78.8% | 64.0% |
| IDAHO: | | | | | |
| Boise City,ID | 42.2% | 81.7% | 82.3% | 71.8% | 59.1% |
| Remainder of state | 38.6% | 71.7% | 78.3% | 78.3% | 61.3% |
| ILLINOIS: | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 47.6% | 88.8% | 75.5% | 72.8% | 55.0% |
| Remainder of state | 49.9% | 83.5% | 81.5% | 71.4% | 58.1% |
| INDIANA: | | | | | |
| Indianapolis-Carmel-Anderson,IN | 51.6% | 87.9% | 76.9% | 70.9% | 54.5% |
| Remainder of state | 47.1% | 84.4% | 79.8% | 72.6% | 57.9% |
| IOWA: | | | | | |
| Des Moines-West Des Moines,IA | 59.9% | 91.3% | 86.5% | 69.5% | 60.2% |
| Remainder of state | 49.7% | 86.0% | 77.5% | 71.6% | 55.5% |
| KANSAS: | | | | | |
| Kansas City,MO-KS | 52.5% | 88.8% | 75.2% | 72.6% | 54.6% |
| Wichita,KS | 61.5% | 90.0% | 79.8% | 74.7% | 59.6% |

| 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 |
|---|---|--|--|--|--|
| Remainder of state | 50.2% | 81.9% | 74.8% | 72.0% | 53.9% |
| KENTUCKY: | | | | | |
| Louisville/Jefferson County,KY-IN | 51.8% | 87.7% | 82.4% | 73.1% | 60.2% |
| Remainder of state | 51.7% | 86.4% | 81.7% | 72.6% | 59.3% |
| LOUISIANA: | | | | | |
| New Orleans-Metairie,LA | 53.5% | 82.9% | 82.4% | 70.5% | 58.0% |
| Remainder of state | 51.1% | 84.0% | 78.9% | 66.3% | 52.3% |
| MAINE: | | | | | |
| Portland-South Portland,ME | 51.1% | 85.9% | 77.2% | 72.8% | 56.2% |
| Remainder of state | 40.6% | 75.8% | 78.1% | 74.4% | 58.1% |
| MARYLAND: | | | | | |
| Baltimore-Columbia-Towson,MD | 52.8% | 88.2% | 77.2% | 67.6% | 52.2% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 54.2% | 86.4% | 79.2% | 67.3% | 53.3% |
| Remainder of state | 46.4% | 81.4% | 78.4% | 68.9% | 54.0% |
| MASSACHUSETTS: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 55.1% | 90.8% | 77.3% | 70.5% | 54.5% |
| Remainder of state | 51.5% | 88.1% | 74.3% | 67.8% | 50.3% |
| MICHIGAN: | | | | | |
| Detroit-Warren-Dearborn,MI | 48.8% | 86.9% | 78.4% | 73.2% | 57.4% |
| Remainder of state | 51.7% | 84.9% | 79.0% | 70.3% | 55.5% |
| MINNESOTA: | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 49.5% | 87.5% | 78.7% | 74.3% | 58.5% |
| Remainder of state | 45.0% | 80.5% | 79.3% | 75.7% | 60.0% |
| MISSISSIPPI: | | | | | |
| Jackson,MS | 47.6% | 88.4% | 76.6% | 70.5% | 54.0% |
| Remainder of state | 49.6% | 83.5% | 78.8% | 73.9% | 58.2% |
| MISSOURI: | | | | | |
| Kansas City,MO-KS | 54.0% | 91.7% | 81.8% | 72.5% | 59.4% |
| St. Louis,MO-IL | 54.5% | 88.6% | 78.3% | 77.3% | 60.5% |
| Remainder of state | 43.2% | 79.5% | 77.8% | 76.5% | 59.5% |
| MONTANA: | | | | | |
| Billings,MT | 44.8% | 79.8% | 79.3% | 69.6% | 55.2% |
| Remainder of state | 36.9% | 67.6% | 76.7% | 74.1% | 56.9% |
| NEBRASKA: | | | | | |
| Omaha-Council Bluffs,NE-IA | 46.7% | 86.7% | 83.5% | 71.8% | 60.0% |
| Remainder of state | 38.3% | 77.8% | 78.7% | 70.7% | 55.6% |
| NEVADA: | | | | | |
| Las Vegas-Henderson-Paradise,NV | 53.9% | 88.4% | 73.8% | 71.5% | 52.8% |
| Remainder of state | 45.5% | 80.5% | 77.2% | 73.4% | 56.7% |
| NEW HAMPSHIRE: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 54.9% | 84.9% | 71.0% | 73.1% | 51.8% |
| Manchester-Nashua,NH | 59.6% | 90.1% | 76.1% | 69.6% | 53.0% |
| Remainder of state | 49.7% | 83.8% | 72.9% | 73.7% | 53.8% |
| NEW JERSEY: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 50.7% | 86.1% | 79.0% | 68.5% | 54.1% |
| Remainder of state | 58.9% | 88.6% | 77.8% | 70.7% | 55.0% |
| NEW MEXICO: | | | | | |
| Albuquerque,NM | 47.4% | 84.3% | 78.1% | 67.6% | 52.8% |
| Remainder of state | 43.4% | 73.4% | 75.9% | 65.3% | 49.5% |
| NEW YORK: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 44.6% | 86.8% | 76.8% | 68.7% | 52.8% |
| Remainder of state | 53.3% | 87.6% | 74.5% | 63.7% | 47.4% |
| NORTH CAROLINA: | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 50.6% | 86.9% | 81.6% | 74.0% | 60.4% |
| Remainder of state | 42.9% | 80.6% | 81.0% | 74.8% | 60.6% |
| NORTH DAKOTA: | | | | | |
| Fargo,ND-MN | 64.9% | 91.8% | 79.2% | 75.6% | 59.9% |
| Remainder of state | 46.5% | 81.6% | 76.6% | 75.2% | 57.6% |
| OHIO: | | | | | |
| Cincinnati,OH-KY-IN | 67.1% | 92.8% | 79.2% | 73.6% | 58.3% |

| 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 |
|---|---|--|--|--|--|
| Cleveland-Elyria,OH | 54.1% | 86.5% | 82.1% | 75.0% | 61.6% |
| Columbus,OH | 49.9% | 85.8% | 81.3% | 75.2% | 61.1% |
| Remainder of state | 54.1% | 85.4% | 75.7% | 70.6% | 53.4% |
| OKLAHOMA: | | | | | |
| Oklahoma City,OK | 51.7% | 85.8% | 76.9% | 73.7% | 56.7% |
| Tulsa,OK | 51.8% | 88.9% | 82.8% | 70.2% | 58.1% |
| Remainder of state | 45.5% | 79.3% | 80.5% | 70.3% | 56.6% |
| OREGON: | | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 47.8% | 86.0% | 80.5% | 79.1% | 63.7% |
| Remainder of state | 42.2% | 77.9% | 81.8% | 78.1% | 63.9% |
| PENNSYLVANIA: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 51.6% | 88.5% | 75.6% | 74.9% | 56.6% |
| Pittsburgh,PA | 69.8% | 92.7% | 83.7% | 71.8% | 60.1% |
| Remainder of state | 49.6% | 86.7% | 78.9% | 72.6% | 57.2% |
| RHODE ISLAND: | | | | | |
| Providence-Warwick,RI-MA | 52.6% | 85.7% | 74.8% | 72.0% | 53.8% |
| SOUTH CAROLINA: | | | | | |
| Columbia,SC | 45.1% | 86.4% | 79.9% | 72.2% | 57.6% |
| Remainder of state | 46.5% | 83.5% | 78.2% | 73.1% | 57.1% |
| SOUTH DAKOTA: | | | | | |
| Sioux Falls,SD | 53.6% | 88.2% | 77.9% | 71.7% | 55.8% |
| Remainder of state | 45.0% | 77.5% | 77.9% | 73.9% | 57.6% |
| TENNESSEE: | | | | | |
| Memphis,TN-MS-AR | 64.6% | 92.2% | 80.9% | 71.5% | 57.8% |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 53.6% | 87.7% | 76.8% | 72.2% | 55.4% |
| Remainder of state | 51.6% | 87.3% | 78.7% | 69.9% | 55.0% |
| TEXAS: | | | | | |
| Dallas-Fort Worth-Arlington,TX | 47.8% | 86.7% | 83.8% | 72.4% | 60.7% |
| Houston-The Woodlands-Sugar Land,TX | 55.6% | 85.8% | 81.5% | 73.0% | 59.5% |
| San Antonio-New Braunfels,TX | 42.3% | 85.3% | 75.3% | 70.8% | 53.3% |
| Remainder of state | 49.6% | 81.0% | 82.7% | 71.4% | 59.0% |
| UTAH: | | | | | |
| Ogden-Clearfield,UT | 36.5% | 77.8% | 75.8% | 71.6% | 54.3% |
| Provo-Orem,UT | 31.6% | 82.0% | 69.7% | 73.0% | 50.9% |
| Salt Lake City,UT | 43.0% | 85.0% | 83.5% | 73.4% | 61.3% |
| Remainder of state | 31.9% | 67.3% | 73.9% | 69.2% | 51.1% |
| VERMONT: | | | | | |
| Burlington-South Burlington,VT | 48.8% | 85.3% | 78.9% | 72.2% | 57.0% |
| Remainder of state | 41.0% | 75.0% | 74.2% | 69.0% | 51.2% |
| VIRGINIA: | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 59.3% | 88.9% | 80.0% | 69.7% | 55.7% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 47.6% | 89.2% | 79.7% | 68.7% | 54.8% |
| Remainder of state | 45.5% | 83.8% | 76.9% | 72.4% | 55.7% |
| WASHINGTON: | | | | | |
| Seattle-Tacoma-Bellevue,WA | 54.7% | 89.2% | 82.6% | 81.9% | 67.7% |
| Remainder of state | 38.1% | 76.5% | 78.9% | 72.8% | 57.5% |
| WEST VIRGINIA: | | | | | |
| Charleston,WV | 60.8% | 88.4% | 82.9% | 70.1% | 58.1% |
| Remainder of state | 49.7% | 84.1% | 75.5% | 67.7% | 51.1% |
| WISCONSIN: | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 52.9% | 86.7% | 77.0% | 72.7% | 56.0% |
| Remainder of state | 45.0% | 83.7% | 79.1% | 71.4% | 56.4% |
| WYOMING: | | | | | |
| Cheyenne,WY | 46.7% | 77.3% | 86.1% | 68.4% | 58.9% |
| Remainder of state | 38.6% | 71.1% | 74.1% | 72.2% | 53.5% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.3 Standard errors for health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018-2020

| 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,AL | 3.70% | 2.11% | 2.28% | 1.84% | 2.43% |
| Remainder of state | 1.89% | 0.85% | 1.58% | 2.21% | 1.92% |
| ALASKA: | | | | | |
| Anchorage,AK | 2.25% | 1.52% | 1.83% | 1.25% | 1.76% |
| Remainder of state | 2.27% | 1.87% | 1.91% | 1.60% | 2.17% |
| ARIZONA: | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 2.26% | 1.00% | 2.23% | 1.68% | 2.39% |
| Remainder of state | 2.91% | 2.09% | 2.66% | 2.51% | 2.49% |
| ARKANSAS: | | | | | |
| Little Rock-North Little Rock-Conway,AR | 4.01% | 1.69% | 2.43% | 2.05% | 2.33% |
| Remainder of state | 1.72% | 1.21% | 1.67% | 1.36% | 1.74% |
| CALIFORNIA: | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 1.97% | 0.86% | 1.34% | 1.17% | 1.46% |
| Riverside-San Bernardino-Ontario,CA | 3.82% | 2.49% | 2.49% | 3.19% | 3.17% |
| Sacramento--Roseville--Arden-Arcade,CA | 5.38% | 3.11% | 5.44% | 3.41% | 4.15% |
| San Diego-Carlsbad,CA | 4.19% | 2.06% | 3.82% | 2.87% | 4.36% |
| San Francisco-Oakland-Hayward,CA | 3.25% | 1.42% | 1.82% | 2.12% | 2.45% |
| San Jose-Sunnyvale-Santa Clara,CA | 6.04% | 1.78% | 4.15% | 2.69% | 4.23% |
| Remainder of state | 2.57% | 1.43% | 2.56% | 2.16% | 2.49% |
| COLORADO: | | | | | |
| Denver-Aurora-Lakewood,CO | 2.71% | 1.25% | 1.51% | 1.46% | 1.80% |
| Remainder of state | 2.36% | 1.97% | 2.05% | 1.88% | 1.86% |
| CONNECTICUT: | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 3.60% | 1.92% | 3.82% | 1.66% | 3.25% |
| Hartford-West Hartford-East Hartford,CT | 3.16% | 1.30% | 1.69% | 1.49% | 1.77% |
| New Haven-Milford,CT | 4.23% | 1.98% | 2.81% | 2.61% | 2.78% |
| Remainder of state | 4.90% | 2.31% | 3.12% | 2.99% | 3.59% |
| DELAWARE: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 2.35% | 1.21% | 1.84% | 1.62% | 2.21% |
| Remainder of state | 3.41% | 2.34% | 2.93% | 1.86% | 2.79% |
| DISTRICT OF COLUMBIA | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 1.98% | 0.57% | 1.44% | 1.04% | 1.39% |
| FLORIDA: | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 2.68% | 1.54% | 1.76% | 1.90% | 2.27% |
| Orlando-Kissimmee-Sanford,FL | 4.41% | 2.08% | 5.36% | 3.46% | 4.03% |
| Tampa-St. Petersburg-Clearwater,FL | 4.20% | 1.62% | 3.14% | 3.79% | 3.62% |
| Remainder of state | 2.20% | 1.54% | 2.92% | 1.46% | 2.33% |
| GEORGIA: | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 2.33% | 1.03% | 1.59% | 2.07% | 2.05% |
| Remainder of state | 2.75% | 1.69% | 2.18% | 1.88% | 2.33% |
| HAWAII: | | | | | |
| Urban Honolulu,HI | 2.23% | 0.97% | 1.78% | 1.11% | 1.83% |
| Remainder of state | 2.66% | 0.60% | 1.40% | 2.41% | 2.28% |
| IDAHO: | | | | | |
| Boise City,ID | 2.75% | 1.82% | 2.06% | 2.87% | 2.25% |
| Remainder of state | 2.20% | 1.88% | 2.07% | 1.35% | 2.03% |
| ILLINOIS: | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 1.86% | 1.06% | 1.61% | 1.16% | 1.62% |
| Remainder of state | 2.73% | 1.63% | 1.38% | 1.56% | 1.68% |
| INDIANA: | | | | | |
| Indianapolis-Carmel-Anderson,IN | 3.05% | 1.29% | 2.14% | 1.94% | 2.24% |
| Remainder of state | 1.92% | 1.04% | 1.51% | 1.33% | 1.77% |
| IOWA: | | | | | |
| Des Moines-West Des Moines,IA | 4.70% | 1.57% | 1.73% | 2.30% | 2.50% |
| Remainder of state | 1.76% | 0.84% | 1.38% | 1.03% | 1.28% |
| KANSAS: | | | | | |
| Kansas City,MO-KS | 3.61% | 1.46% | 2.38% | 1.99% | 2.25% |
| Wichita,KS | 4.34% | 1.50% | 2.68% | 3.79% | 3.40% |

| 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 |
|---|---|--|--|--|--|
| Remainder of state | 2.67% | 1.48% | 2.23% | 2.06% | 2.37% |
| KENTUCKY: | | | | | |
| Louisville/Jefferson County,KY-IN | 3.76% | 1.71% | 2.01% | 1.86% | 2.09% |
| Remainder of state | 2.06% | 1.04% | 1.35% | 1.29% | 1.59% |
| LOUISIANA: | | | | | |
| New Orleans-Metairie,LA | 3.74% | 2.77% | 1.75% | 1.98% | 2.12% |
| Remainder of state | 2.00% | 1.16% | 1.49% | 1.59% | 1.77% |
| MAINE: | | | | | |
| Portland-South Portland,ME | 2.90% | 1.46% | 1.83% | 1.39% | 1.93% |
| Remainder of state | 1.89% | 1.68% | 1.67% | 1.06% | 1.65% |
| MARYLAND: | | | | | |
| Baltimore-Columbia-Towson,MD | 2.87% | 1.14% | 1.61% | 1.14% | 1.51% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 3.49% | 1.93% | 2.02% | 1.79% | 2.08% |
| Remainder of state | 5.00% | 2.98% | 4.19% | 2.85% | 3.98% |
| MASSACHUSETTS: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 2.69% | 0.94% | 1.63% | 1.36% | 1.82% |
| Remainder of state | 3.28% | 1.68% | 2.13% | 1.48% | 1.98% |
| MICHIGAN: | | | | | |
| Detroit-Warren-Dearborn,MI | 2.58% | 1.30% | 2.15% | 1.66% | 2.22% |
| Remainder of state | 2.07% | 1.21% | 1.40% | 1.40% | 1.61% |
| MINNESOTA: | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 2.28% | 1.06% | 1.43% | 1.45% | 1.75% |
| Remainder of state | 2.85% | 1.80% | 1.93% | 1.27% | 1.94% |
| MISSISSIPPI: | | | | | |
| Jackson,MS | 4.23% | 2.00% | 3.08% | 2.15% | 3.26% |
| Remainder of state | 1.81% | 1.12% | 1.47% | 1.41% | 1.76% |
| MISSOURI: | | | | | |
| Kansas City,MO-KS | 4.30% | 1.35% | 2.10% | 2.16% | 2.55% |
| St. Louis,MO-IL | 3.02% | 1.23% | 1.97% | 1.48% | 1.85% |
| Remainder of state | 2.45% | 1.72% | 2.29% | 1.56% | 2.37% |
| MONTANA: | | | | | |
| Billings,MT | 4.42% | 2.86% | 3.09% | 2.33% | 2.99% |
| Remainder of state | 1.79% | 1.47% | 1.28% | 1.14% | 1.38% |
| NEBRASKA: | | | | | |
| Omaha-Council Bluffs,NE-IA | 3.17% | 1.47% | 1.66% | 1.23% | 1.69% |
| Remainder of state | 2.05% | 1.47% | 1.77% | 1.49% | 1.69% |
| NEVADA: | | | | | |
| Las Vegas-Henderson-Paradise,NV | 2.58% | 1.03% | 1.52% | 1.42% | 1.70% |
| Remainder of state | 4.07% | 2.23% | 2.94% | 2.06% | 2.92% |
| NEW HAMPSHIRE: | | | | | |
| Boston-Cambridge-Newton,MA-NH | 3.28% | 1.72% | 2.54% | 1.55% | 2.37% |
| Manchester-Nashua,NH | 3.49% | 1.29% | 2.22% | 2.05% | 2.51% |
| Remainder of state | 2.87% | 1.62% | 2.13% | 1.71% | 2.31% |
| NEW JERSEY: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 1.96% | 0.96% | 1.54% | 1.42% | 1.62% |
| Remainder of state | 3.55% | 1.67% | 2.69% | 2.63% | 2.95% |
| NEW MEXICO: | | | | | |
| Albuquerque,NM | 2.71% | 1.47% | 1.88% | 1.57% | 2.05% |
| Remainder of state | 2.24% | 1.80% | 1.81% | 1.73% | 1.81% |
| NEW YORK: | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 1.63% | 0.73% | 1.12% | 1.08% | 1.18% |
| Remainder of state | 2.19% | 0.94% | 1.43% | 1.31% | 1.37% |
| NORTH CAROLINA: | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 3.70% | 1.73% | 2.27% | 2.44% | 2.69% |
| Remainder of state | 1.59% | 1.12% | 1.18% | 1.34% | 1.53% |
| NORTH DAKOTA: | | | | | |
| Fargo,ND-MN | 4.35% | 1.27% | 1.78% | 1.33% | 1.89% |
| Remainder of state | 1.81% | 1.12% | 1.33% | 1.33% | 1.38% |
| OHIO: | | | | | |
| Cincinnati,OH-KY-IN | 5.05% | 1.54% | 2.80% | 2.75% | 3.40% |

