

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2022

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	64.0%	91.7%	83.7%	77.6%	65.0%
Remainder of state	50.6%	85.5%	82.5%	68.7%	56.6%
ALASKA:					
Anchorage,AK	39.0%	72.6%	76.4%	68.9%	52.7%
Remainder of state	33.6%	73.2%	85.3%	73.6%	62.8%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	43.1%	90.3%	78.8%	65.6%	51.7%
Remainder of state	50.0%	83.4%	83.1%	64.6%	53.7%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	55.9%	88.8%	87.8%	75.0%	65.9%
Remainder of state	44.3%	81.0%	85.0%	71.3%	60.6%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	40.8%	85.6%	83.2%	73.8%	61.4%
Riverside-San Bernardino-Ontario,CA	53.3%	87.8%	80.8%	65.5%	52.9%
Sacramento--Roseville--Arden-Arcade,CA	38.7%	81.2%	71.3%	73.5%	52.4%
San Diego-Carlsbad,CA	66.0%	92.7%	86.1%	71.7%	61.7%
San Francisco-Oakland-Hayward,CA	49.3%	91.1%	83.9%	75.8%	63.5%
San Jose-Sunnyvale-Santa Clara,CA	64.4%	93.0%	85.2%	75.9%	64.7%
Remainder of state	46.4%	82.2%	80.9%	70.6%	57.1%
COLORADO:					
Denver-Aurora-Lakewood,CO	57.5%	89.9%	84.8%	63.5%	53.9%
Remainder of state	45.7%	83.4%	86.1%	67.4%	58.0%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	45.7%	83.1%	70.0%	70.2%	49.1%
Hartford-West Hartford-East Hartford,CT	45.1%	87.8%	75.2%	71.4%	53.7%
New Haven-Milford,CT	53.6%	89.3%	85.5%	64.7%	55.3%
Remainder of state	45.4%	67.7%	73.2%	63.1%	46.2%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	56.2%	88.8%	84.2%	68.4%	57.6%
Remainder of state	43.6%	77.5%	69.0%	57.5%	39.7%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	65.5%	92.6%	82.2%	70.7%	58.2%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	37.7%	85.9%	84.8%	66.3%	56.2%
Orlando-Kissimmee-Sanford,FL	35.2%	80.8%	85.6%	67.0%	57.3%
Tampa-St. Petersburg-Clearwater,FL	38.8%	89.0%	89.2%	62.4%	55.7%
Remainder of state	41.6%	81.3%	82.5%	65.3%	53.9%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	43.2%	85.0%	83.8%	71.6%	60.0%
Remainder of state	42.3%	84.9%	75.1%	65.8%	49.4%
HAWAII:					
Urban Honolulu,HI	77.7%	97.4%	84.8%	80.3%	68.1%
Remainder of state	85.4%	96.7%	82.6%	75.9%	62.7%
IDAHO:					
Boise City,ID	52.6%	84.4%	80.2%	73.1%	58.6%
Remainder of state	31.2%	70.7%	74.3%	68.3%	50.8%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	48.1%	88.7%	80.4%	66.6%	53.6%
Remainder of state	62.3%	89.7%	80.8%	65.8%	53.1%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	51.9%	85.3%	76.9%	65.8%	50.6%
Remainder of state	55.2%	88.1%	77.2%	69.3%	53.4%
IOWA:					
Des Moines-West Des Moines,IA	57.0%	92.1%	79.4%	73.8%	58.6%
Remainder of state	50.7%	84.5%	81.0%	72.2%	58.5%
KANSAS:					
Kansas City,MO-KS	65.8%	92.8%	74.8%	70.8%	53.0%
Wichita,KS	42.7%	87.3%	85.2%	71.0%	60.5%

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	51.8%	80.6%	79.0%	73.4%	58.0%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	57.2%	90.9%	83.5%	71.2%	59.4%
Remainder of state	47.6%	81.2%	82.6%	71.7%	59.2%
LOUISIANA:					
New Orleans-Metairie,LA	53.2%	88.6%	82.9%	68.1%	56.4%
Remainder of state	50.0%	80.5%	85.1%	61.4%	52.3%
MAINE:					
Portland-South Portland,ME	44.9%	86.2%	75.5%	68.2%	51.5%
Remainder of state	39.3%	72.5%	83.3%	71.1%	59.2%
MARYLAND:					
Baltimore-Columbia-Towson,MD	49.2%	87.0%	79.9%	69.6%	55.6%
Washington-Arlington-Alexandria,DC-VA-MD-WV	56.0%	86.1%	86.2%	65.2%	56.2%
Remainder of state	64.3%	89.4%	82.0%	74.2%	60.8%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	62.5%	91.2%	82.6%	73.0%	60.3%
Remainder of state	56.8%	81.0%	84.0%	71.8%	60.3%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	51.0%	88.6%	81.0%	70.3%	56.9%
Remainder of state	42.3%	83.5%	80.8%	68.8%	55.5%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	58.8%	88.8%	81.0%	76.6%	62.1%
Remainder of state	47.1%	76.6%	77.7%	66.4%	51.6%
MISSISSIPPI:					
Jackson,MS	47.7%	87.5%	73.6%	61.5%	45.3%
Remainder of state	52.5%	85.1%	82.1%	69.7%	57.2%
MISSOURI:					
Kansas City,MO-KS	47.7%	92.7%	79.3%	80.6%	63.9%
St. Louis,MO-IL	61.4%	90.1%	80.5%	72.2%	58.2%
Remainder of state	30.3%	79.6%	76.4%	74.3%	56.7%
MONTANA:					
Billings,MT	39.8%	79.1%	83.8%	84.6%	70.9%
Remainder of state	33.3%	71.5%	78.1%	73.7%	57.6%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	39.3%	85.4%	82.2%	66.3%	54.5%
Remainder of state	42.5%	74.9%	81.2%	67.9%	55.2%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	47.3%	86.3%	75.0%	69.4%	52.1%
Remainder of state	51.0%	84.6%	79.7%	72.0%	57.4%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	55.8%	87.3%	77.0%	65.1%	50.1%
Manchester-Nashua,NH	44.3%	83.6%	79.0%	69.1%	54.6%
Remainder of state	44.8%	83.5%	74.5%	74.0%	55.1%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	56.1%	85.6%	78.4%	65.0%	50.9%
Remainder of state	55.9%	84.7%	83.1%	61.8%	51.4%
NEW MEXICO:					
Albuquerque,NM	62.3%	86.0%	80.9%	64.7%	52.3%
Remainder of state	40.7%	73.7%	72.7%	62.9%	45.7%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	41.1%	85.3%	75.8%	61.9%	46.9%
Remainder of state	57.9%	89.1%	77.6%	59.3%	46.0%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	40.9%	79.2%	85.2%	66.8%	56.9%
Remainder of state	43.7%	81.0%	80.8%	70.3%	56.8%
NORTH DAKOTA:					
Fargo,ND-MN	65.8%	88.9%	74.8%	67.5%	50.5%
Remainder of state	45.0%	80.5%	82.5%	78.0%	64.3%
OHIO:					
Cincinnati,OH-KY-IN	38.8%	75.4%	79.5%	74.2%	59.0%