| 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 |
|---|---|--|--|--|--|
| Cleveland-Elyria,OH | 4.01% | 1.89% | 2.80% | 2.14% | 2.98% |
| Columbus,OH | 4.18% | 2.12% | 3.11% | 2.68% | 3.63% |
| Remainder of state | 2.25% | 1.18% | 1.98% | 1.26% | 1.80% |
| OKLAHOMA: | | | | | |
| Oklahoma City,OK | 3.14% | 1.53% | 2.35% | 2.03% | 2.56% |
| Tulsa,OK | 3.70% | 1.39% | 2.01% | 3.20% | 2.69% |
| Remainder of state | 2.76% | 1.87% | 1.89% | 1.95% | 2.25% |
| OREGON: | | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 2.49% | 1.18% | 1.76% | 1.11% | 1.77% |
| Remainder of state | 2.24% | 1.63% | 1.63% | 1.53% | 2.25% |
| PENNSYLVANIA: | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 2.84% | 1.20% | 1.51% | 1.40% | 1.67% |
| Pittsburgh,PA | 3.34% | 1.16% | 2.13% | 1.70% | 2.13% |
| Remainder of state | 2.12% | 0.95% | 1.32% | 1.42% | 1.40% |
| RHODE ISLAND: | | | | | |
| Providence-Warwick,RI-MA | 1.86% | 0.90% | 1.12% | 0.84% | 1.12% |
| SOUTH CAROLINA: | | | | | |
| Columbia,SC | 4.04% | 1.88% | 2.54% | 2.62% | 2.95% |
| Remainder of state | 1.60% | 0.95% | 1.40% | 1.18% | 1.43% |
| SOUTH DAKOTA: | | | | | |
| Sioux Falls,SD | 3.40% | 1.33% | 1.44% | 1.83% | 1.90% |
| Remainder of state | 1.98% | 1.60% | 1.43% | 1.18% | 1.59% |
| TENNESSEE: | | | | | |
| Memphis,TN-MS-AR | 5.50% | 1.71% | 2.37% | 2.00% | 2.57% |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 3.66% | 1.45% | 2.03% | 1.80% | 2.08% |
| Remainder of state | 2.12% | 1.05% | 1.77% | 1.82% | 2.08% |
| TEXAS: | | | | | |
| Dallas-Fort Worth-Arlington,TX | 2.36% | 1.17% | 1.36% | 1.50% | 1.65% |
| Houston-The Woodlands-Sugar Land,TX | 2.78% | 1.38% | 1.83% | 1.39% | 1.94% |
| San Antonio-New Braunfels,TX | 4.45% | 2.35% | 3.18% | 2.28% | 3.51% |
| Remainder of state | 2.02% | 1.57% | 1.39% | 1.72% | 2.03% |
| UTAH: | | | | | |
| Ogden-Clearfield,UT | 4.22% | 3.06% | 2.59% | 2.46% | 2.82% |
| Provo-Orem,UT | 3.84% | 2.60% | 5.01% | 2.76% | 4.75% |
| Salt Lake City,UT | 2.68% | 1.70% | 1.58% | 1.88% | 2.02% |
| Remainder of state | 3.31% | 3.21% | 3.33% | 2.89% | 2.96% |
| VERMONT: | | | | | |
| Burlington-South Burlington,VT | 2.91% | 1.43% | 1.65% | 1.35% | 1.77% |
| Remainder of state | 1.94% | 1.41% | 1.45% | 1.16% | 1.40% |
| VIRGINIA: | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 4.54% | 2.06% | 2.93% | 2.77% | 3.64% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 3.34% | 1.38% | 2.19% | 1.78% | 2.38% |
| Remainder of state | 2.65% | 1.79% | 2.19% | 1.74% | 2.56% |
| WASHINGTON: | | | | | |
| Seattle-Tacoma-Bellevue,WA | 2.44% | 1.05% | 1.73% | 1.57% | 2.28% |
| Remainder of state | 2.42% | 1.87% | 1.69% | 2.93% | 2.55% |
| WEST VIRGINIA: | | | | | |
| Charleston,WV | 5.09% | 2.17% | 2.70% | 3.45% | 3.58% |
| Remainder of state | 1.76% | 0.97% | 1.41% | 1.37% | 1.47% |
| WISCONSIN: | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 3.58% | 1.60% | 2.53% | 1.75% | 2.44% |
| Remainder of state | 1.76% | 0.99% | 1.32% | 1.67% | 1.53% |
| WYOMING: | | | | | |
| Cheyenne,WY | 4.55% | 3.18% | 2.41% | 3.33% | 3.34% |
| Remainder of state | 1.54% | 1.46% | 2.57% | 1.35% | 2.17% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.4 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018-2020

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| ALABAMA: | | | | | | |
| Birmingham-Hoover,AL | 6,393 | 1,504 | 12,489 | 3,753 | 17,905 | 5,568 |
| Remainder of state | 6,317 | 1,623 | 13,112 | 3,964 | 17,597 | 5,601 |
| ALASKA: | | | | | | |
| Anchorage,AK | 8,865 | 1,355 | 16,611 | 4,250 | 21,959 | 5,812 |
| Remainder of state | 8,380 | 1,350 | 16,716 | 3,264 | 22,389 | 4,196 |
| ARIZONA: | | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 6,372 | 1,571 | 12,809 | 3,953 | 19,736 | 5,750 |
| Remainder of state | 6,693 | 1,455 | 13,724 | 4,281 | 18,879 | 5,619 |
| ARKANSAS: | | | | | | |
| Little Rock-North Little Rock-Conway,AR | 6,217 | 1,571 | 11,714 | 4,026 | 17,022 | 6,044 |
| Remainder of state | 6,125 | 1,347 | 12,685 | 3,869 | 17,930 | 5,908 |
| CALIFORNIA: | | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 6,783 | 1,269 | 13,416 | 3,851 | 19,971 | 5,865 |
| Riverside-San Bernardino-Ontario,CA | 6,854 | 1,312 | 13,735 | 3,288 | 19,269 | 5,287 |
| Sacramento--Roseville--Arden-Arcade,CA | 6,638 | 1,379 | 14,230 | 4,251 | 19,619 | 5,467 |
| San Diego-Carlsbad,CA | 6,365 | 1,229 | 12,985 | 4,155 | 19,417 | 5,588 |
| San Francisco-Oakland-Hayward,CA | 7,167 | 1,212 | 15,709 | 3,523 | 21,954 | 5,040 |
| San Jose-Sunnyvale-Santa Clara,CA | 7,202 | 1,098 | 13,839 | 3,330 | 21,475 | 5,094 |
| Remainder of state | 7,065 | 1,244 | 13,890 | 3,959 | 20,837 | 6,202 |
| COLORADO: | | | | | | |
| Denver-Aurora-Lakewood,CO | 6,584 | 1,481 | 13,575 | 3,923 | 19,838 | 5,688 |
| Remainder of state | 6,774 | 1,545 | 13,958 | 4,783 | 20,150 | 5,918 |
| CONNECTICUT: | | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 7,589 | 1,679 | 15,704 | 3,776 | 21,693 | 5,850 |
| Hartford-West Hartford-East Hartford,CT | 7,003 | 1,770 | 13,991 | 4,054 | 20,527 | 5,371 |
| New Haven-Milford,CT | 8,046 | 1,672 | 14,507 | 3,482 | 22,418 | 5,370 |
| Remainder of state | 7,465 | 1,819 | 15,362 | 3,434 | 21,582 | 5,612 |
| DELAWARE: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 7,477 | 1,555 | 13,717 | 3,985 | 21,215 | 6,545 |
| Remainder of state | 7,316 | 1,722 | 13,992 | 4,594 | 19,755 | 6,250 |
| DISTRICT OF COLUMBIA | | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 7,370 | 1,434 | 15,066 | 4,124 | 22,205 | 6,577 |
| FLORIDA: | | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 6,602 | 1,504 | 13,108 | 3,857 | 19,332 | 6,041 |
| Orlando-Kissimmee-Sanford,FL | 7,051 | 1,792 | 13,798 | 4,211 | 21,519 | 7,336 |
| Tampa-St. Petersburg-Clearwater,FL | 7,238 | 1,576 | 14,541 | 5,782 | 20,394 | 7,900 |
| Remainder of state | 6,683 | 1,618 | 13,036 | 4,702 | 20,152 | 6,922 |
| GEORGIA: | | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 6,803 | 1,510 | 13,644 | 3,845 | 19,545 | 6,080 |
| Remainder of state | 6,924 | 1,459 | 13,296 | 3,943 | 19,092 | 5,775 |
| HAWAII: | | | | | | |
| Urban Honolulu,HI | 6,726 | 811 | 13,365 | 3,473 | 18,831 | 5,165 |
| Remainder of state | 6,741 | 710 | 13,386 | 3,866 | 19,095 | 5,264 |
| IDAHO: | | | | | | |
| Boise City,ID | 6,491 | 1,091 | 12,156 | 3,270 | 19,460 | 4,983 |
| Remainder of state | 6,367 | 1,290 | 12,082 | 3,581 | 19,215 | 5,246 |
| ILLINOIS: | | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 7,218 | 1,689 | 14,281 | 3,795 | 21,177 | 5,857 |
| Remainder of state | 7,215 | 1,408 | 14,130 | 3,593 | 20,319 | 5,161 |
| INDIANA: | | | | | | |
| Indianapolis-Carmel-Anderson,IN | 7,174 | 1,571 | 14,368 | 3,851 | 20,571 | 5,455 |
| Remainder of state | 6,932 | 1,515 | 14,091 | 3,402 | 20,152 | 4,767 |
| IOWA: | | | | | | |
| Des Moines-West Des Moines,IA | 6,628 | 1,507 | 12,791 | 3,605 | 18,273 | 5,622 |
| Remainder of state | 6,836 | 1,641 | 13,058 | 3,819 | 18,735 | 5,615 |
| KANSAS: | | | | | | |
| Kansas City,MO-KS | 6,637 | 1,411 | 13,506 | 4,113 | 19,493 | 6,534 |
| Wichita,KS | 6,216 | 1,227 | 13,444 | 3,369 | 18,874 | 5,667 |
| Remainder of state | 6,318 | 1,384 | 13,330 | 3,730 | 19,375 | 5,709 |
| KENTUCKY: | | | | | | |
| Louisville/Jefferson County,KY-IN | 6,470 | 1,705 | 12,996 | 3,755 | 19,277 | 6,628 |
| Remainder of state | 6,908 | 1,623 | 13,874 | 3,672 | 20,407 | 5,029 |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| LOUISIANA: | | | | | | |
| New Orleans-Metairie,LA | 6,726 | 1,735 | 13,128 | 4,016 | 19,949 | 6,679 |
| Remainder of state | 6,639 | 1,654 | 13,093 | 4,706 | 18,717 | 6,914 |
| MAINE: | | | | | | |
| Portland-South Portland,ME | 6,993 | 1,473 | 14,410 | 3,985 | 19,784 | 5,689 |
| Remainder of state | 7,474 | 1,458 | 14,338 | 3,782 | 21,000 | 5,830 |
| MARYLAND: | | | | | | |
| Baltimore-Columbia-Towson,MD | 7,184 | 1,694 | 14,485 | 4,006 | 20,479 | 6,476 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 6,873 | 1,623 | 13,498 | 4,594 | 19,312 | 6,696 |
| Remainder of state | 6,955 | 1,513 | 13,424 | 3,442 | 19,177 | 5,601 |
| MASSACHUSETTS: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 7,409 | 1,702 | 14,833 | 3,771 | 22,049 | 5,536 |
| Remainder of state | 7,636 | 1,860 | 14,792 | 3,901 | 21,088 | 5,547 |
| MICHIGAN: | | | | | | |
| Detroit-Warren-Dearborn,MI | 6,627 | 1,459 | 14,377 | 3,258 | 20,144 | 4,104 |
| Remainder of state | 6,507 | 1,365 | 13,939 | 3,286 | 18,979 | 4,374 |
| MINNESOTA: | | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 6,702 | 1,476 | 13,831 | 4,011 | 19,776 | 5,741 |
| Remainder of state | 7,170 | 1,564 | 14,489 | 4,229 | 21,181 | 5,673 |
| MISSISSIPPI: | | | | | | |
| Jackson,MS | 6,387 | 1,594 | 12,349 | 4,425 | 17,352 | 6,550 |
| Remainder of state | 6,220 | 1,437 | 12,538 | 3,908 | 18,268 | 6,283 |
| MISSOURI: | | | | | | |
| Kansas City,MO-KS | 6,970 | 1,703 | 13,697 | 4,100 | 20,159 | 5,738 |
| St. Louis,MO-IL | 6,953 | 1,484 | 13,731 | 3,926 | 20,658 | 6,489 |
| Remainder of state | 6,732 | 1,339 | 12,803 | 3,995 | 19,103 | 5,832 |
| MONTANA: | | | | | | |
| Billings,MT | 6,912 | 1,250 | 13,890 | 3,718 | 20,144 | 5,490 |
| Remainder of state | 6,862 | 1,144 | 13,192 | 3,301 | 19,647 | 5,072 |
| NEBRASKA: | | | | | | |
| Omaha-Council Bluffs,NE-IA | 6,546 | 1,524 | 13,284 | 3,856 | 18,809 | 5,436 |
| Remainder of state | 7,465 | 1,572 | 14,417 | 4,068 | 20,451 | 6,021 |
| NEVADA: | | | | | | |
| Las Vegas-Henderson-Paradise,NV | 6,232 | 1,438 | 12,230 | 3,751 | 18,498 | 5,716 |
| Remainder of state | 6,828 | 1,510 | 13,302 | 4,273 | 19,963 | 7,555 |
| NEW HAMPSHIRE: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 7,672 | 1,822 | 15,267 | 4,189 | 21,655 | 5,761 |
| Manchester-Nashua,NH | 7,488 | 1,611 | 14,767 | 3,783 | 20,383 | 5,207 |
| Remainder of state | 7,496 | 1,577 | 15,296 | 4,159 | 21,903 | 5,997 |
| NEW JERSEY: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 7,429 | 1,684 | 14,989 | 4,076 | 21,759 | 5,987 |
| Remainder of state | 7,851 | 1,702 | 15,585 | 3,666 | 23,971 | 6,480 |
| NEW MEXICO: | | | | | | |
| Albuquerque,NM | 6,917 | 1,554 | 13,192 | 4,338 | 17,929 | 5,599 |
| Remainder of state | 6,951 | 1,689 | 13,825 | 4,107 | 19,472 | 6,343 |
| NEW YORK: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 8,237 | 1,654 | 16,116 | 3,620 | 24,019 | 5,329 |
| Remainder of state | 7,270 | 1,636 | 14,632 | 3,629 | 19,793 | 5,263 |
| NORTH CAROLINA: | | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 6,572 | 1,358 | 12,485 | 3,729 | 19,178 | 5,453 |
| Remainder of state | 6,777 | 1,518 | 12,921 | 3,897 | 19,648 | 6,179 |
| NORTH DAKOTA: | | | | | | |
| Fargo,ND-MN | 6,630 | 1,243 | 12,777 | 3,593 | 17,729 | 5,195 |
| Remainder of state | 6,945 | 1,324 | 13,260 | 3,378 | 18,864 | 5,545 |
| OHIO: | | | | | | |
| Cincinnati,OH-KY-IN | 7,099 | 1,323 | 14,190 | 3,114 | 20,679 | 4,520 |
| Cleveland-Elyria,OH | 7,340 | 1,523 | 13,475 | 3,569 | 20,047 | 5,017 |
| Columbus,OH | 6,745 | 1,683 | 13,911 | 3,763 | 19,173 | 5,354 |
| Remainder of state | 6,894 | 1,614 | 13,532 | 3,578 | 19,594 | 4,672 |
| OKLAHOMA: | | | | | | |
| Oklahoma City,OK | 6,698 | 1,343 | 13,355 | 3,980 | 18,603 | 5,723 |
| Tulsa,OK | 6,973 | 1,495 | 13,760 | 4,102 | 20,191 | 6,475 |
| Remainder of state | 6,760 | 1,331 | 12,874 | 3,726 | 19,564 | 5,489 |
| OREGON: | | | | | | |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| Portland-Vancouver-Hillsboro,OR-WA | 6,647 | 1,255 | 13,149 | 3,586 | 19,542 | 5,755 |
| Remainder of state | 6,694 | 961 | 13,517 | 3,197 | 19,534 | 5,927 |
| PENNSYLVANIA: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 7,080 | 1,478 | 13,925 | 3,821 | 20,716 | 6,016 |
| Pittsburgh,PA | 6,645 | 1,259 | 14,134 | 3,308 | 19,441 | 4,513 |
| Remainder of state | 7,235 | 1,422 | 14,478 | 3,368 | 20,354 | 4,858 |
| RHODE ISLAND: | | | | | | |
| Providence-Warwick,RI-MA | 7,208 | 1,642 | 14,407 | 3,909 | 20,153 | 5,451 |
| SOUTH CAROLINA: | | | | | | |
| Columbia,SC | 6,851 | 1,604 | 13,138 | 4,374 | 19,590 | 5,605 |
| Remainder of state | 6,972 | 1,556 | 13,997 | 4,231 | 20,683 | 7,265 |
| SOUTH DAKOTA: | | | | | | |
| Sioux Falls,SD | 6,863 | 1,480 | 13,634 | 4,170 | 19,586 | 6,453 |
| Remainder of state | 7,191 | 1,590 | 13,763 | 4,030 | 20,449 | 6,083 |
| TENNESSEE: | | | | | | |
| Memphis,TN-MS-AR | 6,429 | 1,674 | 12,705 | 4,544 | 19,760 | 6,234 |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 6,354 | 1,461 | 12,870 | 4,116 | 18,140 | 5,984 |
| Remainder of state | 6,340 | 1,485 | 12,756 | 3,617 | 18,077 | 5,072 |
| TEXAS: | | | | | | |
| Dallas-Fort Worth-Arlington,TX | 6,913 | 1,422 | 14,013 | 4,207 | 20,566 | 6,094 |
| Houston-The Woodlands-Sugar Land,TX | 7,155 | 1,607 | 15,055 | 4,305 | 21,529 | 6,456 |
| San Antonio-New Braunfels,TX | 6,043 | 1,455 | 12,121 | 3,911 | 18,705 | 5,817 |
| Remainder of state | 6,759 | 1,431 | 13,292 | 4,213 | 19,731 | 7,111 |
| UTAH: | | | | | | |
| Ogden-Clearfield,UT | 6,402 | 1,444 | 13,640 | 3,721 | 18,616 | 5,197 |
| Provo-Orem,UT | 6,268 | 1,147 | 12,512 | 2,830 | 18,676 | 4,639 |
| Salt Lake City,UT | 6,306 | 1,397 | 12,759 | 3,642 | 18,740 | 4,987 |
| Remainder of state | 6,326 | 1,411 | 13,221 | 4,058 | 18,733 | 5,166 |
| VERMONT: | | | | | | |
| Burlington-South Burlington,VT | 7,310 | 1,555 | 14,729 | 3,615 | 20,674 | 4,805 |
| Remainder of state | 7,420 | 1,626 | 15,276 | 3,839 | 21,856 | 5,828 |
| VIRGINIA: | | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 6,514 | 1,745 | 11,705 | 4,033 | 18,702 | 6,667 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 7,011 | 1,753 | 13,846 | 4,121 | 20,398 | 6,436 |
| Remainder of state | 6,734 | 1,596 | 12,799 | 3,555 | 20,106 | 6,384 |
| WASHINGTON: | | | | | | |
| Seattle-Tacoma-Bellevue,WA | 7,008 | 986 | 13,361 | 2,779 | 19,459 | 4,083 |
| Remainder of state | 6,967 | 1,094 | 12,972 | 3,245 | 19,377 | 5,078 |
| WEST VIRGINIA: | | | | | | |
| Charleston,WV | 6,913 | 1,546 | 13,793 | 3,672 | 19,299 | 5,371 |
| Remainder of state | 7,004 | 1,412 | 14,860 | 3,656 | 21,426 | 4,674 |
| WISCONSIN: | | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 7,130 | 1,608 | 14,239 | 3,476 | 21,008 | 5,284 |
| Remainder of state | 6,978 | 1,542 | 14,572 | 3,383 | 20,162 | 4,823 |
| WYOMING: | | | | | | |
| Cheyenne,WY | 6,906 | 1,242 | 13,347 | 3,105 | 19,904 | 4,438 |
| Remainder of state | 7,281 | 1,389 | 13,928 | 3,539 | 20,318 | 5,803 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.4 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018-2020

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| ALABAMA: | | | | | | |
| Birmingham-Hoover,AL | 176 | 101 | 391 | 269 | 662 | 412 |
| Remainder of state | 122 | 61 | 312 | 136 | 359 | 265 |
| ALASKA: | | | | | | |
| Anchorage,AK | 301 | 113 | 361 | 203 | 486 | 446 |
| Remainder of state | 250 | 89 | 448 | 191 | 672 | 309 |
| ARIZONA: | | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 101 | 54 | 235 | 177 | 405 | 234 |
| Remainder of state | 175 | 99 | 555 | 357 | 707 | 525 |
| ARKANSAS: | | | | | | |
| Little Rock-North Little Rock-Conway,AR | 240 | 82 | 306 | 182 | 603 | 460 |
| Remainder of state | 115 | 55 | 267 | 173 | 405 | 260 |
| CALIFORNIA: | | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 107 | 51 | 229 | 180 | 362 | 284 |
| Riverside-San Bernardino-Ontario,CA | 311 | 111 | 783 | 208 | 810 | 377 |
| Sacramento--Roseville--Arden-Arcade,CA | 247 | 122 | 423 | 447 | 738 | 458 |
| San Diego-Carlsbad,CA | 144 | 222 | 386 | 367 | 525 | 416 |
| San Francisco-Oakland-Hayward,CA | 213 | 98 | 1,023 | 229 | 1,389 | 493 |
| San Jose-Sunnyvale-Santa Clara,CA | 301 | 100 | 463 | 272 | 677 | 465 |
| Remainder of state | 166 | 76 | 375 | 355 | 436 | 531 |
| COLORADO: | | | | | | |
| Denver-Aurora-Lakewood,CO | 131 | 94 | 304 | 226 | 385 | 366 |
| Remainder of state | 133 | 77 | 453 | 738 | 447 | 378 |
| CONNECTICUT: | | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 185 | 115 | 490 | 266 | 540 | 298 |
| Hartford-West Hartford-East Hartford,CT | 156 | 84 | 378 | 257 | 427 | 292 |
| New Haven-Milford,CT | 260 | 134 | 1,292 | 432 | 797 | 375 |
| Remainder of state | 277 | 115 | 828 | 394 | 958 | 317 |
| DELAWARE: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 171 | 51 | 351 | 179 | 370 | 568 |
| Remainder of state | 290 | 86 | 570 | 383 | 839 | 410 |
| DISTRICT OF COLUMBIA | | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 95 | 45 | 226 | 148 | 305 | 242 |
| FLORIDA: | | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 160 | 67 | 311 | 197 | 504 | 375 |
| Orlando-Kissimmee-Sanford,FL | 252 | 125 | 450 | 303 | 1,459 | 478 |
| Tampa-St. Petersburg-Clearwater,FL | 368 | 136 | 834 | 723 | 957 | 830 |
| Remainder of state | 150 | 73 | 302 | 330 | 424 | 393 |
| GEORGIA: | | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 125 | 69 | 291 | 179 | 327 | 258 |
| Remainder of state | 280 | 82 | 518 | 215 | 802 | 349 |
| HAWAII: | | | | | | |
| Urban Honolulu,HI | 90 | 51 | 273 | 303 | 351 | 297 |
| Remainder of state | 155 | 106 | 579 | 454 | 723 | 404 |
| IDAHO: | | | | | | |
| Boise City,ID | 138 | 71 | 426 | 260 | 553 | 283 |
| Remainder of state | 166 | 90 | 322 | 235 | 608 | 369 |
| ILLINOIS: | | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 86 | 52 | 273 | 122 | 336 | 249 |
| Remainder of state | 156 | 59 | 517 | 187 | 505 | 299 |
| INDIANA: | | | | | | |
| Indianapolis-Carmel-Anderson,IN | 158 | 92 | 371 | 288 | 477 | 281 |
| Remainder of state | 131 | 53 | 279 | 175 | 495 | 297 |
| IOWA: | | | | | | |
| Des Moines-West Des Moines,IA | 248 | 84 | 448 | 175 | 509 | 304 |
| Remainder of state | 98 | 48 | 258 | 125 | 334 | 181 |
| KANSAS: | | | | | | |
| Kansas City,MO-KS | 152 | 90 | 279 | 200 | 403 | 328 |
| Wichita,KS | 178 | 68 | 427 | 177 | 521 | 265 |
| Remainder of state | 157 | 72 | 364 | 197 | 596 | 352 |
| KENTUCKY: | | | | | | |
| Louisville/Jefferson County,KY-IN | 148 | 107 | 303 | 181 | 413 | 380 |
| Remainder of state | 127 | 118 | 229 | 188 | 380 | 284 |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| LOUISIANA: | | | | | | |
| New Orleans-Metairie,LA | 152 | 97 | 373 | 231 | 453 | 392 |
| Remainder of state | 138 | 60 | 263 | 186 | 462 | 304 |
| MAINE: | | | | | | |
| Portland-South Portland,ME | 114 | 54 | 243 | 136 | 238 | 160 |
| Remainder of state | 130 | 81 | 361 | 162 | 373 | 315 |
| MARYLAND: | | | | | | |
| Baltimore-Columbia-Towson,MD | 153 | 62 | 325 | 175 | 430 | 289 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 193 | 91 | 432 | 281 | 471 | 449 |
| Remainder of state | 365 | 182 | 770 | 242 | 1,003 | 612 |
| MASSACHUSETTS: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 148 | 72 | 437 | 158 | 658 | 193 |
| Remainder of state | 159 | 87 | 452 | 232 | 563 | 295 |
| MICHIGAN: | | | | | | |
| Detroit-Warren-Dearborn,MI | 146 | 70 | 610 | 251 | 812 | 390 |
| Remainder of state | 139 | 48 | 289 | 112 | 397 | 188 |
| MINNESOTA: | | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 136 | 48 | 238 | 162 | 344 | 294 |
| Remainder of state | 152 | 78 | 311 | 253 | 532 | 474 |
| MISSISSIPPI: | | | | | | |
| Jackson,MS | 206 | 126 | 483 | 350 | 570 | 409 |
| Remainder of state | 102 | 66 | 372 | 273 | 448 | 311 |
| MISSOURI: | | | | | | |
| Kansas City,MO-KS | 200 | 118 | 350 | 261 | 796 | 355 |
| St. Louis,MO-IL | 175 | 95 | 333 | 194 | 560 | 544 |
| Remainder of state | 176 | 74 | 345 | 216 | 497 | 322 |
| MONTANA: | | | | | | |
| Billings,MT | 181 | 101 | 466 | 276 | 624 | 459 |
| Remainder of state | 114 | 57 | 279 | 189 | 476 | 345 |
| NEBRASKA: | | | | | | |
| Omaha-Council Bluffs,NE-IA | 147 | 51 | 305 | 121 | 473 | 324 |
| Remainder of state | 148 | 61 | 349 | 174 | 449 | 258 |
| NEVADA: | | | | | | |
| Las Vegas-Henderson-Paradise,NV | 127 | 60 | 323 | 292 | 390 | 308 |
| Remainder of state | 207 | 138 | 393 | 342 | 862 | 929 |
| NEW HAMPSHIRE: | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 290 | 102 | 539 | 261 | 553 | 385 |
| Manchester-Nashua,NH | 200 | 77 | 379 | 188 | 525 | 270 |
| Remainder of state | 152 | 80 | 330 | 210 | 353 | 309 |
| NEW JERSEY: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 134 | 65 | 246 | 217 | 489 | 298 |
| Remainder of state | 215 | 119 | 528 | 356 | 761 | 672 |
| NEW MEXICO: | | | | | | |
| Albuquerque,NM | 142 | 101 | 320 | 312 | 609 | 334 |
| Remainder of state | 157 | 138 | 401 | 191 | 462 | 338 |
| NEW YORK: | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 140 | 56 | 311 | 132 | 431 | 201 |
| Remainder of state | 125 | 61 | 345 | 148 | 381 | 206 |
| NORTH CAROLINA: | | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 162 | 107 | 420 | 261 | 458 | 324 |
| Remainder of state | 77 | 58 | 196 | 120 | 230 | 240 |
| NORTH DAKOTA: | | | | | | |
| Fargo,ND-MN | 137 | 79 | 339 | 247 | 358 | 301 |
| Remainder of state | 89 | 49 | 221 | 109 | 244 | 229 |
| OHIO: | | | | | | |
| Cincinnati,OH-KY-IN | 213 | 73 | 453 | 183 | 707 | 283 |
| Cleveland-Elyria,OH | 205 | 67 | 380 | 250 | 531 | 242 |
| Columbus,OH | 252 | 137 | 467 | 212 | 1,006 | 455 |
| Remainder of state | 144 | 68 | 318 | 200 | 385 | 199 |
| OKLAHOMA: | | | | | | |
| Oklahoma City,OK | 148 | 68 | 475 | 313 | 453 | 388 |
| Tulsa,OK | 212 | 70 | 410 | 248 | 503 | 505 |
| Remainder of state | 181 | 119 | 328 | 391 | 576 | 338 |
| OREGON: | | | | | | |

| STATE/AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|----------------|---------------------|---------------------------|--------------------------------|----------------|---------------------|
| Portland-Vancouver-Hillsboro,OR-WA | 154 | 82 | 329 | 185 | 372 | 368 |
| Remainder of state | 168 | 52 | 350 | 174 | 420 | 487 |
| PENNSYLVANIA: | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 114 | 104 | 389 | 249 | 429 | 331 |
| Pittsburgh,PA | 149 | 97 | 364 | 215 | 580 | 347 |
| Remainder of state | 150 | 56 | 289 | 135 | 519 | 182 |
| RHODE ISLAND: | | | | | | |
| Providence-Warwick,RI-MA | 81 | 48 | 193 | 114 | 262 | 155 |
| SOUTH CAROLINA: | | | | | | |
| Columbia,SC | 249 | 188 | 409 | 449 | 808 | 393 |
| Remainder of state | 101 | 83 | 255 | 227 | 526 | 694 |
| SOUTH DAKOTA: | | | | | | |
| Sioux Falls,SD | 127 | 58 | 306 | 187 | 476 | 234 |
| Remainder of state | 113 | 64 | 267 | 147 | 353 | 206 |
| TENNESSEE: | | | | | | |
| Memphis,TN-MS-AR | 229 | 136 | 531 | 388 | 500 | 656 |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 136 | 60 | 320 | 200 | 448 | 276 |
| Remainder of state | 107 | 57 | 240 | 189 | 309 | 271 |
| TEXAS: | | | | | | |
| Dallas-Fort Worth-Arlington,TX | 142 | 58 | 267 | 193 | 357 | 231 |
| Houston-The Woodlands-Sugar Land,TX | 155 | 60 | 288 | 222 | 746 | 321 |
| San Antonio-New Braunfels,TX | 197 | 81 | 581 | 266 | 518 | 243 |
| Remainder of state | 123 | 65 | 260 | 199 | 335 | 377 |
| UTAH: | | | | | | |
| Ogden-Clearfield,UT | 346 | 108 | 692 | 257 | 782 | 347 |
| Provo-Orem,UT | 189 | 106 | 402 | 197 | 493 | 323 |
| Salt Lake City,UT | 120 | 55 | 258 | 172 | 323 | 237 |
| Remainder of state | 233 | 191 | 514 | 650 | 1,039 | 605 |
| VERMONT: | | | | | | |
| Burlington-South Burlington,VT | 119 | 60 | 245 | 194 | 276 | 180 |
| Remainder of state | 121 | 63 | 289 | 154 | 417 | 367 |
| VIRGINIA: | | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 159 | 172 | 622 | 370 | 471 | 704 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 158 | 115 | 356 | 248 | 531 | 409 |
| Remainder of state | 126 | 82 | 239 | 180 | 424 | 397 |
| WASHINGTON: | | | | | | |
| Seattle-Tacoma-Bellevue,WA | 144 | 74 | 323 | 296 | 486 | 661 |
| Remainder of state | 183 | 77 | 408 | 298 | 539 | 480 |
| WEST VIRGINIA: | | | | | | |
| Charleston,WV | 293 | 98 | 548 | 182 | 701 | 438 |
| Remainder of state | 148 | 51 | 346 | 192 | 525 | 269 |
| WISCONSIN: | | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 150 | 80 | 387 | 181 | 464 | 302 |
| Remainder of state | 118 | 52 | 251 | 122 | 327 | 231 |
| WYOMING: | | | | | | |
| Cheyenne,WY | 318 | 89 | 496 | 276 | 575 | 579 |
| Remainder of state | 144 | 75 | 334 | 179 | 373 | 289 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.5 Deductibles for private-sector employees for areas within States: United States, 2018-2020