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	46.6%	88.8%	79.3%	70.4%	55.8%
Columbus,OH	43.4%	81.3%	78.5%	66.7%	52.4%
Remainder of state	49.8%	86.1%	79.1%	73.1%	57.8%
OKLAHOMA:					
Oklahoma City,OK	51.3%	83.5%	74.8%	67.1%	50.2%
Tulsa,OK	58.4%	93.0%	82.7%	76.2%	63.0%
Remainder of state	49.4%	84.2%	77.3%	69.8%	53.9%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	62.7%	90.3%	84.2%	75.9%	63.9%
Remainder of state	46.0%	81.3%	78.9%	73.2%	57.7%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	60.0%	88.3%	79.5%	66.3%	52.7%
Pittsburgh,PA	48.1%	86.4%	83.2%	67.3%	56.0%
Remainder of state	56.4%	85.4%	81.2%	73.1%	59.4%
RHODE ISLAND:					
Providence-Warwick,RI-MA	50.5%	83.6%	78.8%	69.8%	55.0%
SOUTH CAROLINA:					
Columbia,SC	54.6%	87.3%	69.4%	68.8%	47.8%
Remainder of state	44.2%	84.8%	83.7%	68.9%	57.6%
SOUTH DAKOTA:					
Sioux Falls,SD	57.3%	90.8%	72.4%	71.2%	51.6%
Remainder of state	42.1%	74.2%	76.6%	70.6%	54.1%
TENNESSEE:					
Memphis,TN-MS-AR	72.0%	91.4%	86.5%	73.2%	63.3%
Nashville-Davidson--Murfreesboro--Franklin,TN	44.6%	83.8%	82.7%	66.6%	55.1%
Remainder of state	45.3%	85.1%	83.6%	63.9%	53.4%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	47.6%	88.1%	85.4%	66.7%	57.0%
Houston-The Woodlands-Sugar Land,TX	49.0%	84.3%	77.7%	71.0%	55.2%
San Antonio-New Braunfels,TX	69.8%	91.9%	77.1%	64.4%	49.6%
Remainder of state	40.5%	80.5%	81.5%	66.2%	53.9%
UTAH:					
Ogden-Clearfield,UT	18.3%	68.0%	81.0%	64.9%	52.5%
Provo-Orem,UT	46.2%	84.5%	71.3%	69.5%	49.6%
Salt Lake City,UT	50.3%	89.5%	70.0%	70.5%	49.3%
Remainder of state	34.2%	68.1%	73.0%	75.7%	55.2%
VERMONT:					
Burlington-South Burlington,VT	44.3%	81.9%	81.4%	62.5%	50.8%
Remainder of state	34.1%	72.8%	73.3%	64.1%	47.0%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	56.1%	88.9%	64.9%	67.7%	43.9%
Washington-Arlington-Alexandria,DC-VA-MD-WV	66.2%	89.4%	82.4%	67.0%	55.2%
Remainder of state	53.4%	88.5%	86.2%	68.7%	59.3%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	56.9%	90.4%	82.8%	78.7%	65.2%
Remainder of state	41.8%	79.1%	77.5%	79.4%	61.5%
WEST VIRGINIA:					
Charleston,WV	59.1%	80.3%	73.4%	65.4%	48.0%
Remainder of state	46.4%	80.3%	77.4%	63.5%	49.2%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	65.0%	88.8%	74.6%	71.3%	53.2%
Remainder of state	48.7%	84.4%	72.8%	68.9%	50.1%
WYOMING:					
Cheyenne,WY	40.7%	75.3%	71.8%	55.7%	40.0%
Remainder of state	40.9%	70.4%	83.5%	72.8%	60.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

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	7.93%	2.95%	4.37%	4.09%	5.67%
Remainder of state	3.43%	1.99%	2.28%	2.37%	2.78%
ALASKA:					
Anchorage,AK	4.33%	3.36%	3.80%	3.81%	3.70%
Remainder of state	3.69%	4.29%	2.90%	4.81%	5.11%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	4.74%	1.48%	2.85%	2.43%	2.70%
Remainder of state	6.64%	3.80%	3.47%	3.87%	4.11%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	7.09%	2.96%	4.36%	3.61%	3.98%
Remainder of state	4.14%	2.26%	1.61%	1.84%	2.11%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	3.16%	1.83%	1.89%	1.89%	1.96%
Riverside-San Bernardino-Ontario,CA	8.48%	3.45%	5.87%	2.79%	4.44%
Sacramento--Roseville--Arden-Arcade,CA	8.89%	4.54%	4.94%	4.31%	4.76%
San Diego-Carlsbad,CA	6.90%	2.05%	2.97%	3.02%	3.37%
San Francisco-Oakland-Hayward,CA	5.54%	2.04%	3.02%	3.77%	4.45%
San Jose-Sunnyvale-Santa Clara,CA	10.0%	2.74%	3.24%	3.47%	4.22%
Remainder of state	4.74%	2.58%	2.88%	3.74%	3.43%
COLORADO:					
Denver-Aurora-Lakewood,CO	5.38%	2.03%	2.04%	3.01%	3.13%
Remainder of state	5.40%	2.66%	3.04%	3.82%	3.82%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	6.42%	3.61%	4.15%	3.19%	4.31%
Hartford-West Hartford-East Hartford,CT	6.01%	2.48%	3.50%	3.19%	3.92%
New Haven-Milford,CT	7.51%	3.02%	3.28%	7.77%	6.55%
Remainder of state	8.70%	7.54%	7.24%	3.36%	5.44%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	5.61%	1.83%	2.04%	2.23%	2.52%
Remainder of state	6.14%	4.39%	4.76%	4.08%	4.26%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	4.60%	1.28%	3.51%	2.39%	3.21%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	5.30%	2.34%	2.51%	4.01%	4.02%
Orlando-Kissimmee-Sanford,FL	6.95%	4.68%	3.02%	6.06%	4.90%
Tampa-St. Petersburg-Clearwater,FL	6.95%	3.55%	3.46%	11.0%	9.08%
Remainder of state	4.16%	2.64%	2.55%	3.94%	3.51%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	3.86%	2.70%	2.26%	2.11%	2.38%
Remainder of state	4.55%	2.60%	4.27%	2.59%	3.07%
HAWAII:					
Urban Honolulu,HI	4.67%	0.74%	1.90%	1.49%	2.14%
Remainder of state	5.51%	1.40%	2.58%	2.38%	2.80%
IDAHO:					
Boise City,ID	6.21%	2.64%	3.20%	2.78%	3.40%
Remainder of state	3.89%	3.14%	3.97%	3.64%	3.65%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	3.49%	1.34%	2.19%	2.83%	2.69%
Remainder of state	5.42%	2.63%	2.72%	3.31%	3.34%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	6.21%	3.01%	3.78%	3.90%	4.22%
Remainder of state	4.26%	1.60%	3.30%	2.06%	2.65%
IOWA:					
Des Moines-West Des Moines,IA	8.12%	2.43%	3.86%	3.12%	4.26%
Remainder of state	3.92%	1.80%	2.22%	1.91%	2.63%
KANSAS:					
Kansas City,MO-KS	6.67%	2.07%	4.67%	3.03%	4.23%
Wichita,KS	7.90%	3.31%	3.90%	4.46%	4.70%

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	5.58%	3.11%	2.39%	3.05%	3.17%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	8.06%	2.41%	2.65%	2.50%	2.80%
Remainder of state	2.95%	2.13%	2.79%	2.81%	3.22%
LOUISIANA:					
New Orleans-Metairie,LA	7.24%	2.68%	3.39%	3.71%	4.04%
Remainder of state	4.03%	2.83%	2.16%	4.10%	3.20%
MAINE:					
Portland-South Portland,ME	4.74%	2.44%	3.54%	3.01%	3.29%
Remainder of state	4.22%	3.54%	1.83%	2.12%	2.23%
MARYLAND:					
Baltimore-Columbia-Towson,MD	5.49%	2.75%	2.94%	2.44%	3.13%
Washington-Arlington-Alexandria,DC-VA-MD-WV	6.25%	3.13%	2.73%	3.86%	4.01%
Remainder of state	10.2%	4.39%	3.85%	6.50%	5.25%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	5.07%	1.48%	2.50%	2.19%	2.71%
Remainder of state	7.72%	4.26%	3.60%	2.80%	3.56%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	6.52%	2.88%	3.16%	2.81%	2.67%
Remainder of state	4.12%	2.20%	2.39%	2.48%	3.00%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	4.43%	2.45%	2.24%	1.45%	2.21%
Remainder of state	5.93%	3.72%	3.35%	4.70%	4.08%
MISSISSIPPI:					
Jackson,MS	7.86%	3.44%	5.61%	5.72%	4.72%
Remainder of state	4.08%	2.00%	2.67%	2.71%	2.93%
MISSOURI:					
Kansas City,MO-KS	8.56%	2.73%	3.73%	2.06%	3.78%
St. Louis,MO-IL	6.80%	2.31%	3.63%	3.07%	3.88%
Remainder of state	3.90%	3.43%	3.09%	3.01%	3.72%
MONTANA:					
Billings,MT	9.03%	5.76%	4.48%	2.81%	5.02%
Remainder of state	3.11%	2.80%	2.56%	2.51%	3.21%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	5.52%	2.33%	3.09%	2.63%	3.04%
Remainder of state	5.54%	3.17%	2.61%	2.54%	2.64%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	5.33%	2.27%	2.53%	2.45%	2.77%
Remainder of state	7.95%	3.80%	4.04%	4.43%	5.19%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	7.29%	3.35%	3.53%	2.45%	3.11%
Manchester-Nashua,NH	6.37%	3.57%	3.56%	3.28%	4.51%
Remainder of state	5.03%	2.79%	2.60%	2.20%	2.74%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	4.93%	2.46%	2.80%	3.48%	3.54%
Remainder of state	7.21%	3.59%	3.42%	4.12%	4.22%
NEW MEXICO:					
Albuquerque,NM	5.41%	2.56%	2.35%	2.42%	2.43%
Remainder of state	4.71%	3.27%	3.39%	2.71%	2.96%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	3.85%	1.69%	2.99%	3.22%	3.33%
Remainder of state	4.50%	1.80%	2.58%	1.94%	2.12%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	7.11%	4.57%	3.09%	5.42%	4.99%
Remainder of state	3.58%	2.49%	2.48%	3.02%	3.21%
NORTH DAKOTA:					
Fargo,ND-MN	7.48%	2.78%	3.60%	4.13%	4.26%
Remainder of state	3.90%	2.26%	2.00%	1.72%	2.24%
OHIO:					
Cincinnati,OH-KY-IN	8.58%	6.30%	4.45%	2.95%	4.76%