| STATE/AREA | Percent of enrollees with a deductible | Single deductible amount | Family deductible amount | Percent of single coverage enrollees in a high deductible plan | Percent of family coverage enrollees in a high deductible plan | Single deductible amount among HDHP enrollees | Family deductible amount among HDHP enrollees |
|---|--|--------------------------|--------------------------|--|--|---|---|
| ALABAMA: | | | | | | | |
| Birmingham-Hoover,AL | 93.2% | 1,544 | 3,026 | 46.5% | 44.1% | 2,472 | 4,964 |
| Remainder of state | 90.1% | 1,597 | 2,961 | 44.0% | 36.5% | 2,674 | 5,194 |
| ALASKA: | | | | | | | |
| Anchorage,AK | 93.0% | 2,052 | 3,728 | 61.1% | 54.5% | 2,732 | 5,274 |
| Remainder of state | 95.5% | 1,721 | 3,424 | 53.8% | 52.6% | 2,544 | 5,316 |
| ARIZONA: | | | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 94.5% | 2,268 | 4,453 | 70.2% | 68.1% | 2,796 | 5,669 |
| Remainder of state | 93.3% | 2,170 | 3,946 | 64.2% | 60.5% | 2,875 | 5,291 |
| ARKANSAS: | | | | | | | |
| Little Rock-North Little Rock-Conway,AR | 95.5% | 1,836 | 3,301 | 53.7% | 54.5% | 2,666 | 4,679 |
| Remainder of state | 96.7% | 1,674 | 3,486 | 54.2% | 56.7% | 2,356 | 4,757 |
| CALIFORNIA: | | | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 69.8% | 1,641 | 3,079 | 40.6% | 42.4% | 2,289 | 4,313 |
| Riverside-San Bernardino-Ontario,CA | 68.3% | 1,460 | 3,229 | 33.5% | 33.9% | 2,293 | 5,027 |
| Sacramento--Roseville--Arden-Arcade,CA | 72.7% | 1,873 | 3,594 | 48.6% | 48.1% | 2,455 | 4,960 |
| San Diego-Carlsbad,CA | 63.5% | 1,968 | 4,461 | 51.1% | 46.7% | 2,321 | 5,424 |
| San Francisco-Oakland-Hayward,CA | 75.5% | 1,642 | 3,354 | 41.3% | 45.9% | 2,448 | 4,849 |
| San Jose-Sunnyvale-Santa Clara,CA | 71.4% | 1,351 | 2,890 | 36.4% | 43.0% | 2,051 | 4,394 |
| Remainder of state | 77.2% | 1,829 | 3,526 | 48.9% | 41.3% | 2,592 | 5,412 |
| COLORADO: | | | | | | | |
| Denver-Aurora-Lakewood,CO | 93.6% | 1,929 | 3,819 | 62.7% | 64.3% | 2,485 | 4,893 |
| Remainder of state | 94.1% | 2,067 | 4,223 | 65.3% | 64.4% | 2,619 | 5,497 |
| CONNECTICUT: | | | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 87.6% | 2,203 | 3,966 | 63.7% | 59.4% | 2,708 | 5,291 |
| Hartford-West Hartford-East Hartford,CT | 94.6% | 2,130 | 3,748 | 67.2% | 65.8% | 2,701 | 4,724 |
| New Haven-Milford,CT | 87.7% | 2,332 | 3,758 | 64.2% | 59.5% | 2,896 | 4,941 |
| Remainder of state | 94.7% | 2,200 | 3,832 | 68.2% | 70.1% | 2,783 | 4,819 |
| DELAWARE: | | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 90.4% | 1,843 | 3,575 | 55.3% | 54.1% | 2,574 | 5,004 |
| Remainder of state | 93.3% | 1,617 | 2,766 | 51.9% | 40.1% | 2,404 | 4,857 |
| DISTRICT OF COLUMBIA | | | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 72.0% | 1,347 | 2,688 | 31.9% | 31.1% | 2,314 | 4,610 |
| FLORIDA: | | | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 90.4% | 2,070 | 3,704 | 62.2% | 56.1% | 2,726 | 5,169 |
| Orlando-Kissimmee-Sanford,FL | 90.0% | 1,917 | 3,619 | 63.3% | 58.5% | 2,473 | 4,864 |
| Tampa-St. Petersburg-Clearwater,FL | 90.6% | 1,880 | 3,836 | 55.3% | 58.6% | 2,613 | 5,226 |
| Remainder of state | 91.9% | 2,125 | 3,740 | 62.5% | 58.6% | 2,804 | 4,993 |
| GEORGIA: | | | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 90.8% | 1,997 | 4,030 | 60.3% | 62.5% | 2,648 | 5,304 |
| Remainder of state | 95.3% | 1,846 | 3,552 | 55.0% | 54.4% | 2,625 | 5,163 |
| HAWAII: | | | | | | | |
| Urban Honolulu,HI | 40.2% | 1,176 | 2,967 | 14.7% | 21.4% | 2,365 | 5,006 |
| Remainder of state | 41.8% | 1,564 | 3,285 | 20.5% | 24.6% * | 2,683 | 5,436 |
| IDAHO: | | | | | | | |
| Boise City,ID | 94.7% | 1,893 | 3,043 | 60.8% | 46.3% | 2,535 | 5,026 |
| Remainder of state | 92.1% | 2,032 | 3,674 | 63.0% | 48.0% | 2,671 | 5,336 |
| ILLINOIS: | | | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 86.0% | 1,725 | 3,559 | 51.8% | 49.6% | 2,422 | 5,208 |
| Remainder of state | 92.4% | 2,006 | 3,786 | 59.7% | 58.5% | 2,670 | 5,114 |
| INDIANA: | | | | | | | |
| Indianapolis-Carmel-Anderson,IN | 95.7% | 2,210 | 4,027 | 72.9% | 65.5% | 2,644 | 5,137 |
| Remainder of state | 95.9% | 1,966 | 3,647 | 60.0% | 55.4% | 2,752 | 5,368 |
| IOWA: | | | | | | | |
| Des Moines-West Des Moines,IA | 93.8% | 2,117 | 4,047 | 73.4% | 65.0% | 2,510 | 5,151 |
| Remainder of state | 94.1% | 2,170 | 3,921 | 64.6% | 56.5% | 2,788 | 5,446 |
| KANSAS: | | | | | | | |
| Kansas City,MO-KS | 92.7% | 2,048 | 3,786 | 66.2% | 58.2% | 2,544 | 5,009 |
| Wichita,KS | 91.6% | 1,709 | 3,473 | 51.0% | 47.0% | 2,575 | 5,219 |
| Remainder of state | 96.7% | 1,813 | 3,456 | 55.8% | 54.9% | 2,588 | 4,884 |

| STATE/AREA | Percent of enrollees with a deductible | Single deductible amount | Family deductible amount | Percent of single coverage enrollees in a high deductible plan | Percent of family coverage enrollees in a high deductible plan | Single deductible amount among HDHP enrollees | Family deductible amount among HDHP enrollees |
|---|--|--------------------------|--------------------------|--|--|---|---|
| KENTUCKY: | | | | | | | |
| Louisville/Jefferson County,KY-IN | 90.7% | 2,244 | 4,501 | 66.4% | 71.4% | 2,740 | 5,353 |
| Remainder of state | 93.1% | 1,948 | 3,389 | 64.4% | 57.2% | 2,527 | 4,645 |
| LOUISIANA: | | | | | | | |
| New Orleans-Metairie,LA | 91.8% | 1,791 | 3,579 | 49.3% | 53.5% | 2,626 | 5,028 |
| Remainder of state | 93.1% | 1,855 | 3,982 | 52.9% | 63.6% | 2,709 | 5,164 |
| MAINE: | | | | | | | |
| Portland-South Portland,ME | 97.8% | 2,074 | 3,131 | 66.0% | 50.4% | 2,771 | 5,009 |
| Remainder of state | 95.5% | 2,575 | 4,388 | 74.9% | 62.6% | 3,109 | 5,843 |
| MARYLAND: | | | | | | | |
| Baltimore-Columbia-Towson,MD | 85.4% | 1,483 | 3,060 | 48.1% | 52.1% | 2,155 | 4,237 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 80.7% | 1,651 | 3,175 | 48.8% | 44.4% | 2,293 | 4,926 |
| Remainder of state | 86.5% | 2,003 | 3,143 | 54.3% | 46.1% | 2,739 | 4,995 |
| MASSACHUSETTS: | | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 84.7% | 1,478 | 2,801 | 44.8% | 43.5% | 2,163 | 4,222 |
| Remainder of state | 79.3% | 1,759 | 3,688 | 54.4% | 47.5% | 2,250 | 4,911 |
| MICHIGAN: | | | | | | | |
| Detroit-Warren-Dearborn,MI | 93.7% | 1,676 | 2,938 | 56.6% | 50.1% | 2,337 | 4,641 |
| Remainder of state | 94.3% | 1,670 | 3,130 | 52.6% | 47.0% | 2,413 | 4,841 |
| MINNESOTA: | | | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 90.3% | 2,098 | 4,245 | 64.4% | 63.2% | 2,655 | 5,392 |
| Remainder of state | 92.4% | 2,407 | 4,254 | 73.5% | 62.5% | 2,892 | 5,473 |
| MISSISSIPPI: | | | | | | | |
| Jackson,MS | 96.8% | 1,722 | 3,837 | 51.8% | 62.2% | 2,507 | 5,103 |
| Remainder of state | 94.6% | 1,707 | 3,438 | 47.7% | 47.9% | 2,664 | 5,417 |
| MISSOURI: | | | | | | | |
| Kansas City,MO-KS | 92.0% | 2,148 | 3,898 | 68.7% | 66.8% | 2,579 | 4,950 |
| St. Louis,MO-IL | 91.3% | 1,865 | 3,643 | 54.8% | 50.0% | 2,644 | 5,556 |
| Remainder of state | 89.6% | 2,320 | 4,487 | 69.5% | 65.9% | 2,758 | 5,480 |
| MONTANA: | | | | | | | |
| Billings,MT | 98.3% | 2,119 | 3,246 | 71.6% | 45.1% | 2,644 | 5,143 |
| Remainder of state | 94.3% | 2,461 | 3,844 | 65.7% | 57.2% | 3,196 | 5,488 |
| NEBRASKA: | | | | | | | |
| Omaha-Council Bluffs,NE-IA | 97.4% | 1,816 | 3,478 | 55.7% | 47.6% | 2,492 | 5,349 |
| Remainder of state | 97.5% | 2,177 | 3,916 | 62.5% | 62.4% | 2,905 | 5,263 |
| NEVADA: | | | | | | | |
| Las Vegas-Henderson-Paradise,NV | 81.9% | 1,881 | 3,284 | 49.4% | 43.9% | 2,631 | 4,903 |
| Remainder of state | 93.5% | 1,875 | 3,910 | 60.8% | 64.5% | 2,550 | 5,139 |
| NEW HAMPSHIRE: | | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 95.2% | 2,221 | 4,235 | 67.0% | 65.4% | 2,857 | 5,521 |
| Manchester-Nashua,NH | 88.8% | 2,315 | 4,423 | 64.7% | 66.0% | 2,904 | 5,635 |
| Remainder of state | 94.8% | 2,582 | 4,832 | 77.4% | 71.0% | 3,013 | 6,016 |
| NEW JERSEY: | | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 80.0% | 1,682 | 3,540 | 49.4% | 51.8% | 2,255 | 4,756 |
| Remainder of state | 84.8% | 1,819 | 3,439 | 61.5% | 55.2% | 2,274 | 4,630 |
| NEW MEXICO: | | | | | | | |
| Albuquerque,NM | 92.1% | 1,766 | 3,675 | 44.6% | 50.2% | 2,895 | 5,635 |
| Remainder of state | 94.0% | 2,097 | 3,764 | 58.3% | 55.4% | 2,931 | 5,484 |
| NEW YORK: | | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 76.8% | 1,656 | 2,856 | 41.0% | 35.9% | 2,533 | 4,703 |
| Remainder of state | 75.1% | 1,738 | 3,318 | 45.4% | 48.6% | 2,434 | 4,506 |
| NORTH CAROLINA: | | | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 97.2% | 2,233 | 4,243 | 78.2% | 73.2% | 2,584 | 5,108 |
| Remainder of state | 90.5% | 2,198 | 3,726 | 64.8% | 56.7% | 2,757 | 5,123 |
| NORTH DAKOTA: | | | | | | | |
| Fargo,ND-MN | 97.1% | 1,933 | 4,008 | 66.6% | 68.9% | 2,518 | 5,035 |
| Remainder of state | 93.5% | 1,799 | 3,552 | 53.9% | 55.0% | 2,586 | 5,062 |
| OHIO: | | | | | | | |
| Cincinnati,OH-KY-IN | 93.8% | 1,826 | 3,561 | 61.4% | 64.8% | 2,396 | 4,571 |
| Cleveland-Elyria,OH | 79.1% | 1,931 | 3,808 | 51.3% | 52.9% | 2,614 | 4,856 |
| Columbus,OH | 94.9% | 2,117 | 4,157 | 73.2% | 77.2% | 2,503 | 4,692 |
| Remainder of state | 93.0% | 2,069 | 3,845 | 61.0% | 56.7% | 2,739 | 5,435 |

| STATE/AREA | Percent of enrollees with a deductible | Single deductible amount | Family deductible amount | Percent of single coverage enrollees in a high deductible plan | Percent of family coverage enrollees in a high deductible plan | Single deductible amount among HDHP enrollees | Family deductible amount among HDHP enrollees |
|---|--|--------------------------|--------------------------|--|--|---|---|
| OKLAHOMA: | | | | | | | |
| Oklahoma City,OK | 95.4% | 2,035 | 4,101 | 61.5% | 62.1% | 2,689 | 5,613 |
| Tulsa,OK | 96.3% | 1,988 | 3,352 | 61.4% | 50.9% | 2,641 | 5,246 |
| Remainder of state | 95.8% | 1,870 | 4,009 | 57.6% | 58.7% | 2,592 | 5,462 |
| OREGON: | | | | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 90.4% | 1,891 | 3,562 | 54.6% | 56.3% | 2,648 | 4,971 |
| Remainder of state | 94.3% | 2,107 | 3,375 | 61.1% | 49.3% | 2,866 | 5,008 |
| PENNSYLVANIA: | | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 81.9% | 1,847 | 3,343 | 53.1% | 50.1% | 2,478 | 4,779 |
| Pittsburgh,PA | 90.2% | 1,732 | 3,320 | 59.8% | 58.5% | 2,230 | 4,354 |
| Remainder of state | 93.1% | 1,644 | 2,699 | 49.8% | 37.4% | 2,530 | 4,846 |
| RHODE ISLAND: | | | | | | | |
| Providence-Warwick,RI-MA | 86.5% | 1,928 | 3,781 | 58.1% | 49.9% | 2,559 | 5,498 |
| SOUTH CAROLINA: | | | | | | | |
| Columbia,SC | 88.1% | 2,105 | 3,998 | 63.0% | 58.4% | 2,673 | 5,159 |
| Remainder of state | 93.5% | 1,933 | 3,542 | 59.2% | 54.7% | 2,620 | 4,981 |
| SOUTH DAKOTA: | | | | | | | |
| Sioux Falls,SD | 98.7% | 2,516 | 4,521 | 82.8% | 79.9% | 2,836 | 5,210 |
| Remainder of state | 97.9% | 2,219 | 3,947 | 71.1% | 60.8% | 2,752 | 5,384 |
| TENNESSEE: | | | | | | | |
| Memphis,TN-MS-AR | 81.0% | 2,266 | 4,215 | 58.1% | 53.6% | 2,885 | 5,929 |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 95.8% | 2,195 | 4,581 | 59.5% | 60.2% | 3,051 | 6,359 |
| Remainder of state | 93.2% | 2,266 | 3,833 | 63.8% | 54.8% | 2,970 | 5,388 |
| TEXAS: | | | | | | | |
| Dallas-Fort Worth-Arlington,TX | 93.7% | 2,118 | 3,863 | 63.3% | 63.9% | 2,751 | 5,098 |
| Houston-The Woodlands-Sugar Land,TX | 93.5% | 1,885 | 3,932 | 56.7% | 58.8% | 2,641 | 5,430 |
| San Antonio-New Braunfels,TX | 93.1% | 2,064 | 3,930 | 55.7% | 62.2% | 2,853 | 5,278 |
| Remainder of state | 92.8% | 2,226 | 3,939 | 61.8% | 56.6% | 2,948 | 5,600 |
| UTAH: | | | | | | | |
| Ogden-Clearfield,UT | 97.3% | 1,713 | 3,619 | 59.1% | 62.2% | 2,324 | 4,720 |
| Provo-Orem,UT | 93.8% | 1,437 | 3,069 | 45.9% | 58.3% | 2,144 | 4,201 |
| Salt Lake City,UT | 93.9% | 1,716 | 3,769 | 56.6% | 62.8% | 2,317 | 4,889 |
| Remainder of state | 93.8% | 1,909 | 3,866 | 67.4% | 77.4% | 2,357 | 4,354 |
| VERMONT: | | | | | | | |
| Burlington-South Burlington,VT | 92.1% | 1,946 | 3,274 | 55.9% | 48.9% | 2,860 | 5,269 |
| Remainder of state | 96.6% | 2,156 | 3,898 | 65.3% | 59.3% | 2,850 | 5,428 |
| VIRGINIA: | | | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 90.1% | 1,866 | 3,407 | 48.6% | 45.2% | 2,768 | 5,230 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 88.7% | 1,576 | 2,908 | 47.4% | 45.8% | 2,352 | 4,606 |
| Remainder of state | 89.4% | 1,949 | 3,528 | 55.6% | 48.0% | 2,705 | 5,139 |
| WASHINGTON: | | | | | | | |
| Seattle-Tacoma-Bellevue,WA | 94.3% | 1,665 | 3,249 | 58.8% | 61.5% | 2,330 | 4,308 |
| Remainder of state | 91.6% | 1,936 | 3,362 | 56.0% | 46.7% | 2,746 | 5,020 |
| WEST VIRGINIA: | | | | | | | |
| Charleston,WV | 90.6% | 2,013 | 4,188 | 60.8% | 59.9% | 2,610 | 5,745 |
| Remainder of state | 93.3% | 1,938 | 3,376 | 56.4% | 47.7% | 2,753 | 5,475 |
| WISCONSIN: | | | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 95.8% | 2,010 | 3,718 | 62.0% | 54.0% | 2,678 | 5,450 |
| Remainder of state | 92.3% | 2,104 | 3,961 | 62.9% | 55.2% | 2,753 | 5,632 |
| WYOMING: | | | | | | | |
| Cheyenne,WY | 97.3% | 1,891 | 4,271 | 63.0% | 71.3% | 2,467 | 5,222 |
| Remainder of state | 93.8% | 1,953 | 3,839 | 59.8% | 58.2% | 2,578 | 5,216 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.A.5 Standard errors for deductibles for private-sector employees for areas within States: United States, 2018-2020