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	7.35%	4.19%	4.77%	4.74%	5.90%
Columbus,OH	7.03%	5.99%	4.34%	2.72%	3.67%
Remainder of state	4.60%	2.27%	3.19%	1.92%	2.96%
OKLAHOMA:					
Oklahoma City,OK	5.86%	3.28%	4.30%	4.44%	5.24%
Tulsa,OK	8.01%	1.82%	2.87%	3.11%	3.43%
Remainder of state	5.46%	2.99%	3.57%	3.26%	3.46%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	4.92%	1.82%	1.97%	1.85%	2.22%
Remainder of state	4.11%	2.83%	3.59%	2.38%	3.42%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	5.71%	2.50%	2.39%	4.45%	4.48%
Pittsburgh,PA	6.56%	2.97%	2.83%	3.65%	3.95%
Remainder of state	3.90%	1.92%	2.58%	1.82%	2.64%
RHODE ISLAND:					
Providence-Warwick,RI-MA	3.76%	1.95%	2.12%	1.53%	2.06%
SOUTH CAROLINA:					
Columbia,SC	9.26%	4.26%	8.61%	6.02%	6.42%
Remainder of state	3.03%	1.57%	2.04%	2.46%	2.64%
SOUTH DAKOTA:					
Sioux Falls,SD	6.58%	2.44%	3.13%	1.96%	3.04%
Remainder of state	3.84%	2.93%	3.04%	2.77%	3.12%
TENNESSEE:					
Memphis,TN-MS-AR	8.56%	3.06%	2.28%	5.95%	5.30%
Nashville-Davidson--Murfreesboro--Franklin,TN	6.89%	3.50%	5.13%	4.39%	5.02%
Remainder of state	4.31%	2.51%	2.55%	4.31%	3.63%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	5.30%	2.46%	2.25%	5.11%	4.52%
Houston-The Woodlands-Sugar Land,TX	7.08%	3.32%	4.94%	2.40%	4.21%
San Antonio-New Braunfels,TX	11.9%	3.39%	4.48%	4.34%	4.01%
Remainder of state	4.70%	2.69%	2.66%	2.48%	2.92%
UTAH:					
Ogden-Clearfield,UT	4.55%	8.43%	5.29%	4.33%	4.10%
Provo-Orem,UT	9.94%	4.75%	8.74%	6.02%	6.16%
Salt Lake City,UT	5.81%	1.95%	4.39%	2.70%	3.82%
Remainder of state	5.37%	5.22%	4.74%	3.67%	5.03%
VERMONT:					
Burlington-South Burlington,VT	5.45%	2.96%	2.40%	3.58%	3.28%
Remainder of state	3.30%	2.65%	2.37%	2.35%	2.26%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	8.94%	3.64%	8.37%	6.17%	8.48%
Washington-Arlington-Alexandria,DC-VA-MD-WV	5.97%	2.30%	3.11%	3.00%	3.59%
Remainder of state	7.07%	2.48%	2.83%	2.52%	3.25%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	5.89%	1.99%	2.73%	2.73%	3.32%
Remainder of state	5.24%	3.73%	3.76%	2.20%	3.61%
WEST VIRGINIA:					
Charleston,WV	10.8%	6.24%	6.15%	5.49%	5.66%
Remainder of state	2.96%	2.07%	2.54%	2.61%	2.46%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	7.74%	2.92%	4.45%	2.99%	4.32%
Remainder of state	3.61%	1.62%	2.71%	2.09%	2.66%
WYOMING:					
Cheyenne,WY	10.0%	6.26%	7.76%	5.26%	5.30%
Remainder of state	3.40%	2.74%	2.03%	2.19%	2.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	6,793	2,175	13,948	4,836	19,443	6,646
Remainder of state	6,761	1,655	12,998	4,156	19,643	6,123
ALASKA:						
Anchorage,AK	8,005	1,413	15,623	4,248	25,027	6,537
Remainder of state	9,272	2,461	18,199	5,556	26,584	7,023
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	7,180	1,429	14,215	4,483	20,885	6,789
Remainder of state	7,331	1,977	15,653	5,266	22,896	8,322
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	7,282	1,849	14,059	4,668	21,015	6,967
Remainder of state	6,713	1,500	13,115	4,137	18,573	5,555
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	7,635	1,407	14,877	4,297	21,890	6,050
Riverside-San Bernardino-Ontario,CA	6,961	1,363	13,854	4,660	22,284	7,823
Sacramento--Roseville--Arden-Arcade,CA	7,753	1,900	15,695	5,036	22,981	8,698
San Diego-Carlsbad,CA	7,490	1,416	13,306	4,109	22,165	7,410
San Francisco-Oakland-Hayward,CA	7,621	1,206	16,104	3,272	22,193	6,053
San Jose-Sunnyvale-Santa Clara,CA	7,824	1,446	15,577	3,699	23,886	6,395
Remainder of state	7,470	1,792	13,446	4,280	22,723	8,086
COLORADO:						
Denver-Aurora-Lakewood,CO	6,893	1,574	14,577	4,081	20,345	5,704
Remainder of state	7,205	1,729	14,522	4,197	20,586	8,086
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	8,357	1,788	17,450	4,385	26,580	6,556
Hartford-West Hartford-East Hartford,CT	7,846	1,643	15,161	3,543	23,157	5,654
New Haven-Milford,CT	8,594	1,753	17,645	4,901	25,676	6,688
Remainder of state	8,485	2,909	17,095	3,477	22,099	7,166
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,240	1,921	16,086	3,922	24,396	7,904
Remainder of state	7,971	1,941	14,234	4,493	21,288	6,553
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,650	1,479	17,311	3,984	24,170	6,234
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	7,768	1,616	14,920	6,025	21,878	8,481
Orlando-Kissimmee-Sanford,FL	7,782	2,191	14,705	4,296	22,759	9,169
Tampa-St. Petersburg-Clearwater,FL	7,190	1,496	14,776	5,603	21,437	6,942
Remainder of state	7,516	1,438	13,825	3,812	20,496	6,875
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	7,415	1,656	15,299	4,448	22,417	7,609
Remainder of state	7,270	1,832	14,524	4,562	21,814	7,364
HAWAII:						
Urban Honolulu,HI	7,549	1,008	14,521	3,013	21,142	4,786
Remainder of state	7,002	884	14,395	3,935	20,110	5,229
IDAHO:						
Boise City,ID	7,096	1,052	13,520	4,139	23,086	8,146
Remainder of state	7,483	1,655	12,768	4,064	18,914	6,145
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	7,575	1,709	15,111	4,269	21,103	5,790
Remainder of state	7,475	1,839	13,105	3,916	20,611	5,368
INDIANA:						
Indianapolis-Carmel-Anderson,IN	7,593	1,718	15,380	4,126	22,845	7,122
Remainder of state	7,605	1,799	15,693	4,263	20,969	5,701
IOWA:						
Des Moines-West Des Moines,IA	7,355	1,637	15,088	3,736	21,307	5,245
Remainder of state	7,453	1,901	13,787	4,301	21,845	7,061
KANSAS:						
Kansas City,MO-KS	7,460	1,711	14,163	4,614	21,861	7,785
Wichita,KS	6,220	1,572	13,358	3,339	19,756	5,177
Remainder of state	6,882	1,646	12,307	3,660	17,791	4,592
KENTUCKY:						
Louisville/Jefferson County,KY-IN	6,974	1,486	14,553	3,914	21,151	6,207
Remainder of state	6,998	1,528	14,739	4,472	22,684	6,703