| STATE/AREA | Percent of enrollees with a deductible | Single deductible amount | Family deductible amount | Percent of single coverage enrollees in a high deductible plan | Percent of family coverage enrollees in a high deductible plan | Single deductible amount among HDHP enrollees | Family deductible amount among HDHP enrollees |
|---|--|--------------------------|--------------------------|--|--|---|---|
| ALABAMA: | | | | | | | |
| Birmingham-Hoover,AL | 1.52% | 103 | 263 | 4.65% | 4.66% | 134 | 349 |
| Remainder of state | 1.78% | 72 | 140 | 3.00% | 3.26% | 87 | 171 |
| ALASKA: | | | | | | | |
| Anchorage,AK | 1.39% | 87 | 192 | 2.89% | 3.88% | 93 | 220 |
| Remainder of state | 0.82% | 80 | 270 | 2.96% | 4.14% | 83 | 283 |
| ARIZONA: | | | | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 1.20% | 70 | 447 | 2.77% | 4.73% | 65 | 405 |
| Remainder of state | 2.18% | 128 | 290 | 4.29% | 6.11% | 115 | 251 |
| ARKANSAS: | | | | | | | |
| Little Rock-North Little Rock-Conway,AR | 1.41% | 100 | 192 | 3.87% | 4.86% | 110 | 197 |
| Remainder of state | 0.72% | 58 | 132 | 2.88% | 3.56% | 60 | 122 |
| CALIFORNIA: | | | | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 1.90% | 48 | 118 | 1.99% | 2.64% | 52 | 134 |
| Riverside-San Bernardino-Ontario,CA | 5.23% | 146 | 349 | 4.51% | 6.12% | 97 | 205 |
| Sacramento--Roseville--Arden-Arcade,CA | 5.47% | 142 | 440 | 5.94% | 6.90% | 173 | 471 |
| San Diego-Carlsbad,CA | 6.65% | 126 | 594 | 9.08% | 6.80% | 81 | 572 |
| San Francisco-Oakland-Hayward,CA | 2.79% | 95 | 278 | 3.01% | 5.14% | 93 | 210 |
| San Jose-Sunnyvale-Santa Clara,CA | 4.69% | 114 | 279 | 4.18% | 5.18% | 94 | 295 |
| Remainder of state | 2.81% | 109 | 313 | 3.43% | 4.67% | 114 | 312 |
| COLORADO: | | | | | | | |
| Denver-Aurora-Lakewood,CO | 1.18% | 81 | 200 | 3.26% | 4.03% | 67 | 146 |
| Remainder of state | 1.69% | 83 | 208 | 3.54% | 3.88% | 78 | 207 |
| CONNECTICUT: | | | | | | | |
| Bridgeport-Stamford-Norwalk,CT | 2.48% | 107 | 262 | 3.84% | 5.41% | 109 | 232 |
| Hartford-West Hartford-East Hartford,CT | 1.15% | 85 | 154 | 3.10% | 3.88% | 79 | 186 |
| New Haven-Milford,CT | 2.88% | 144 | 327 | 5.52% | 6.66% | 112 | 290 |
| Remainder of state | 1.94% | 170 | 275 | 5.16% | 5.60% | 169 | 249 |
| DELAWARE: | | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 1.72% | 62 | 153 | 2.63% | 3.37% | 67 | 166 |
| Remainder of state | 1.91% | 109 | 247 | 4.98% | 5.64% | 97 | 185 |
| DISTRICT OF COLUMBIA | | | | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 1.70% | 47 | 114 | 1.70% | 2.15% | 69 | 144 |
| FLORIDA: | | | | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 1.68% | 102 | 251 | 3.25% | 4.27% | 105 | 236 |
| Orlando-Kissimmee-Sanford,FL | 2.65% | 120 | 306 | 4.95% | 6.92% | 86 | 217 |
| Tampa-St. Petersburg-Clearwater,FL | 3.73% | 166 | 344 | 5.27% | 6.85% | 123 | 269 |
| Remainder of state | 1.54% | 93 | 178 | 3.30% | 4.35% | 85 | 148 |
| GEORGIA: | | | | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 1.75% | 68 | 221 | 2.92% | 3.29% | 71 | 252 |
| Remainder of state | 1.18% | 98 | 247 | 4.39% | 4.53% | 86 | 271 |
| HAWAII: | | | | | | | |
| Urban Honolulu,HI | 2.32% | 89 | 214 | 1.59% | 2.51% | 78 | 206 |
| Remainder of state | 5.30% | 242 | 665 | 5.30% | 8.16% * | 91 | 260 |
| IDAHO: | | | | | | | |
| Boise City,ID | 1.58% | 72 | 253 | 3.12% | 4.88% | 74 | 196 |
| Remainder of state | 2.35% | 83 | 177 | 2.95% | 4.55% | 82 | 182 |
| ILLINOIS: | | | | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 1.45% | 55 | 154 | 2.06% | 2.76% | 59 | 159 |
| Remainder of state | 1.80% | 82 | 196 | 3.14% | 4.73% | 89 | 184 |
| INDIANA: | | | | | | | |
| Indianapolis-Carmel-Anderson,IN | 1.06% | 84 | 193 | 2.94% | 3.97% | 83 | 188 |
| Remainder of state | 1.07% | 76 | 194 | 2.86% | 4.06% | 58 | 166 |
| IOWA: | | | | | | | |
| Des Moines-West Des Moines,IA | 2.53% | 98 | 265 | 3.53% | 5.12% | 98 | 212 |
| Remainder of state | 1.09% | 65 | 133 | 2.26% | 3.03% | 68 | 128 |
| KANSAS: | | | | | | | |
| Kansas City,MO-KS | 1.99% | 94 | 182 | 3.80% | 4.13% | 99 | 185 |
| Wichita,KS | 1.01% | 117 | 273 | 4.41% | 5.15% | 127 | 313 |
| Remainder of state | 0.82% | 91 | 163 | 3.25% | 4.13% | 106 | 170 |

| STATE/AREA | Percent of enrollees with a deductible | Single deductible amount | Family deductible amount | Percent of single coverage enrollees in a high deductible plan | Percent of family coverage enrollees in a high deductible plan | Single deductible amount among HDHP enrollees | Family deductible amount among HDHP enrollees |
|---|--|--------------------------|--------------------------|--|--|---|---|
| KENTUCKY: | | | | | | | |
| Louisville/Jefferson County,KY-IN | 2.23% | 98 | 206 | 3.11% | 3.77% | 109 | 204 |
| Remainder of state | 1.54% | 68 | 175 | 2.58% | 3.60% | 62 | 164 |
| LOUISIANA: | | | | | | | |
| New Orleans-Metairie,LA | 1.74% | 88 | 254 | 3.74% | 5.16% | 88 | 234 |
| Remainder of state | 1.18% | 79 | 170 | 2.71% | 3.25% | 74 | 182 |
| MAINE: | | | | | | | |
| Portland-South Portland,ME | 0.57% | 101 | 251 | 3.51% | 5.32% | 77 | 160 |
| Remainder of state | 1.49% | 86 | 244 | 2.40% | 4.00% | 76 | 209 |
| MARYLAND: | | | | | | | |
| Baltimore-Columbia-Towson,MD | 2.70% | 67 | 146 | 3.01% | 3.80% | 66 | 142 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 2.77% | 101 | 252 | 3.71% | 4.38% | 110 | 291 |
| Remainder of state | 6.15% | 157 | 385 | 7.31% | 8.83% | 171 | 506 |
| MASSACHUSETTS: | | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 1.81% | 50 | 122 | 2.45% | 2.65% | 46 | 120 |
| Remainder of state | 3.35% | 68 | 195 | 3.47% | 4.58% | 63 | 187 |
| MICHIGAN: | | | | | | | |
| Detroit-Warren-Dearborn,MI | 1.12% | 99 | 265 | 3.41% | 5.32% | 106 | 172 |
| Remainder of state | 1.24% | 67 | 169 | 3.12% | 3.51% | 68 | 176 |
| MINNESOTA: | | | | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 2.65% | 58 | 156 | 2.94% | 3.16% | 52 | 153 |
| Remainder of state | 2.68% | 108 | 272 | 3.11% | 5.03% | 102 | 255 |
| MISSISSIPPI: | | | | | | | |
| Jackson,MS | 0.99% | 112 | 265 | 4.10% | 4.80% | 163 | 319 |
| Remainder of state | 1.27% | 71 | 215 | 2.72% | 4.34% | 80 | 206 |
| MISSOURI: | | | | | | | |
| Kansas City,MO-KS | 2.10% | 85 | 223 | 4.30% | 4.71% | 108 | 271 |
| St. Louis,MO-IL | 1.92% | 88 | 229 | 3.44% | 4.08% | 81 | 210 |
| Remainder of state | 3.92% | 85 | 203 | 3.17% | 5.52% | 90 | 210 |
| MONTANA: | | | | | | | |
| Billings,MT | 1.53% | 117 | 293 | 4.91% | 8.03% | 124 | 296 |
| Remainder of state | 1.18% | 80 | 232 | 2.36% | 3.70% | 77 | 227 |
| NEBRASKA: | | | | | | | |
| Omaha-Council Bluffs,NE-IA | 1.05% | 73 | 203 | 3.52% | 4.53% | 87 | 192 |
| Remainder of state | 0.71% | 86 | 177 | 3.36% | 4.01% | 80 | 148 |
| NEVADA: | | | | | | | |
| Las Vegas-Henderson-Paradise,NV | 1.99% | 88 | 187 | 3.67% | 3.51% | 74 | 213 |
| Remainder of state | 1.49% | 133 | 279 | 4.33% | 5.12% | 139 | 322 |
| NEW HAMPSHIRE: | | | | | | | |
| Boston-Cambridge-Newton,MA-NH | 1.46% | 115 | 252 | 4.81% | 4.16% | 115 | 283 |
| Manchester-Nashua,NH | 2.57% | 121 | 275 | 3.45% | 4.17% | 117 | 271 |
| Remainder of state | 1.47% | 139 | 289 | 2.50% | 3.23% | 140 | 258 |
| NEW JERSEY: | | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 2.37% | 54 | 170 | 2.79% | 3.50% | 54 | 180 |
| Remainder of state | 2.65% | 109 | 339 | 5.19% | 9.30% | 79 | 225 |
| NEW MEXICO: | | | | | | | |
| Albuquerque,NM | 1.50% | 93 | 260 | 2.79% | 4.28% | 116 | 194 |
| Remainder of state | 1.21% | 169 | 209 | 3.38% | 3.51% | 192 | 207 |
| NEW YORK: | | | | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 1.42% | 62 | 118 | 1.89% | 2.11% | 71 | 145 |
| Remainder of state | 2.35% | 66 | 124 | 2.16% | 3.09% | 76 | 130 |
| NORTH CAROLINA: | | | | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 1.36% | 92 | 242 | 3.68% | 5.22% | 101 | 270 |
| Remainder of state | 1.47% | 61 | 161 | 2.12% | 3.57% | 67 | 181 |
| NORTH DAKOTA: | | | | | | | |
| Fargo,ND-MN | 1.02% | 80 | 212 | 3.24% | 4.33% | 61 | 153 |
| Remainder of state | 1.09% | 57 | 140 | 2.20% | 2.98% | 64 | 152 |
| OHIO: | | | | | | | |
| Cincinnati,OH-KY-IN | 2.16% | 120 | 289 | 4.83% | 6.31% | 136 | 308 |
| Cleveland-Elyria,OH | 4.75% | 124 | 213 | 5.54% | 7.60% | 150 | 324 |
| Columbus,OH | 1.66% | 109 | 229 | 4.10% | 5.40% | 104 | 173 |
| Remainder of state | 1.65% | 71 | 185 | 2.65% | 3.29% | 77 | 196 |

| STATE/AREA | Percent of enrollees with a deductible | Single deductible amount | Family deductible amount | Percent of single coverage enrollees in a high deductible plan | Percent of family coverage enrollees in a high deductible plan | Single deductible amount among HDHP enrollees | Family deductible amount among HDHP enrollees |
|---|--|--------------------------|--------------------------|--|--|---|---|
| OKLAHOMA: | | | | | | | |
| Oklahoma City,OK | 1.51% | 94 | 280 | 3.93% | 4.65% | 99 | 319 |
| Tulsa,OK | 1.12% | 83 | 288 | 3.67% | 5.56% | 99 | 255 |
| Remainder of state | 1.10% | 101 | 236 | 4.09% | 4.24% | 122 | 297 |
| OREGON: | | | | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 2.18% | 79 | 207 | 2.74% | 4.11% | 79 | 218 |
| Remainder of state | 1.24% | 104 | 204 | 3.35% | 7.12% | 101 | 263 |
| PENNSYLVANIA: | | | | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 2.04% | 75 | 204 | 2.83% | 3.86% | 74 | 203 |
| Pittsburgh,PA | 2.06% | 80 | 157 | 3.62% | 4.23% | 75 | 177 |
| Remainder of state | 1.19% | 65 | 145 | 2.60% | 3.21% | 78 | 156 |
| RHODE ISLAND: | | | | | | | |
| Providence-Warwick,RI-MA | 1.26% | 58 | 192 | 1.99% | 2.55% | 60 | 214 |
| SOUTH CAROLINA: | | | | | | | |
| Columbia,SC | 4.61% | 148 | 294 | 5.20% | 6.14% | 184 | 329 |
| Remainder of state | 1.51% | 68 | 148 | 2.61% | 3.54% | 70 | 143 |
| SOUTH DAKOTA: | | | | | | | |
| Sioux Falls,SD | 0.43% | 73 | 151 | 2.31% | 2.80% | 62 | 130 |
| Remainder of state | 0.80% | 67 | 168 | 2.80% | 3.49% | 55 | 135 |
| TENNESSEE: | | | | | | | |
| Memphis,TN-MS-AR | 4.57% | 153 | 457 | 5.36% | 6.82% | 143 | 272 |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 1.03% | 118 | 291 | 3.79% | 4.47% | 100 | 244 |
| Remainder of state | 1.53% | 104 | 315 | 2.99% | 5.14% | 103 | 326 |
| TEXAS: | | | | | | | |
| Dallas-Fort Worth-Arlington,TX | 1.08% | 76 | 160 | 2.78% | 3.23% | 74 | 157 |
| Houston-The Woodlands-Sugar Land,TX | 1.16% | 69 | 203 | 2.72% | 3.66% | 71 | 214 |
| San Antonio-New Braunfels,TX | 2.60% | 147 | 346 | 4.74% | 5.88% | 170 | 415 |
| Remainder of state | 1.16% | 88 | 230 | 2.23% | 3.55% | 83 | 218 |
| UTAH: | | | | | | | |
| Ogden-Clearfield,UT | 1.11% | 152 | 291 | 6.10% | 5.05% | 114 | 332 |
| Provo-Orem,UT | 2.09% | 111 | 229 | 5.88% | 6.03% | 102 | 188 |
| Salt Lake City,UT | 1.23% | 69 | 171 | 3.49% | 3.29% | 68 | 180 |
| Remainder of state | 2.38% | 116 | 216 | 4.88% | 4.25% | 120 | 235 |
| VERMONT: | | | | | | | |
| Burlington-South Burlington,VT | 1.86% | 101 | 209 | 3.52% | 4.09% | 74 | 202 |
| Remainder of state | 0.68% | 73 | 178 | 2.55% | 3.50% | 67 | 188 |
| VIRGINIA: | | | | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 2.45% | 156 | 376 | 5.51% | 5.24% | 143 | 369 |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 2.03% | 92 | 248 | 3.90% | 5.36% | 104 | 261 |
| Remainder of state | 2.64% | 95 | 178 | 3.46% | 4.49% | 119 | 230 |
| WASHINGTON: | | | | | | | |
| Seattle-Tacoma-Bellevue,WA | 1.03% | 65 | 150 | 3.05% | 5.24% | 82 | 174 |
| Remainder of state | 3.31% | 103 | 250 | 3.66% | 4.85% | 101 | 270 |
| WEST VIRGINIA: | | | | | | | |
| Charleston,WV | 2.56% | 114 | 515 | 4.88% | 7.91% | 117 | 395 |
| Remainder of state | 1.12% | 66 | 175 | 2.70% | 3.32% | 84 | 155 |
| WISCONSIN: | | | | | | | |
| Milwaukee-Waukesha-West Allis,WI | 1.13% | 115 | 265 | 4.12% | 4.84% | 110 | 297 |
| Remainder of state | 1.45% | 74 | 185 | 2.46% | 3.02% | 78 | 189 |
| WYOMING: | | | | | | | |
| Cheyenne,WY | 0.99% | 121 | 282 | 5.61% | 6.09% | 157 | 228 |
| Remainder of state | 1.41% | 59 | 152 | 2.76% | 3.32% | 63 | 165 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.A.6 Enrollment for private-sector employees for areas within States: United States, 2018-2020