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	7,520	1,460	15,181	4,184	22,313	6,228
Remainder of state	7,377	1,817	14,471	4,830	19,519	6,262
MAINE:						
Portland-South Portland,ME	7,776	1,539	14,914	3,983	23,101	6,002
Remainder of state	8,247	1,896	16,224	3,492	22,081	7,282
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,824	1,541	16,477	3,878	22,382	6,944
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,214	1,896	15,011	4,687	22,689	7,735
Remainder of state	7,696	1,733	12,806	3,472	21,391	6,135
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	8,206	1,891	16,891	3,630	23,525	6,123
Remainder of state	7,685	1,602	15,680	2,836	22,985	5,369
MICHIGAN:						
Detroit-Warren-Dearborn,MI	7,739	1,466	15,213	3,790	20,880	5,778
Remainder of state	6,846	1,692	14,019	3,410	19,754	4,847
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	7,495	1,524	15,796	3,975	23,179	5,854
Remainder of state	7,616	1,575	13,886	4,388	22,100	5,960
MISSISSIPPI:						
Jackson,MS	6,932	1,503	13,704	4,774	20,631	8,590
Remainder of state	6,666	1,458	13,279	4,291	20,347	7,085
MISSOURI:						
Kansas City,MO-KS	8,682	2,298	14,826	3,993	22,662	5,766
St. Louis,MO-IL	7,396	1,577	14,076	4,872	21,367	6,456
Remainder of state	7,278	1,280	14,980	3,697	21,428	5,389
MONTANA:						
Billings,MT	7,353	1,159	13,777	3,008	18,349	3,082
Remainder of state	7,840	1,157	14,739	4,264	21,981	6,598
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	7,414	1,694	14,057	4,315	20,601	7,118
Remainder of state	7,870	1,704	15,502	4,256	23,033	6,574
NEVADA:						
Las Vegas-Henderson-Paradise,NV	6,679	1,386	12,959	3,306	19,925	5,416
Remainder of state	7,280	1,507	15,932	3,949	22,001	5,981
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	7,846	2,436	16,323	4,218	22,537	8,116
Manchester-Nashua,NH	8,760	1,714	18,228	3,934	28,565	7,083
Remainder of state	7,770	1,816	15,131	4,377	22,339	6,060
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	8,257	1,678	16,604	3,852	25,216	6,144
Remainder of state	8,017	1,712	15,680	3,713	23,872	6,389
NEW MEXICO:						
Albuquerque,NM	7,586	1,836	14,246	4,383	20,882	6,588
Remainder of state	8,035	1,631	15,649	4,111	23,048	5,837
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	9,659	1,932	17,982	3,330	25,790	5,645
Remainder of state	7,790	1,828	14,456	3,863	21,429	5,792
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	8,881	2,091	17,713	6,322	23,648	9,503
Remainder of state	7,459	1,784	13,000	4,781	18,760	7,047
NORTH DAKOTA:						
Fargo,ND-MN	7,158	1,450	13,843	5,294	20,680	7,418
Remainder of state	8,168	1,557	15,100	3,952	22,821	5,923
OHIO:						
Cincinnati,OH-KY-IN	7,739	1,545	16,448	3,565	21,457	4,876
Cleveland-Elyria,OH	7,864	1,449	15,910	4,465	21,447	6,461
Columbus,OH	7,288	1,376	14,674	3,982	23,302	6,036
Remainder of state	7,821	1,500	14,725	3,244	21,605	4,713
OKLAHOMA:						
Oklahoma City,OK	6,699	1,297	12,460	3,649	18,571	5,172
Tulsa,OK	6,780	1,350	14,256	4,027	20,078	6,066
Remainder of state	6,639	1,401	13,010	3,918	18,088	5,216
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	6,932	1,173	14,413	3,736	21,219	7,094
Remainder of state	7,261	1,050	14,805	3,658	19,349	4,850
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,199	1,789	15,568	4,555	24,082	7,893
Pittsburgh,PA	7,957	1,810	16,944	4,387	23,033	7,330
Remainder of state	8,092	1,769	16,424	3,778	22,740	6,436
RHODE ISLAND:						
Providence-Warwick,RI-MA	8,215	1,903	16,224	3,689	22,955	6,290
SOUTH CAROLINA:						
Columbia,SC	7,195	1,670	14,191	4,209	21,746	6,218
Remainder of state	7,260	1,718	14,289	4,346	21,144	7,067
SOUTH DAKOTA:						
Sioux Falls,SD	7,619	1,472	16,397	4,509	26,209	6,612
Remainder of state	7,651	1,784	15,354	4,804	21,142	6,593
TENNESSEE:						
Memphis,TN-MS-AR	7,612	1,706	13,834	4,152	20,856	6,832
Nashville-Davidson--Murfreesboro--Franklin,TN	7,187	1,820	12,975	4,273	18,728	6,472
Remainder of state	6,966	1,832	14,310	4,408	20,710	6,747
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,613	1,618	14,905	4,817	22,634	6,666
Houston-The Woodlands-Sugar Land,TX	6,969	1,666	14,862	5,566	22,259	8,062
San Antonio-New Braunfels,TX	6,374	1,634	11,814	5,990	20,598	12,134
Remainder of state	7,517	1,759	14,498	5,096	22,211	7,894
UTAH:						
Ogden-Clearfield,UT	5,435	1,414	12,694	5,108	17,272	6,199
Provo-Orem,UT	7,342	2,368 *	16,197	4,562	19,542	5,107
Salt Lake City,UT	6,826	1,699	14,331	3,920	20,281	5,992
Remainder of state	6,579	1,374	13,238	4,099	20,853	6,593
VERMONT:						
Burlington-South Burlington,VT	8,572	2,021	16,308	4,100	23,801	7,036
Remainder of state	8,282	2,114	16,665	4,616	23,955	6,454
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	7,279	2,042	13,285	4,356	23,693	7,819
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,134	2,094	15,945	5,588	21,827	7,565
Remainder of state	7,507	1,564	12,729	3,765	18,361	6,728
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	6,934	1,296	14,762	3,754	21,731	5,325
Remainder of state	7,586	1,230	14,977	3,672	21,291	4,859
WEST VIRGINIA:						
Charleston,WV	9,011	1,891	17,216	3,988	23,975	5,279
Remainder of state	7,947	1,670	15,245	3,863	24,182	6,641
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,515	1,802	16,494	4,653	23,550	6,024
Remainder of state	7,743	1,633	15,805	3,983	22,370	5,509
WYOMING:						
Cheyenne,WY	6,788	1,584	14,363	4,718	22,322	7,104
Remainder of state	8,081	1,913	15,834	3,877	22,221	6,176

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	195	182	533	879	768	833
Remainder of state	210	122	651	352	575	857
ALASKA:						
Anchorage,AK	375	166	669	403	1,091	937
Remainder of state	599	641	855	1,343	1,664	1,642
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	283	114	362	290	587	523
Remainder of state	446	231	927	732	1,864	1,383
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	323	210	594	550	794	1,130
Remainder of state	243	127	460	359	540	497
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	196	85	634	424	751	443
Riverside-San Bernardino-Ontario,CA	441	221	404	407	1,224	767
Sacramento--Roseville--Arden-Arcade,CA	309	335	806	600	902	586
San Diego-Carlsbad,CA	189	137	618	487	973	1,196
San Francisco-Oakland-Hayward,CA	262	226	530	424	662	1,119
San Jose-Sunnyvale-Santa Clara,CA	438	318	875	587	1,283	1,096
Remainder of state	423	375	857	435	1,109	1,542
COLORADO:						
Denver-Aurora-Lakewood,CO	337	163	434	385	670	562
Remainder of state	325	146	767	537	770	1,071
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	341	198	697	399	1,038	694
Hartford-West Hartford-East Hartford,CT	194	149	879	296	1,259	499
New Haven-Milford,CT	413	308	1,339	524	1,288	836
Remainder of state	767	458	1,144	611	1,314	1,048
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	243	163	563	306	996	510
Remainder of state	385	228	620	893	1,051	663
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	255	120	635	304	1,071	602
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	319	167	707	632	1,096	1,029
Orlando-Kissimmee-Sanford,FL	558	566	801	488	1,362	760
Tampa-St. Petersburg-Clearwater,FL	280	271	537	642	614	575
Remainder of state	399	153	687	268	870	589
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	243	100	574	260	649	490
Remainder of state	290	114	1,081	345	979	782
HAWAII:						
Urban Honolulu,HI	184	129	292	339	506	503
Remainder of state	261	175	624	478	822	1,019
IDAHO:						
Boise City,ID	312	132	731	520	1,202	2,347
Remainder of state	432	310	711	456	1,041	586
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	243	104	455	298	637	366
Remainder of state	307	175	798	387	1,342	507
INDIANA:						
Indianapolis-Carmel-Anderson,IN	268	165	595	406	534	633
Remainder of state	239	123	615	232	725	400
IOWA:						
Des Moines-West Des Moines,IA	361	154	982	388	1,405	505
Remainder of state	355	129	447	308	907	388
KANSAS:						
Kansas City,MO-KS	264	183	366	494	530	716
Wichita,KS	285	163	604	342	919	555
Remainder of state	263	127	705	322	1,085	633
KENTUCKY:						
Louisville/Jefferson County,KY-IN	308	161	625	455	823	783
Remainder of state	148	96	562	421	751	672

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	245	260	669	612	982	837
Remainder of state	226	139	597	527	698	490
MAINE:						
Portland-South Portland,ME	252	98	513	294	627	443
Remainder of state	357	158	931	318	1,711	851
MARYLAND:						
Baltimore-Columbia-Towson,MD	186	225	750	423	677	975
Washington-Arlington-Alexandria,DC-VA-MD-WV	416	199	614	471	691	1,053
Remainder of state	322	298	768	402	1,195	644
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	193	175	510	256	570	376
Remainder of state	426	256	1,026	779	1,115	652
MICHIGAN:						
Detroit-Warren-Dearborn,MI	248	231	354	475	592	699
Remainder of state	179	98	358	203	616	326
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	194	89	588	273	1,088	468
Remainder of state	267	162	791	583	1,238	696
MISSISSIPPI:						
Jackson,MS	341	216	761	434	1,406	870
Remainder of state	228	88	430	271	593	651
MISSOURI:						
Kansas City,MO-KS	511	271	761	322	1,231	751
St. Louis,MO-IL	283	214	732	602	966	843
Remainder of state	350	196	656	371	760	531
MONTANA:						
Billings,MT	394	234	763	693	1,527	904
Remainder of state	284	127	1,053	405	1,348	1,113
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	216	121	455	299	701	579
Remainder of state	211	128	482	368	1,050	513
NEVADA:						
Las Vegas-Henderson-Paradise,NV	262	132	547	269	800	474
Remainder of state	452	226	1,390	665	1,764	1,419
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	270	202	911	331	954	662
Manchester-Nashua,NH	758	221	1,792	416	2,588	674
Remainder of state	294	162	862	459	1,429	417
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	318	198	711	541	937	1,056
Remainder of state	307	190	755	489	978	558
NEW MEXICO:						
Albuquerque,NM	246	215	424	432	838	670
Remainder of state	297	137	490	315	643	482
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	401	217	1,047	325	1,188	578
Remainder of state	250	140	418	253	665	438
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	1,121	288	2,970	697	2,531	1,106
Remainder of state	253	211	525	562	1,041	735
NORTH DAKOTA:						
Fargo,ND-MN	240	114	428	413	704	813
Remainder of state	164	125	447	309	390	489
OHIO:						
Cincinnati,OH-KY-IN	273	137	1,583	337	1,384	370
Cleveland-Elyria,OH	233	281	581	310	511	440
Columbus,OH	349	225	966	751	1,001	675
Remainder of state	301	104	637	182	897	291
OKLAHOMA:						
Oklahoma City,OK	192	129	702	475	752	725
Tulsa,OK	353	145	547	422	1,102	640
Remainder of state	274	157	1,016	312	1,018	484
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	246	108	528	232	1,097	1,039
Remainder of state	333	117	690	462	867	595
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	281	132	582	352	783	645
Pittsburgh,PA	326	150	807	406	853	651
Remainder of state	232	106	788	259	620	449
RHODE ISLAND:						
Providence-Warwick,RI-MA	206	179	489	213	500	542
SOUTH CAROLINA:						
Columbia,SC	489	245	377	560	1,010	947
Remainder of state	205	148	615	312	677	620
SOUTH DAKOTA:						
Sioux Falls,SD	273	155	944	324	1,320	480
Remainder of state	243	143	492	368	704	518
TENNESSEE:						
Memphis,TN-MS-AR	361	150	592	335	701	697
Nashville-Davidson--Murfreesboro--Franklin,TN	277	184	830	546	1,177	937
Remainder of state	265	138	561	371	823	505
TEXAS:						
Dallas-Fort Worth-Arlington,TX	211	131	488	325	1,027	687
Houston-The Woodlands-Sugar Land,TX	281	127	818	602	876	669
San Antonio-New Braunfels,TX	465	160	2,042	1,449	2,230	2,010
Remainder of state	335	288	378	355	691	637
UTAH:						
Ogden-Clearfield,UT	536	184	941	997	1,400	1,316
Provo-Orem,UT	1,457	946 *	2,726	1,337	2,363	926
Salt Lake City,UT	210	306	483	436	664	842
Remainder of state	377	197	895	802	1,350	1,966
VERMONT:						
Burlington-South Burlington,VT	336	208	540	304	793	569
Remainder of state	201	124	483	362	608	601
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	412	195	891	623	1,053	1,151
Washington-Arlington-Alexandria,DC-VA-MD-WV	321	217	680	583	807	621
Remainder of state	524	135	452	393	1,524	748
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	231	198	436	404	565	914
Remainder of state	336	169	572	509	844	923
WEST VIRGINIA:						
Charleston,WV	687	341	1,314	702	1,815	819
Remainder of state	365	158	937	342	854	516
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	243	153	708	497	896	749
Remainder of state	230	85	421	257	745	379
WYOMING:						
Cheyenne,WY	618	266	309	782	1,214	1,106
Remainder of state	316	287	694	420	914	634