| STATE/AREA | Percent of employees that are enrolled in health insurance | Percent of enrollees in single coverage | Percent of enrollees in employee-plus-one coverage | Percent of enrollees in family coverage |
|---|---|--|---|--|
| ALABAMA: | | | | |
| Birmingham-Hoover,AL | 50.0% | 53.5% | 18.1% | 28.4% |
| Remainder of state | 49.3% | 55.4% | 16.1% | 28.5% |
| ALASKA: | | | | |
| Anchorage,AK | 42.7% | 58.1% | 18.4% | 23.5% |
| Remainder of state | 44.0% | 51.4% | 18.3% | 30.3% |
| ARIZONA: | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 48.9% | 54.4% | 18.6% | 27.0% |
| Remainder of state | 42.2% | 55.7% | 18.6% | 25.8% |
| ARKANSAS: | | | | |
| Little Rock-North Little Rock-Conway,AR | 50.1% | 55.9% | 17.8% | 26.3% |
| Remainder of state | 46.6% | 59.9% | 17.1% | 22.9% |
| CALIFORNIA: | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 50.0% | 57.3% | 18.5% | 24.2% |
| Riverside-San Bernardino-Ontario,CA | 43.0% | 57.5% | 20.0% | 22.5% |
| Sacramento--Roseville--Arden-Arcade,CA | 39.4% | 57.3% | 19.2% | 23.4% |
| San Diego-Carlsbad,CA | 52.6% | 58.5% | 19.8% | 21.7% |
| San Francisco-Oakland-Hayward,CA | 56.1% | 56.4% | 17.9% | 25.7% |
| San Jose-Sunnyvale-Santa Clara,CA | 53.3% | 50.5% | 20.3% | 29.2% |
| Remainder of state | 45.3% | 55.2% | 18.6% | 26.3% |
| COLORADO: | | | | |
| Denver-Aurora-Lakewood,CO | 53.3% | 55.3% | 19.7% | 25.0% |
| Remainder of state | 41.2% | 56.7% | 19.2% | 24.1% |
| CONNECTICUT: | | | | |
| Bridgeport-Stamford-Norwalk,CT | 48.4% | 52.6% | 19.1% | 28.2% |
| Hartford-West Hartford-East Hartford,CT | 49.4% | 52.8% | 20.1% | 27.1% |
| New Haven-Milford,CT | 47.2% | 52.2% | 21.6% | 26.2% |
| Remainder of state | 45.9% | 53.4% | 19.0% | 27.6% |
| DELAWARE: | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 51.4% | 57.4% | 19.1% | 23.5% |
| Remainder of state | 42.8% | 59.5% | 15.6% | 24.9% |
| DISTRICT OF COLUMBIA | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 56.3% | 58.3% | 16.9% | 24.8% |
| FLORIDA: | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 49.4% | 57.6% | 19.3% | 23.1% |
| Orlando-Kissimmee-Sanford,FL | 40.3% | 57.4% | 18.9% | 23.8% |
| Tampa-St. Petersburg-Clearwater,FL | 48.5% | 64.7% | 17.0% | 18.2% |
| Remainder of state | 41.1% | 60.7% | 18.3% | 21.0% |
| GEORGIA: | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 47.3% | 55.2% | 19.4% | 25.4% |
| Remainder of state | 47.0% | 57.7% | 20.1% | 22.2% |
| HAWAII: | | | | |
| Urban Honolulu,HI | 59.7% | 66.2% | 15.2% | 18.6% |
| Remainder of state | 62.3% | 69.6% | 12.8% | 17.6% |
| IDAHO: | | | | |
| Boise City,ID | 48.2% | 56.8% | 16.9% | 26.3% |
| Remainder of state | 44.0% | 51.0% | 18.4% | 30.6% |
| ILLINOIS: | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 48.8% | 52.3% | 20.2% | 27.5% |
| Remainder of state | 48.6% | 53.0% | 20.3% | 26.7% |
| INDIANA: | | | | |
| Indianapolis-Carmel-Anderson,IN | 47.9% | 56.3% | 18.8% | 24.9% |
| Remainder of state | 48.9% | 53.0% | 19.4% | 27.7% |
| IOWA: | | | | |
| Des Moines-West Des Moines,IA | 54.9% | 49.8% | 18.3% | 31.9% |
| Remainder of state | 47.7% | 52.3% | 18.0% | 29.7% |
| KANSAS: | | | | |
| Kansas City,MO-KS | 48.5% | 55.9% | 17.5% | 26.6% |
| Wichita,KS | 53.7% | 52.1% | 19.6% | 28.3% |
| Remainder of state | 44.1% | 55.8% | 18.5% | 25.7% |
| KENTUCKY: | | | | |
| Louisville/Jefferson County,KY-IN | 52.9% | 55.4% | 20.2% | 24.4% |
| Remainder of state | 51.2% | 51.6% | 19.8% | 28.7% |

| STATE/AREA | Percent of employees that are enrolled in health insurance | Percent of enrollees in single coverage | Percent of enrollees in employee-plus-one coverage | Percent of enrollees in family coverage |
|---|--|---|--|---|
| LOUISIANA: | | | | |
| New Orleans-Metairie,LA | 48.1% | 58.0% | 20.0% | 21.9% |
| Remainder of state | 44.0% | 58.4% | 19.7% | 22.0% |
| MAINE: | | | | |
| Portland-South Portland,ME | 48.3% | 53.6% | 16.5% | 29.9% |
| Remainder of state | 44.0% | 61.3% | 17.3% | 21.4% |
| MARYLAND: | | | | |
| Baltimore-Columbia-Towson,MD | 46.0% | 54.9% | 18.9% | 26.1% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 46.1% | 60.4% | 15.8% | 23.8% |
| Remainder of state | 44.0% | 58.7% | 17.5% | 23.8% |
| MASSACHUSETTS: | | | | |
| Boston-Cambridge-Newton,MA-NH | 49.4% | 50.7% | 17.4% | 31.9% |
| Remainder of state | 44.3% | 49.8% | 15.7% | 34.4% |
| MICHIGAN: | | | | |
| Detroit-Warren-Dearborn,MI | 49.9% | 50.7% | 20.2% | 29.1% |
| Remainder of state | 47.2% | 50.2% | 19.3% | 30.4% |
| MINNESOTA: | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 51.2% | 53.1% | 19.3% | 27.6% |
| Remainder of state | 48.3% | 55.3% | 15.3% | 29.5% |
| MISSISSIPPI: | | | | |
| Jackson,MS | 47.8% | 63.0% | 16.6% | 20.4% |
| Remainder of state | 48.6% | 59.0% | 18.4% | 22.6% |
| MISSOURI: | | | | |
| Kansas City,MO-KS | 54.4% | 53.1% | 18.7% | 28.1% |
| St. Louis,MO-IL | 53.7% | 52.3% | 19.4% | 28.2% |
| Remainder of state | 47.3% | 59.3% | 17.1% | 23.6% |
| MONTANA: | | | | |
| Billings,MT | 44.0% | 59.4% | 18.7% | 21.9% |
| Remainder of state | 38.4% | 58.6% | 18.2% | 23.1% |
| NEBRASKA: | | | | |
| Omaha-Council Bluffs,NE-IA | 52.0% | 50.6% | 21.1% | 28.3% |
| Remainder of state | 43.3% | 51.7% | 19.2% | 29.1% |
| NEVADA: | | | | |
| Las Vegas-Henderson-Paradise,NV | 46.6% | 58.2% | 18.7% | 23.1% |
| Remainder of state | 45.6% | 56.5% | 18.9% | 24.6% |
| NEW HAMPSHIRE: | | | | |
| Boston-Cambridge-Newton,MA-NH | 44.0% | 55.5% | 18.7% | 25.8% |
| Manchester-Nashua,NH | 47.7% | 55.9% | 18.9% | 25.2% |
| Remainder of state | 45.1% | 54.7% | 19.7% | 25.6% |
| NEW JERSEY: | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 46.6% | 53.0% | 19.3% | 27.7% |
| Remainder of state | 48.7% | 52.0% | 19.6% | 28.3% |
| NEW MEXICO: | | | | |
| Albuquerque,NM | 44.5% | 60.9% | 18.6% | 20.6% |
| Remainder of state | 36.4% | 60.6% | 16.0% | 23.4% |
| NEW YORK: | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 45.8% | 55.6% | 16.6% | 27.8% |
| Remainder of state | 41.6% | 55.0% | 17.7% | 27.4% |
| NORTH CAROLINA: | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 52.5% | 56.5% | 18.6% | 24.9% |
| Remainder of state | 48.9% | 59.4% | 18.7% | 22.0% |
| NORTH DAKOTA: | | | | |
| Fargo,ND-MN | 55.0% | 55.7% | 14.4% | 29.9% |
| Remainder of state | 47.1% | 54.0% | 16.7% | 29.3% |
| OHIO: | | | | |
| Cincinnati,OH-KY-IN | 54.1% | 50.5% | 20.5% | 29.0% |
| Cleveland-Elyria,OH | 53.3% | 53.7% | 18.3% | 28.0% |
| Columbus,OH | 52.4% | 51.7% | 17.6% | 30.7% |
| Remainder of state | 45.6% | 52.6% | 20.9% | 26.5% |
| OKLAHOMA: | | | | |
| Oklahoma City,OK | 48.6% | 57.9% | 19.0% | 23.1% |
| Tulsa,OK | 51.7% | 56.5% | 18.1% | 25.4% |
| Remainder of state | 44.9% | 59.6% | 16.7% | 23.7% |

| STATE/AREA | Percent of employees that are enrolled in health insurance | Percent of enrollees in single coverage | Percent of enrollees in employee-plus-one coverage | Percent of enrollees in family coverage |
|--|--|---|--|---|
| OREGON: | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 54.8% | 57.3% | 17.4% | 25.2% |
| Remainder of state | 49.8% | 57.7% | 18.4% | 23.9% |
| PENNSYLVANIA: | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 50.1% | 54.1% | 18.4% | 27.5% |
| Pittsburgh,PA | 55.7% | 57.0% | 17.0% | 26.0% |
| Remainder of state | 49.6% | 57.3% | 19.8% | 22.9% |
| RHODE ISLAND: | | | | |
| Providence-Warwick,RI-MA | 46.2% | 56.8% | 15.4% | 27.8% |
| SOUTH CAROLINA: | | | | |
| Columbia,SC | 49.8% | 58.7% | 14.8% | 26.4% |
| Remainder of state | 47.7% | 58.1% | 18.4% | 23.5% |
| SOUTH DAKOTA: | | | | |
| Sioux Falls,SD | 49.2% | 55.7% | 15.1% | 29.2% |
| Remainder of state | 44.6% | 54.3% | 16.3% | 29.4% |
| TENNESSEE: | | | | |
| Memphis,TN-MS-AR | 53.3% | 57.2% | 19.8% | 23.0% |
| Nashville-Davidson--Murfreeseboro--Franklin,TN | 48.6% | 55.5% | 19.3% | 25.2% |
| Remainder of state | 48.0% | 53.9% | 19.0% | 27.1% |
| TEXAS: | | | | |
| Dallas-Fort Worth-Arlington,TX | 52.6% | 57.3% | 18.8% | 23.9% |
| Houston-The Woodlands-Sugar Land,TX | 51.0% | 51.5% | 20.9% | 27.6% |
| San Antonio-New Braunfels,TX | 45.4% | 59.4% | 17.1% | 23.5% |
| Remainder of state | 47.8% | 57.3% | 17.8% | 25.0% |
| UTAH: | | | | |
| Ogden-Clearfield,UT | 42.2% | 49.3% | 18.5% | 32.2% |
| Provo-Orem,UT | 41.8% | 48.1% | 17.1% | 34.8% |
| Salt Lake City,UT | 52.1% | 50.0% | 19.3% | 30.7% |
| Remainder of state | 34.4% | 46.1% | 17.6% | 36.3% |
| VERMONT: | | | | |
| Burlington-South Burlington,VT | 48.6% | 53.9% | 20.1% | 25.9% |
| Remainder of state | 38.4% | 56.0% | 19.9% | 24.0% |
| VIRGINIA: | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 49.5% | 59.5% | 17.9% | 22.6% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 48.8% | 54.2% | 17.6% | 28.2% |
| Remainder of state | 46.7% | 59.0% | 18.9% | 22.1% |
| WASHINGTON: | | | | |
| Seattle-Tacoma-Bellevue,WA | 60.4% | 57.5% | 17.7% | 24.8% |
| Remainder of state | 44.0% | 61.1% | 16.7% | 22.2% |
| WEST VIRGINIA: | | | | |
| Charleston,WV | 51.4% | 57.3% | 18.9% | 23.8% |
| Remainder of state | 43.0% | 55.1% | 18.2% | 26.8% |
| WISCONSIN: | | | | |
| Milwaukee-Waukesha-West Allis,WI | 48.5% | 49.6% | 19.1% | 31.2% |
| Remainder of state | 47.2% | 52.0% | 18.7% | 29.4% |
| WYOMING: | | | | |
| Cheyenne,WY | 45.5% | 56.4% | 18.0% | 25.5% |
| Remainder of state | 38.0% | 52.7% | 19.1% | 28.2% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.
Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.A.6 Standard errors for enrollment for private-sector employees for areas within States: United States, 2018-2020

| STATE/AREA | Percent of employees that are enrolled in health insurance | Percent of enrollees in single coverage | Percent of enrollees in employee-plus-one coverage | Percent of enrollees in family coverage |
|---|---|--|---|--|
| ALABAMA: | | | | |
| Birmingham-Hoover,AL | 2.48% | 1.82% | 1.22% | 1.71% |
| Remainder of state | 1.66% | 1.25% | 0.86% | 1.32% |
| ALASKA: | | | | |
| Anchorage,AK | 1.65% | 1.28% | 0.63% | 1.17% |
| Remainder of state | 1.98% | 1.50% | 0.81% | 1.36% |
| ARIZONA: | | | | |
| Phoenix-Mesa-Scottsdale,AZ | 2.26% | 1.38% | 0.66% | 1.41% |
| Remainder of state | 2.25% | 2.04% | 1.08% | 1.81% |
| ARKANSAS: | | | | |
| Little Rock-North Little Rock-Conway,AR | 2.17% | 1.61% | 1.02% | 1.51% |
| Remainder of state | 1.48% | 1.12% | 0.66% | 0.97% |
| CALIFORNIA: | | | | |
| Los Angeles-Long Beach-Anaheim,CA | 1.32% | 0.97% | 0.53% | 0.85% |
| Riverside-San Bernardino-Ontario,CA | 3.07% | 1.64% | 1.29% | 1.49% |
| Sacramento--Roseville--Arden-Arcade,CA | 3.34% | 2.29% | 1.49% | 1.85% |
| San Diego-Carlsbad,CA | 4.24% | 1.62% | 0.89% | 1.52% |
| San Francisco-Oakland-Hayward,CA | 2.40% | 2.04% | 0.87% | 1.66% |
| San Jose-Sunnyvale-Santa Clara,CA | 3.88% | 1.98% | 1.07% | 1.95% |
| Remainder of state | 2.13% | 1.57% | 0.89% | 1.37% |
| COLORADO: | | | | |
| Denver-Aurora-Lakewood,CO | 1.84% | 1.27% | 0.74% | 1.02% |
| Remainder of state | 1.70% | 1.34% | 1.07% | 1.14% |
| CONNECTICUT: | | | | |
| Bridgeport-Stamford-Norwalk,CT | 2.72% | 1.73% | 1.10% | 1.77% |
| Hartford-West Hartford-East Hartford,CT | 1.77% | 1.45% | 0.85% | 1.30% |
| New Haven-Milford,CT | 2.84% | 1.90% | 1.74% | 1.66% |
| Remainder of state | 3.41% | 1.91% | 1.27% | 1.54% |
| DELAWARE: | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 2.26% | 0.98% | 0.62% | 1.06% |
| Remainder of state | 2.63% | 2.01% | 1.40% | 2.55% |
| DISTRICT OF COLUMBIA | | | | |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 1.34% | 0.77% | 0.47% | 0.68% |
| FLORIDA: | | | | |
| Miami-Fort Lauderdale-West Palm Beach,FL | 2.15% | 1.34% | 0.79% | 1.17% |
| Orlando-Kissimmee-Sanford,FL | 3.38% | 1.78% | 1.36% | 1.64% |
| Tampa-St. Petersburg-Clearwater,FL | 3.43% | 1.62% | 0.81% | 1.26% |
| Remainder of state | 1.89% | 1.34% | 0.77% | 1.07% |
| GEORGIA: | | | | |
| Atlanta-Sandy Springs-Roswell,GA | 1.78% | 1.22% | 0.76% | 1.13% |
| Remainder of state | 2.13% | 1.28% | 1.13% | 1.10% |
| HAWAII: | | | | |
| Urban Honolulu,HI | 1.87% | 1.37% | 1.24% | 1.13% |
| Remainder of state | 2.29% | 1.82% | 0.90% | 1.44% |
| IDAHO: | | | | |
| Boise City,ID | 1.92% | 1.80% | 0.90% | 1.46% |
| Remainder of state | 1.89% | 1.77% | 0.96% | 1.87% |
| ILLINOIS: | | | | |
| Chicago-Naperville-Elgin,IL-IN-WI | 1.53% | 0.93% | 0.55% | 0.84% |
| Remainder of state | 1.76% | 1.71% | 1.07% | 1.42% |
| INDIANA: | | | | |
| Indianapolis-Carmel-Anderson,IN | 2.09% | 1.37% | 1.05% | 1.19% |
| Remainder of state | 1.54% | 1.36% | 0.82% | 1.19% |
| IOWA: | | | | |
| Des Moines-West Des Moines,IA | 2.51% | 1.54% | 1.13% | 1.53% |
| Remainder of state | 1.17% | 0.96% | 0.64% | 0.90% |
| KANSAS: | | | | |
| Kansas City,MO-KS | 2.14% | 1.63% | 0.83% | 1.39% |
| Wichita,KS | 3.06% | 1.79% | 0.91% | 1.54% |
| Remainder of state | 1.96% | 1.48% | 0.80% | 1.28% |
| KENTUCKY: | | | | |
| Louisville/Jefferson County,KY-IN | 2.07% | 1.29% | 0.92% | 1.06% |
| Remainder of state | 1.56% | 1.08% | 0.55% | 1.01% |

| STATE/AREA | Percent of employees that are enrolled in health insurance | Percent of enrollees in single coverage | Percent of enrollees in employee-plus-one coverage | Percent of enrollees in family coverage |
|---|--|---|--|---|
| LOUISIANA: | | | | |
| New Orleans-Metairie,LA | 2.39% | 1.52% | 0.96% | 1.31% |
| Remainder of state | 1.58% | 1.04% | 0.65% | 0.83% |
| MAINE: | | | | |
| Portland-South Portland,ME | 1.89% | 1.52% | 0.72% | 1.83% |
| Remainder of state | 1.50% | 1.09% | 0.66% | 1.09% |
| MARYLAND: | | | | |
| Baltimore-Columbia-Towson,MD | 1.46% | 1.25% | 0.72% | 1.13% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 2.04% | 1.64% | 0.83% | 1.29% |
| Remainder of state | 3.51% | 3.19% | 1.60% | 2.69% |
| MASSACHUSETTS: | | | | |
| Boston-Cambridge-Newton,MA-NH | 1.74% | 1.04% | 0.61% | 0.98% |
| Remainder of state | 1.94% | 1.37% | 1.02% | 1.53% |
| MICHIGAN: | | | | |
| Detroit-Warren-Dearborn,MI | 2.06% | 1.94% | 0.60% | 1.70% |
| Remainder of state | 1.56% | 1.26% | 0.67% | 1.04% |
| MINNESOTA: | | | | |
| Minneapolis-St. Paul-Bloomington,MN-WI | 1.70% | 1.03% | 0.85% | 0.93% |
| Remainder of state | 1.96% | 1.62% | 0.87% | 1.66% |
| MISSISSIPPI: | | | | |
| Jackson,MS | 3.18% | 1.66% | 1.00% | 1.40% |
| Remainder of state | 1.61% | 1.24% | 0.63% | 1.07% |
| MISSOURI: | | | | |
| Kansas City,MO-KS | 2.51% | 1.84% | 1.18% | 1.56% |
| St. Louis,MO-IL | 1.80% | 1.39% | 0.93% | 1.50% |
| Remainder of state | 2.18% | 1.57% | 0.82% | 1.26% |
| MONTANA: | | | | |
| Billings,MT | 2.97% | 2.06% | 1.12% | 1.62% |
| Remainder of state | 1.20% | 1.41% | 0.77% | 1.21% |
| NEBRASKA: | | | | |
| Omaha-Council Bluffs,NE-IA | 1.77% | 1.81% | 1.12% | 1.39% |
| Remainder of state | 1.50% | 1.18% | 0.91% | 1.35% |
| NEVADA: | | | | |
| Las Vegas-Henderson-Paradise,NV | 1.66% | 1.27% | 0.78% | 0.97% |
| Remainder of state | 2.62% | 2.01% | 1.10% | 1.78% |
| NEW HAMPSHIRE: | | | | |
| Boston-Cambridge-Newton,MA-NH | 2.24% | 1.52% | 0.93% | 1.51% |
| Manchester-Nashua,NH | 2.44% | 1.77% | 0.99% | 1.30% |
| Remainder of state | 2.16% | 1.87% | 0.97% | 1.32% |
| NEW JERSEY: | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 1.50% | 1.23% | 0.68% | 1.22% |
| Remainder of state | 2.84% | 2.31% | 1.13% | 2.35% |
| NEW MEXICO: | | | | |
| Albuquerque,NM | 2.01% | 1.36% | 0.94% | 1.20% |
| Remainder of state | 1.61% | 1.76% | 0.99% | 1.32% |
| NEW YORK: | | | | |
| New York-Newark-Jersey City,NY-NJ-PA | 1.09% | 0.78% | 0.46% | 0.72% |
| Remainder of state | 1.25% | 1.03% | 0.73% | 1.09% |
| NORTH CAROLINA: | | | | |
| Charlotte-Concord-Gastonia,NC-SC | 2.69% | 1.60% | 0.99% | 1.21% |
| Remainder of state | 1.41% | 1.15% | 0.55% | 1.01% |
| NORTH DAKOTA: | | | | |
| Fargo,ND-MN | 1.89% | 1.40% | 0.95% | 1.48% |
| Remainder of state | 1.23% | 1.04% | 0.68% | 0.93% |
| OHIO: | | | | |
| Cincinnati,OH-KY-IN | 3.35% | 1.61% | 1.22% | 1.68% |
| Cleveland-Elyria,OH | 2.80% | 2.54% | 1.09% | 2.88% |
| Columbus,OH | 3.65% | 2.22% | 1.32% | 2.68% |
| Remainder of state | 1.62% | 1.05% | 0.82% | 0.95% |
| OKLAHOMA: | | | | |
| Oklahoma City,OK | 2.35% | 1.90% | 1.07% | 1.62% |
| Tulsa,OK | 2.41% | 2.09% | 1.11% | 1.65% |
| Remainder of state | 2.02% | 1.89% | 1.03% | 1.57% |

| STATE/AREA | Percent of employees that are enrolled in health insurance | Percent of enrollees in single coverage | Percent of enrollees in employee-plus-one coverage | Percent of enrollees in family coverage |
|---|--|---|--|---|
| OREGON: | | | | |
| Portland-Vancouver-Hillsboro,OR-WA | 1.73% | 1.28% | 0.69% | 1.21% |
| Remainder of state | 1.96% | 2.24% | 1.06% | 2.54% |
| PENNSYLVANIA: | | | | |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD | 1.59% | 1.20% | 0.74% | 1.15% |
| Pittsburgh,PA | 2.14% | 1.52% | 0.91% | 1.45% |
| Remainder of state | 1.32% | 1.05% | 0.63% | 0.96% |
| RHODE ISLAND: | | | | |
| Providence-Warwick,RI-MA | 1.04% | 0.90% | 0.53% | 0.88% |
| SOUTH CAROLINA: | | | | |
| Columbia,SC | 2.84% | 3.26% | 1.28% | 3.24% |
| Remainder of state | 1.31% | 1.20% | 0.64% | 1.18% |
| SOUTH DAKOTA: | | | | |
| Sioux Falls,SD | 1.79% | 1.03% | 0.75% | 1.04% |
| Remainder of state | 1.44% | 1.07% | 0.74% | 1.22% |
| TENNESSEE: | | | | |
| Memphis,TN-MS-AR | 2.57% | 2.20% | 1.59% | 2.01% |
| Nashville-Davidson--Murfreesboro--Franklin,TN | 1.98% | 1.15% | 0.89% | 1.20% |
| Remainder of state | 1.98% | 1.81% | 0.83% | 1.50% |
| TEXAS: | | | | |
| Dallas-Fort Worth-Arlington,TX | 1.62% | 1.08% | 0.66% | 0.90% |
| Houston-The Woodlands-Sugar Land,TX | 1.90% | 1.29% | 0.89% | 1.28% |
| San Antonio-New Braunfels,TX | 3.23% | 1.81% | 1.20% | 1.47% |
| Remainder of state | 2.05% | 1.21% | 0.68% | 1.02% |
| UTAH: | | | | |
| Ogden-Clearfield,UT | 3.04% | 1.56% | 1.13% | 1.54% |
| Provo-Orem,UT | 3.83% | 1.62% | 0.82% | 1.54% |
| Salt Lake City,UT | 2.08% | 1.21% | 0.73% | 1.14% |
| Remainder of state | 2.51% | 2.12% | 1.25% | 2.05% |
| VERMONT: | | | | |
| Burlington-South Burlington,VT | 1.75% | 1.15% | 0.75% | 0.83% |
| Remainder of state | 1.20% | 1.13% | 0.67% | 0.98% |
| VIRGINIA: | | | | |
| Virginia Beach-Norfolk-Newport News,VA-NC | 3.62% | 2.17% | 1.53% | 2.14% |
| Washington-Arlington-Alexandria,DC-VA-MD-WV | 2.26% | 1.78% | 0.86% | 1.93% |
| Remainder of state | 2.13% | 1.29% | 0.80% | 1.33% |
| WASHINGTON: | | | | |
| Seattle-Tacoma-Bellevue,WA | 2.34% | 2.14% | 0.71% | 2.02% |
| Remainder of state | 2.23% | 1.82% | 1.06% | 1.42% |
| WEST VIRGINIA: | | | | |
| Charleston,WV | 3.52% | 1.40% | 1.36% | 1.82% |
| Remainder of state | 1.31% | 1.14% | 0.67% | 1.12% |
| WISCONSIN: | | | | |
| Milwaukee-Waukesha-West Allis,WI | 2.30% | 1.21% | 0.83% | 1.20% |
| Remainder of state | 1.36% | 0.97% | 0.67% | 1.01% |
| WYOMING: | | | | |
| Cheyenne,WY | 3.26% | 2.75% | 1.45% | 2.72% |
| Remainder of state | 1.42% | 1.15% | 0.78% | 1.07% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

| 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 | 34.7% | 53.7% | 75.7% | 63.0% | 47.7% |
| 50 or more employees | 96.9% | 98.8% | 81.8% | 69.2% | 56.6% |
| Total | 48.6% | 88.5% | 81.0% | 68.4% | 55.3% |
| Los Angeles-Long Beach-Anaheim, CA: | | | | | |
| Less than 50 employees | 33.5% | 56.7% | 88.5% | 73.9% | 65.4% |
| 50 or more employees | 97.2% | 99.4% | 81.1% | 73.0% | 59.2% |
| Total | 49.6% | 88.8% | 82.3% | 73.2% | 60.2% |
| Chicago-Naperville-Elgin, IL-IN-WI: | | | | | |
| Less than 50 employees | 25.2% | 53.7% | 78.4% | 71.5% | 56.1% |
| 50 or more employees | 97.6% | 99.2% | 76.3% | 70.7% | 54.0% |
| Total | 48.5% | 90.8% | 76.6% | 70.8% | 54.2% |
| Dallas-Fort Worth-Arlington, TX: | | | | | |
| Less than 50 employees | 23.1% | 46.2% | 88.8% | 65.3% | 57.9% |
| 50 or more employees | 96.1% | 95.4% | 86.9% | 70.7% | 61.5% |
| Total | 44.0% | 84.4% | 87.1% | 70.0% | 61.0% |
| Houston-The Woodlands-Sugar Land, TX: | | | | | |
| Less than 50 employees | 34.6% | 49.8% | 82.2% | 64.8% | 53.3% |
| 50 or more employees | 98.0% | 93.2% | 86.3% | 69.9% | 60.3% |
| Total | 56.2% | 83.6% | 85.7% | 69.3% | 59.4% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV: | | | | | |
| Less than 50 employees | 42.8% | 65.0% | 84.5% | 69.9% | 59.1% |
| 50 or more employees | 96.6% | 97.9% | 82.7% | 69.4% | 57.4% |
| Total | 60.9% | 92.0% | 83.0% | 69.5% | 57.6% |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD: | | | | | |
| Less than 50 employees | 41.4% | 61.3% | 69.7% | 73.9% | 51.5% |
| 50 or more employees | 96.2% | 97.9% | 78.3% | 78.4% | 61.3% |
| Total | 58.3% | 91.3% | 77.2% | 77.9% | 60.1% |
| Miami-Fort Lauderdale-West Palm Beach, FL: | | | | | |
| Less than 50 employees | 25.0% | 45.9% | 87.0% | 55.8% | 48.6% |
| 50 or more employees | 99.7% | 98.5% | 81.2% | 63.1% | 51.2% |
| Total | 39.7% | 82.7% | 82.1% | 61.8% | 50.8% |
| Atlanta-Sandy Springs-Roswell, GA: | | | | | |
| Less than 50 employees | 20.3% | 46.1% | 81.1% | 56.7% | 46.0% |
| 50 or more employees | 95.8% | 99.5% | 81.4% | 65.9% | 53.6% |
| Total | 48.1% | 90.2% | 81.4% | 65.1% | 53.0% |
| Boston-Cambridge-Newton, MA-NH: | | | | | |
| Less than 50 employees | 32.7% | 53.4% | 79.8% | 65.9% | 52.6% |
| 50 or more employees | 99.0% | 98.7% | 77.8% | 75.6% | 58.8% |
| Total | 53.8% | 89.8% | 78.0% | 74.5% | 58.1% |
| San Francisco-Oakland-Hayward, CA: | | | | | |
| Less than 50 employees | 42.1% | 59.0% | 86.8% | 76.1% | 66.1% |
| 50 or more employees | 96.4% | 99.6% | 87.3% | 79.9% | 69.8% |
| Total | 54.6% | 88.4% | 87.2% | 79.2% | 69.1% |
| Phoenix-Mesa-Scottsdale, AZ: | | | | | |
| Less than 50 employees | 31.4% | 54.7% | 85.4% | 62.7% | 53.6% |
| 50 or more employees | 98.6% | 97.9% | 82.7% | 72.7% | 60.2% |
| Total | 55.0% | 90.0% | 83.0% | 71.6% | 59.4% |
| Riverside-San Bernardino-Ontario, CA: | | | | | |
| Less than 50 employees | 27.0% * | 45.9% | 88.8% | 73.8% | 65.5% |
| 50 or more employees | 86.4% | 93.8% | 85.3% | 65.6% | 55.9% |
| Total | 44.1% | 83.9% | 85.7% | 66.6% | 57.0% |
| Detroit-Warren-Dearborn, MI: | | | | | |
| Less than 50 employees | 33.9% | 50.2% | 78.7% | 66.4% | 52.2% |
| 50 or more employees | 99.2% | 98.4% | 86.0% | 67.9% | 58.4% |
| Total | 55.3% | 88.6% | 85.2% | 67.7% | 57.7% |
| Seattle-Tacoma-Bellevue, WA: | | | | | |
| Less than 50 employees | 44.3% | 67.2% | 78.9% | 82.3% | 64.9% |
| 50 or more employees | 97.2% | 98.7% | 89.0% | 80.8% | 72.0% |
| Total | 61.4% | 91.5% | 87.3% | 81.1% | 70.8% |
| Minneapolis-St. Paul-Bloomington, MN-WI: | | | | | |
| Less than 50 employees | 32.4% | 53.4% | 86.0% | 71.6% | 61.5% |
| 50 or more employees | 96.7% | 97.7% | 77.7% | 74.9% | 58.2% |

| 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 |
|--------------------------------------|---|--|--|--|--|
| Total | 52.8% | 88.5% | 78.7% | 74.5% | 58.6% |
| San Diego-Carlsbad, CA: | | | | | |
| Less than 50 employees | 37.9% | 52.2% | 100% | 59.7% | 59.7% |
| 50 or more employees | 98.9% | 98.7% | 69.6% | 70.4% | 49.0% |
| Total | 57.4% | 90.0% | 72.9% | 68.8% | 50.2% |
| Tampa-St. Petersburg-Clearwater, FL: | | | | | |
| Less than 50 employees | 24.7% * | 48.4% | 93.8% | 68.1% | 63.9% |
| 50 or more employees | 95.2% | 96.7% | 79.2% | 56.4% | 44.6% |
| Total | 47.5% | 88.6% | 80.5% | 57.6% | 46.4% |
| Denver-Aurora-Lakewood, CO: | | | | | |
| Less than 50 employees | 25.3% | 53.7% | 80.5% | 72.8% | 58.6% |
| 50 or more employees | 92.9% | 96.6% | 85.8% | 70.8% | 60.7% |
| Total | 43.8% | 87.5% | 85.1% | 71.1% | 60.4% |
| St. Louis, MO-IL: | | | | | |
| Less than 50 employees | 32.4% | 54.0% | 83.8% | 75.7% | 63.4% |
| 50 or more employees | 97.7% | 98.8% | 78.6% | 74.8% | 58.8% |
| Total | 57.8% | 90.4% | 79.2% | 74.9% | 59.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

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, 2020

| 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 | 2.72% | 3.06% | 3.36% | 2.80% | 2.91% |
| 50 or more employees | 1.39% | 0.48% | 1.53% | 1.79% | 1.89% |
| Total | 2.21% | 0.92% | 1.41% | 1.60% | 1.69% |
| Los Angeles-Long Beach-Anaheim, CA: | | | | | |
| Less than 50 employees | 4.59% | 4.56% | 2.33% | 3.66% | 3.63% |
| 50 or more employees | 1.68% | 0.38% | 2.13% | 2.09% | 2.60% |
| Total | 3.89% | 1.44% | 1.83% | 1.84% | 2.25% |
| Chicago-Naperville-Elgin, IL-IN-WI: | | | | | |
| Less than 50 employees | 2.84% | 3.88% | 3.31% | 3.56% | 3.65% |
| 50 or more employees | 1.01% | 0.39% | 3.03% | 2.26% | 2.96% |
| Total | 2.41% | 0.95% | 2.72% | 2.05% | 2.66% |
| Dallas-Fort Worth-Arlington, TX: | | | | | |
| Less than 50 employees | 4.28% | 5.47% | 2.98% | 5.56% | 5.24% |
| 50 or more employees | 1.57% | 2.07% | 2.77% | 2.94% | 3.42% |
| Total | 4.01% | 2.27% | 2.45% | 2.67% | 3.08% |
| Houston-The Woodlands-Sugar Land, TX: | | | | | |
| Less than 50 employees | 6.45% | 6.41% | 6.54% | 5.08% | 6.27% |
| 50 or more employees | 0.96% | 3.26% | 2.31% | 2.92% | 3.23% |
| Total | 5.15% | 3.01% | 2.19% | 2.64% | 2.94% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV: | | | | | |
| Less than 50 employees | 4.90% | 4.29% | 3.08% | 2.86% | 3.52% |
| 50 or more employees | 1.62% | 1.13% | 2.15% | 2.24% | 2.81% |
| Total | 3.58% | 1.27% | 1.92% | 1.99% | 2.50% |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD: | | | | | |
| Less than 50 employees | 5.18% | 4.72% | 4.52% | 4.11% | 4.17% |
| 50 or more employees | 1.37% | 1.16% | 2.80% | 2.36% | 3.49% |
| Total | 3.96% | 1.42% | 2.55% | 2.17% | 3.14% |
| Miami-Fort Lauderdale-West Palm Beach, FL: | | | | | |
| Less than 50 employees | 5.86% | 7.26% | 4.01% | 5.81% | 5.33% |
| 50 or more employees | 0.34% | 1.46% | 3.95% | 5.47% | 5.18% |
| Total | 5.35% | 3.13% | 3.35% | 4.65% | 4.41% |
| Atlanta-Sandy Springs-Roswell, GA: | | | | | |
| Less than 50 employees | 4.11% | 6.25% | 4.08% | 7.34% | 6.01% |
| 50 or more employees | 3.49% | 0.36% | 2.38% | 3.70% | 3.38% |
| Total | 3.70% | 1.37% | 2.20% | 3.43% | 3.12% |
| Boston-Cambridge-Newton, MA-NH: | | | | | |
| Less than 50 employees | 4.76% | 5.50% | 3.62% | 3.44% | 4.15% |
| 50 or more employees | 0.74% | 0.91% | 3.36% | 2.12% | 3.49% |
| Total | 3.93% | 1.71% | 2.99% | 1.97% | 3.15% |
| San Francisco-Oakland-Hayward, CA: | | | | | |
| Less than 50 employees | 6.98% | 6.53% | 2.71% | 5.71% | 5.61% |
| 50 or more employees | 3.52% | 0.39% | 3.53% | 3.68% | 5.06% |
| Total | 5.83% | 2.50% | 2.93% | 3.25% | 4.31% |
| Phoenix-Mesa-Scottsdale, AZ: | | | | | |
| Less than 50 employees | 5.82% | 7.03% | 5.08% | 4.30% | 4.60% |
| 50 or more employees | 0.92% | 1.35% | 3.55% | 3.18% | 4.54% |
| Total | 4.16% | 2.01% | 3.18% | 2.99% | 4.14% |
| Riverside-San Bernardino-Ontario, CA: | | | | | |
| Less than 50 employees | 8.88% * | 9.61% | 7.45% | 8.19% | 9.82% |
| 50 or more employees | 6.43% | 3.21% | 4.08% | 4.71% | 5.25% |
| Total | 7.57% | 3.97% | 3.71% | 4.27% | 4.78% |
| Detroit-Warren-Dearborn, MI: | | | | | |
| Less than 50 employees | 5.64% | 6.18% | 5.62% | 6.55% | 6.81% |
| 50 or more employees | 0.62% | 1.12% | 2.68% | 4.30% | 4.30% |
| Total | 4.31% | 1.83% | 2.45% | 3.91% | 3.88% |
| Seattle-Tacoma-Bellevue, WA: | | | | | |
| Less than 50 employees | 5.86% | 5.33% | 5.31% | 3.30% | 5.28% |
| 50 or more employees | 1.89% | 0.71% | 2.17% | 3.07% | 3.38% |
| Total | 4.43% | 1.46% | 2.09% | 2.65% | 3.00% |
| Minneapolis-St. Paul-Bloomington, MN-WI: | | | | | |
| Less than 50 employees | 5.03% | 5.33% | 3.31% | 3.63% | 3.71% |
| 50 or more employees | 1.33% | 1.03% | 3.16% | 3.39% | 4.10% |