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2020-2022

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	55.9%	87.6%	82.0%	75.9%	62.3%
Remainder of state	52.2%	87.9%	83.1%	70.3%	58.5%
ALASKA:					
Anchorage,AK	39.7%	78.8%	77.1%	67.3%	51.9%
Remainder of state	35.9%	71.7%	82.8%	74.5%	61.7%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	49.3%	89.9%	81.3%	68.0%	55.3%
Remainder of state	47.0%	79.3%	77.2%	65.2%	50.3%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	55.1%	88.6%	85.0%	72.5%	61.6%
Remainder of state	45.0%	80.4%	84.0%	73.3%	61.5%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	46.1%	87.4%	82.5%	71.1%	58.6%
Riverside-San Bernardino-Ontario,CA	49.6%	86.5%	82.0%	67.7%	55.5%
Sacramento--Roseville--Arden-Arcade,CA	46.6%	84.0%	67.7%	71.8%	48.6%
San Diego-Carlsbad,CA	59.0%	89.7%	81.6%	70.9%	57.8%
San Francisco-Oakland-Hayward,CA	50.1%	90.1%	85.6%	75.8%	64.9%
San Jose-Sunnyvale-Santa Clara,CA	59.7%	93.4%	83.5%	80.3%	67.1%
Remainder of state	47.7%	82.1%	80.4%	70.8%	56.9%
COLORADO:					
Denver-Aurora-Lakewood,CO	50.3%	88.6%	81.9%	68.3%	56.0%
Remainder of state	42.9%	81.7%	82.4%	68.4%	56.3%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	53.3%	84.1%	77.2%	71.7%	55.4%
Hartford-West Hartford-East Hartford,CT	50.6%	88.6%	80.3%	69.1%	55.4%
New Haven-Milford,CT	55.3%	88.8%	79.4%	69.7%	55.3%
Remainder of state	52.9%	81.0%	78.5%	65.0%	51.0%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	55.0%	89.3%	79.9%	71.6%	57.2%
Remainder of state	49.3%	78.8%	70.0%	65.3%	45.7%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	70.0%	94.6%	81.7%	70.5%	57.6%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	39.2%	83.6%	84.0%	65.1%	54.7%
Orlando-Kissimmee-Sanford,FL	40.0%	87.1%	85.1%	70.0%	59.5%
Tampa-St. Petersburg-Clearwater,FL	43.6%	88.5%	82.8%	60.7%	50.2%
Remainder of state	40.1%	81.1%	77.1%	65.5%	50.5%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	44.2%	87.3%	82.2%	68.2%	56.1%
Remainder of state	45.8%	84.1%	76.1%	71.6%	54.5%
HAWAII:					
Urban Honolulu,HI	82.2%	97.9%	81.4%	81.2%	66.1%
Remainder of state	84.0%	96.7%	81.1%	77.9%	63.2%
IDAHO:					
Boise City,ID	47.3%	83.7%	85.3%	70.6%	60.2%
Remainder of state	33.8%	70.9%	76.0%	72.8%	55.3%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	48.5%	89.1%	78.9%	68.3%	53.9%
Remainder of state	57.5%	88.0%	79.9%	70.0%	55.9%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	56.1%	87.3%	79.8%	68.5%	54.7%
Remainder of state	52.5%	86.8%	80.7%	70.0%	56.5%
IOWA:					
Des Moines-West Des Moines,IA	60.5%	93.1%	83.8%	71.5%	59.9%
Remainder of state	49.6%	85.3%	78.3%	70.9%	55.5%
KANSAS:					
Kansas City,MO-KS	56.2%	90.4%	78.4%	70.1%	54.9%
Wichita,KS	47.0%	86.6%	80.7%	70.7%	57.1%

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	53.3%	82.8%	79.7%	70.4%	56.1%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	52.4%	90.8%	85.0%	72.1%	61.3%
Remainder of state	52.0%	85.0%	84.0%	71.5%	60.1%
LOUISIANA:					
New Orleans-Metairie,LA	56.7%	85.4%	79.1%	67.0%	53.0%
Remainder of state	47.8%	81.3%	83.8%	65.4%	54.8%
MAINE:					
Portland-South Portland,ME	50.1%	88.7%	76.9%	72.4%	55.6%
Remainder of state	42.0%	74.6%	79.2%	72.4%	57.4%
MARYLAND:					
Baltimore-Columbia-Towson,MD	55.0%	88.6%	77.2%	66.4%	51.2%
Washington-Arlington-Alexandria,DC-VA-MD-WV	53.8%	85.5%	81.9%	65.6%	53.7%
Remainder of state	57.5%	85.8%	82.2%	66.8%	54.9%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	60.0%	90.3%	80.3%	73.5%	59.0%
Remainder of state	52.2%	86.1%	77.5%	70.1%	54.4%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	52.2%	87.4%	82.6%	71.3%	58.9%
Remainder of state	48.3%	85.1%	80.5%	70.3%	56.6%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	53.4%	88.5%	80.9%	74.4%	60.2%
Remainder of state	48.2%	78.5%	76.1%	72.2%	54.9%
MISSISSIPPI:					
Jackson,MS	47.2%	87.3%	78.7%	69.4%	54.6%
Remainder of state	56.2%	86.0%	82.4%	71.6%	59.1%
MISSOURI:					
Kansas City,MO-KS	49.5%	91.1%	82.0%	74.9%	61.4%
St. Louis,MO-IL	56.1%	89.6%	78.8%	75.0%	59.0%
Remainder of state	41.2%	83.4%	73.7%	74.7%	55.0%
MONTANA:					
Billings,MT	47.3%	82.4%	81.1%	78.7%	63.9%
Remainder of state	37.0%	70.2%	77.1%	73.5%	56.6%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	40.3%	85.8%	81.2%	70.6%	57.3%
Remainder of state	43.3%	77.7%	80.8%	69.2%	56.0%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	49.6%	88.3%	74.6%	71.3%	53.2%
Remainder of state	47.0%	82.8%	81.1%	69.9%	56.7%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	52.3%	85.3%	78.4%	68.9%	54.0%
Manchester-Nashua,NH	50.6%	88.0%	77.1%	68.3%	52.7%
Remainder of state	49.5%	84.2%	72.9%	70.7%	51.5%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	53.9%	87.4%	80.8%	65.4%	52.9%
Remainder of state	57.7%	87.4%	79.9%	70.5%	56.4%
NEW MEXICO:					
Albuquerque,NM	56.3%	86.1%	83.2%	66.6%	55.4%
Remainder of state	43.0%	72.6%	75.3%	63.0%	47.4%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	43.6%	87.2%	77.5%	66.0%	51.2%
Remainder of state	56.5%	88.1%	76.6%	61.4%	47.0%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	56.9%	86.3%	82.4%	70.4%	58.0%
Remainder of state	44.9%	81.8%	81.0%	73.4%	59.4%
NORTH DAKOTA:					
Fargo,ND-MN	62.0%	89.5%	76.0%	73.4%	55.8%
Remainder of state	46.2%	81.3%	79.3%	74.4%	59.0%
OHIO:					
Cincinnati,OH-KY-IN	54.4%	87.8%	77.7%	74.5%	57.9%