| 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 |
|--------------------------------------|---|--|--|--|--|
| Total | 3.80% | 1.73% | 2.77% | 2.99% | 3.60% |
| San Diego-Carlsbad, CA: | | | | | |
| Less than 50 employees | 10.2% | 10.3% | 0.00% | 12.6% | 12.6% |
| 50 or more employees | 1.07% | 1.28% | 8.72% | 4.77% | 6.95% |
| Total | 7.87% | 2.74% | 8.09% | 4.59% | 6.40% |
| Tampa-St. Petersburg-Clearwater, FL: | | | | | |
| Less than 50 employees | 8.55% * | 9.78% | 2.86% | 6.10% | 5.73% |
| 50 or more employees | 2.24% | 1.88% | 4.51% | 6.71% | 5.01% |
| Total | 7.01% | 2.78% | 4.06% | 6.15% | 4.71% |
| Denver-Aurora-Lakewood, CO: | | | | | |
| Less than 50 employees | 5.97% | 7.36% | 7.64% | 4.99% | 7.25% |
| 50 or more employees | 4.22% | 1.85% | 2.56% | 3.70% | 3.59% |
| Total | 4.95% | 2.19% | 2.45% | 3.31% | 3.26% |
| St. Louis, MO-IL: | | | | | |
| Less than 50 employees | 5.96% | 6.60% | 6.85% | 6.20% | 6.81% |
| 50 or more employees | 1.43% | 0.90% | 3.73% | 4.00% | 3.52% |
| Total | 4.65% | 1.73% | 3.42% | 3.61% | 3.24% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

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, 2020

| 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 | 8,633 | 2,468 | 16,049 | 4,739 | 24,664 | 7,918 |
| 50 or more employees | 8,080 | 1,622 | 15,769 | 4,080 | 23,690 | 5,979 |
| Total | 8,155 | 1,736 | 15,800 | 4,151 | 23,782 | 6,160 |
| Los Angeles-Long Beach-Anaheim, CA: | | | | | | |
| Less than 50 employees | 6,816 | 1,318 | 12,318 | 5,565 | 17,869 | 8,484 |
| 50 or more employees | 6,877 | 1,212 | 14,487 | 3,992 | 20,963 | 5,591 |
| Total | 6,866 | 1,232 | 14,134 | 4,248 | 20,489 | 6,034 |
| Chicago-Naperville-Elgin, IL-IN-WI: | | | | | | |
| Less than 50 employees | 6,938 | 1,635 | 15,897 | 5,868 | 22,995 | 6,898 |
| 50 or more employees | 7,454 | 1,752 | 15,779 | 4,027 | 22,211 | 6,365 |
| Total | 7,389 | 1,737 | 15,789 | 4,195 | 22,295 | 6,421 |
| Dallas-Fort Worth-Arlington, TX: | | | | | | |
| Less than 50 employees | 7,065 | 1,138 | 12,666 | 6,425 | 15,620 | 7,386 |
| 50 or more employees | 7,009 | 1,449 | 14,230 | 3,961 | 22,050 | 6,577 |
| Total | 7,017 | 1,410 | 14,064 | 4,223 | 21,409 | 6,657 |
| Houston-The Woodlands-Sugar Land, TX: | | | | | | |
| Less than 50 employees | 6,998 | 1,982 | 13,298 | 5,364 | 19,703 | 10,039 |
| 50 or more employees | 7,565 | 1,795 | 15,638 | 4,492 | 22,424 | 6,364 |
| Total | 7,483 | 1,822 | 15,502 | 4,543 | 22,111 | 6,787 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV: | | | | | | |
| Less than 50 employees | 7,008 | 1,937 | 14,568 | 4,432 | 20,894 | 5,496 |
| 50 or more employees | 7,167 | 1,664 | 14,325 | 4,066 | 20,606 | 6,447 |
| Total | 7,146 | 1,702 | 14,355 | 4,111 | 20,640 | 6,334 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD: | | | | | | |
| Less than 50 employees | 7,545 | 948 | 12,056 | 1,821 | 19,841 | 2,400 |
| 50 or more employees | 7,203 | 1,793 | 14,015 | 4,529 | 21,991 | 7,383 |
| Total | 7,243 | 1,693 | 13,821 | 4,260 | 21,825 | 6,998 |
| Miami-Fort Lauderdale-West Palm Beach, FL: | | | | | | |
| Less than 50 employees | 8,081 | 1,136 | 15,844 | 4,486 * | 21,443 | 6,347 * |
| 50 or more employees | 6,941 | 1,932 | 12,498 | 4,416 | 18,482 | 6,809 |
| Total | 7,143 | 1,791 | 12,877 | 4,424 | 18,938 | 6,738 |
| Atlanta-Sandy Springs-Roswell, GA: | | | | | | |
| Less than 50 employees | 7,256 | 1,573 | 14,004 | 5,760 | 19,290 | 9,820 |
| 50 or more employees | 7,262 | 1,721 | 14,601 | 4,219 | 20,919 | 6,121 |
| Total | 7,261 | 1,706 | 14,572 | 4,295 | 20,849 | 6,278 |
| Boston-Cambridge-Newton, MA-NH: | | | | | | |
| Less than 50 employees | 7,981 | 2,206 | 16,479 | 5,078 | 25,160 | 4,909 * |
| 50 or more employees | 7,383 | 1,457 | 14,406 | 3,456 | 22,272 | 5,623 |
| Total | 7,446 | 1,535 | 14,612 | 3,617 | 22,601 | 5,542 |
| San Francisco-Oakland-Hayward, CA: | | | | | | |
| Less than 50 employees | 7,815 | 873 * | 11,380 | 4,009 * | 18,045 | 4,534 * |
| 50 or more employees | 7,565 | 1,267 | 17,122 | 3,413 | 24,167 | 5,019 |
| Total | 7,625 | 1,174 | 16,818 | 3,445 | 23,374 | 4,956 |
| Phoenix-Mesa-Scottsdale, AZ: | | | | | | |
| Less than 50 employees | 5,622 | 1,856 | 10,022 | 3,926 | 15,286 | 6,383 |
| 50 or more employees | 6,611 | 1,584 | 12,784 | 3,869 | 19,999 | 5,551 |
| Total | 6,488 | 1,618 | 12,611 | 3,872 | 19,628 | 5,616 |
| Riverside-San Bernardino-Ontario, CA: | | | | | | |
| Less than 50 employees | 7,415 | 534 * | 12,598 | 3,447 | 18,321 | 5,340 * |
| 50 or more employees | 6,814 | 1,525 | 12,482 | 3,470 | 18,387 | 5,648 |
| Total | 6,907 | 1,371 | 12,490 | 3,468 | 18,379 | 5,611 |
| Detroit-Warren-Dearborn, MI: | | | | | | |
| Less than 50 employees | 5,567 | 814 * | 14,521 | 3,107 | 21,806 | 3,132 * |
| 50 or more employees | 7,054 | 1,602 | 14,430 | 3,923 | 21,038 | 6,057 |
| Total | 6,905 | 1,523 | 14,438 | 3,849 | 21,133 | 5,693 |
| Seattle-Tacoma-Bellevue, WA: | | | | | | |
| Less than 50 employees | 7,268 | 1,061 | 13,621 | 4,642 | 20,922 | 5,075 |
| 50 or more employees | 7,423 | 1,196 | 13,250 | 3,284 | 19,394 | 4,192 |
| Total | 7,393 | 1,170 | 13,299 | 3,464 | 19,514 | 4,262 |
| Minneapolis-St. Paul-Bloomington, MN-WI: | | | | | | |
| Less than 50 employees | 7,256 | 1,624 | 16,080 | 4,825 | 21,102 | 7,533 |
| 50 or more employees | 6,605 | 1,511 | 13,737 | 4,091 | 19,672 | 5,501 |
| Total | 6,703 | 1,528 | 13,909 | 4,145 | 19,854 | 5,760 |
| San Diego-Carlsbad, CA: | | | | | | |
| Less than 50 employees | 5,175 | 1,733 | 7,743 | 2,996 * | 16,037 | 4,599 * |

| METRO AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|---|-----------------------|----------------------------|----------------------------------|---------------------------------------|-----------------------|----------------------------|
| 50 or more employees | 6,417 | 1,378 | 12,914 | 3,769 | 18,730 | 5,821 |
| Total | 6,280 | 1,417 | 11,806 | 3,604 | 18,439 | 5,690 |
| Tampa-St. Petersburg-Clearwater, FL: | | | | | | |
| Less than 50 employees | 6,425 | 2,218 | 14,439 | 6,441 | 21,175 | 9,436 |
| 50 or more employees | 7,094 | 1,915 | 15,307 | 5,978 | 21,562 | 8,093 |
| Total | 6,988 | 1,963 | 15,236 | 6,016 | 21,533 | 8,192 |
| Denver-Aurora-Lakewood, CO: | | | | | | |
| Less than 50 employees | 6,526 | 1,466 | 13,021 | 4,851 | 20,660 | 6,647 |
| 50 or more employees | 7,056 | 1,676 | 14,221 | 4,156 | 20,675 | 5,685 |
| Total | 6,975 | 1,644 | 14,088 | 4,234 | 20,674 | 5,769 |
| St. Louis, MO-IL: | | | | | | |
| Less than 50 employees | 6,526 | 1,042 * | 14,519 | 6,074 | 16,805 | 6,689 |
| 50 or more employees | 7,053 | 1,749 | 14,050 | 4,435 | 21,426 | 6,971 |
| Total | 6,979 | 1,650 | 14,093 | 4,585 | 20,969 | 6,943 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

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, 2020

| 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 | 314 | 263 | 569 | 766 | 1,262 | 1,170 |
| 50 or more employees | 206 | 73 | 425 | 211 | 586 | 273 |
| Total | 183 | 74 | 384 | 206 | 544 | 273 |
| Los Angeles-Long Beach-Anaheim, CA: | | | | | | |
| Less than 50 employees | 476 | 341 | 1,398 | 1,368 | 2,293 | 2,515 |
| 50 or more employees | 246 | 98 | 445 | 316 | 626 | 542 |
| Total | 219 | 102 | 446 | 354 | 657 | 636 |
| Chicago-Naperville-Elgin, IL-IN-WI: | | | | | | |
| Less than 50 employees | 393 | 178 | 1,359 | 621 | 1,351 | 935 |
| 50 or more employees | 175 | 71 | 543 | 183 | 661 | 303 |
| Total | 162 | 66 | 509 | 182 | 608 | 289 |
| Dallas-Fort Worth-Arlington, TX: | | | | | | |
| Less than 50 employees | 447 | 292 | 1,621 | 1,097 | 2,022 | 1,924 |
| 50 or more employees | 265 | 92 | 399 | 321 | 674 | 370 |
| Total | 239 | 90 | 402 | 315 | 673 | 381 |
| Houston-The Woodlands-Sugar Land, TX: | | | | | | |
| Less than 50 employees | 545 | 436 | 1,041 | 1,153 | 1,485 | 2,553 |
| 50 or more employees | 260 | 106 | 462 | 582 | 872 | 547 |
| Total | 238 | 110 | 443 | 552 | 795 | 612 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV: | | | | | | |
| Less than 50 employees | 268 | 254 | 1,340 | 994 | 1,578 | 1,012 |
| 50 or more employees | 159 | 152 | 353 | 289 | 615 | 550 |
| Total | 142 | 136 | 351 | 283 | 574 | 497 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD: | | | | | | |
| Less than 50 employees | 565 | 205 | 941 | 499 | 1,315 | 703 |
| 50 or more employees | 235 | 220 | 675 | 438 | 1,220 | 673 |
| Total | 216 | 199 | 618 | 408 | 1,151 | 660 |
| Miami-Fort Lauderdale-West Palm Beach, FL: | | | | | | |
| Less than 50 employees | 793 | 302 | 1,431 | 1,535 * | 1,918 | 2,916 * |
| 50 or more employees | 427 | 171 | 287 | 483 | 694 | 655 |
| Total | 379 | 159 | 335 | 462 | 659 | 712 |
| Atlanta-Sandy Springs-Roswell, GA: | | | | | | |
| Less than 50 employees | 641 | 365 | 1,313 | 1,555 | 1,305 | 1,443 |
| 50 or more employees | 258 | 153 | 438 | 384 | 781 | 691 |
| Total | 241 | 144 | 422 | 379 | 750 | 673 |
| Boston-Cambridge-Newton, MA-NH: | | | | | | |
| Less than 50 employees | 285 | 303 | 821 | 658 | 1,817 | 1,511 * |
| 50 or more employees | 221 | 140 | 460 | 289 | 612 | 411 |
| Total | 204 | 135 | 441 | 279 | 637 | 406 |
| San Francisco-Oakland-Hayward, CA: | | | | | | |
| Less than 50 employees | 596 | 275 * | 1,213 | 1,560 * | 1,718 | 2,276 * |
| 50 or more employees | 567 | 119 | 2,261 | 264 | 2,914 | 498 |
| Total | 452 | 113 | 2,189 | 265 | 2,695 | 523 |
| Phoenix-Mesa-Scottsdale, AZ: | | | | | | |
| Less than 50 employees | 430 | 303 | 1,243 | 787 | 1,237 | 792 |
| 50 or more employees | 184 | 102 | 399 | 234 | 895 | 395 |
| Total | 169 | 98 | 393 | 226 | 903 | 366 |
| Riverside-San Bernardino-Ontario, CA: | | | | | | |
| Less than 50 employees | 1,058 | 277 * | 1,145 | 796 | 2,350 | 2,072 * |
| 50 or more employees | 215 | 159 | 430 | 365 | 1,061 | 571 |
| Total | 250 | 152 | 409 | 344 | 975 | 560 |
| Detroit-Warren-Dearborn, MI: | | | | | | |
| Less than 50 employees | 528 | 254 * | 1,583 | 730 | 2,970 | 1,177 * |
| 50 or more employees | 331 | 80 | 546 | 318 | 946 | 472 |
| Total | 303 | 77 | 517 | 297 | 914 | 473 |
| Seattle-Tacoma-Bellevue, WA: | | | | | | |
| Less than 50 employees | 357 | 193 | 1,408 | 1,161 | 1,596 | 1,326 |
| 50 or more employees | 411 | 160 | 654 | 505 | 845 | 936 |
| Total | 339 | 134 | 599 | 476 | 798 | 876 |
| Minneapolis-St. Paul-Bloomington, MN-WI: | | | | | | |
| Less than 50 employees | 351 | 234 | 1,089 | 941 | 1,181 | 1,191 |
| 50 or more employees | 338 | 86 | 476 | 228 | 685 | 322 |
| Total | 302 | 81 | 464 | 218 | 624 | 318 |
| San Diego-Carlsbad, CA: | | | | | | |
| Less than 50 employees | 550 | 425 | 1,146 | 1,387 * | 2,549 | 2,539 * |

| METRO AREA | Single premium | Single contribution | Employee-plus-one premium | Employee-plus-one contribution | Family premium | Family contribution |
|--------------------------------------|-----------------------|----------------------------|----------------------------------|---------------------------------------|-----------------------|----------------------------|
| 50 or more employees | 313 | 163 | 597 | 442 | 659 | 667 |
| Total | 287 | 151 | 703 | 462 | 667 | 657 |
| Tampa-St. Petersburg-Clearwater, FL: | | | | | | |
| Less than 50 employees | 1,058 | 478 | 3,483 | 1,643 | 3,833 | 1,415 |
| 50 or more employees | 332 | 301 | 1,279 | 1,210 | 681 | 1,009 |
| Total | 332 | 264 | 1,211 | 1,118 | 692 | 944 |
| Denver-Aurora-Lakewood, CO: | | | | | | |
| Less than 50 employees | 876 | 357 | 3,025 | 836 | 2,163 | 1,412 |
| 50 or more employees | 183 | 198 | 330 | 413 | 668 | 403 |
| Total | 211 | 177 | 456 | 377 | 638 | 392 |
| St. Louis, MO-IL: | | | | | | |
| Less than 50 employees | 457 | 324 * | 935 | 862 | 1,645 | 1,770 |
| 50 or more employees | 290 | 112 | 586 | 229 | 702 | 452 |
| Total | 257 | 109 | 537 | 233 | 667 | 442 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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