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%	88.5%	78.6%	72.2%	56.8%
Columbus,OH	49.3%	84.7%	78.3%	68.0%	53.2%
Remainder of state	53.3%	86.5%	79.9%	71.1%	56.8%
OKLAHOMA:					
Oklahoma City,OK	51.6%	84.6%	80.1%	72.6%	58.2%
Tulsa,OK	59.6%	92.3%	83.0%	73.3%	60.8%
Remainder of state	50.8%	81.9%	81.2%	71.1%	57.7%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	55.6%	86.7%	83.5%	75.5%	63.0%
Remainder of state	43.7%	80.2%	82.3%	76.1%	62.6%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	57.5%	89.6%	76.3%	71.6%	54.6%
Pittsburgh,PA	58.4%	88.6%	82.7%	71.1%	58.8%
Remainder of state	53.8%	87.2%	80.7%	69.6%	56.2%
RHODE ISLAND:					
Providence-Warwick,RI-MA	51.8%	86.7%	76.7%	69.4%	53.2%
SOUTH CAROLINA:					
Columbia,SC	47.9%	86.3%	77.9%	70.3%	54.8%
Remainder of state	45.3%	83.5%	81.0%	70.2%	56.9%
SOUTH DAKOTA:					
Sioux Falls,SD	50.2%	85.9%	77.2%	69.5%	53.7%
Remainder of state	44.5%	77.2%	77.7%	70.2%	54.6%
TENNESSEE:					
Memphis,TN-MS-AR	56.5%	89.2%	83.6%	68.7%	57.4%
Nashville-Davidson--Murfreesboro--Franklin,TN	50.4%	87.6%	85.0%	68.6%	58.3%
Remainder of state	52.0%	86.7%	81.8%	65.7%	53.7%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	47.3%	86.5%	87.2%	69.8%	60.9%
Houston-The Woodlands-Sugar Land,TX	50.1%	83.9%	81.9%	70.9%	58.1%
San Antonio-New Braunfels,TX	54.5%	89.1%	77.4%	68.8%	53.3%
Remainder of state	46.0%	81.4%	81.1%	68.2%	55.3%
UTAH:					
Ogden-Clearfield,UT	33.7%	77.3%	83.1%	68.0%	56.5%
Provo-Orem,UT	41.1%	82.1%	70.8%	71.7%	50.8%
Salt Lake City,UT	47.6%	87.9%	76.1%	68.8%	52.4%
Remainder of state	33.0%	68.3%	76.3%	68.5%	52.3%
VERMONT:					
Burlington-South Burlington,VT	52.0%	84.7%	79.0%	68.4%	54.0%
Remainder of state	42.2%	78.3%	75.1%	67.7%	50.9%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	56.2%	87.5%	78.7%	64.3%	50.6%
Washington-Arlington-Alexandria,DC-VA-MD-WV	62.2%	90.8%	82.7%	69.5%	57.5%
Remainder of state	53.2%	87.1%	82.9%	70.3%	58.3%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	55.2%	89.0%	84.6%	79.7%	67.4%
Remainder of state	43.3%	77.7%	82.5%	72.4%	59.7%
WEST VIRGINIA:					
Charleston,WV	62.9%	85.4%	75.5%	65.3%	49.3%
Remainder of state	52.2%	83.3%	77.3%	64.9%	50.2%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	59.5%	87.6%	78.1%	69.9%	54.6%
Remainder of state	50.6%	85.0%	75.7%	68.5%	51.8%
WYOMING:					
Cheyenne,WY	42.0%	74.9%	81.0%	66.4%	53.8%
Remainder of state	40.2%	69.9%	81.1%	73.9%	59.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2020-2022

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	4.28%	2.00%	2.27%	2.07%	2.80%
Remainder of state	2.18%	0.98%	1.45%	1.32%	1.67%
ALASKA:					
Anchorage,AK	2.34%	1.71%	2.22%	2.28%	2.44%
Remainder of state	2.42%	2.24%	1.63%	2.21%	2.39%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	2.77%	0.98%	1.64%	1.63%	1.95%
Remainder of state	3.54%	2.48%	2.57%	2.32%	2.37%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	4.16%	1.73%	2.28%	2.15%	2.35%
Remainder of state	2.17%	1.24%	1.06%	1.02%	1.27%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	2.17%	0.95%	1.24%	1.46%	1.44%
Riverside-San Bernardino-Ontario,CA	4.62%	2.09%	3.22%	2.02%	2.67%
Sacramento--Roseville--Arden-Arcade,CA	5.39%	2.90%	5.32%	2.48%	3.83%
San Diego-Carlsbad,CA	4.58%	1.69%	3.22%	2.16%	2.94%
San Francisco-Oakland-Hayward,CA	3.41%	1.32%	1.86%	2.20%	2.67%
San Jose-Sunnyvale-Santa Clara,CA	6.51%	1.59%	4.27%	2.37%	4.41%
Remainder of state	2.78%	1.62%	1.92%	2.57%	2.47%
COLORADO:					
Denver-Aurora-Lakewood,CO	2.94%	1.17%	1.70%	1.77%	1.91%
Remainder of state	2.90%	1.69%	1.76%	2.04%	1.96%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	3.65%	2.02%	2.43%	2.30%	2.56%
Hartford-West Hartford-East Hartford,CT	3.41%	1.63%	1.67%	1.75%	1.94%
New Haven-Milford,CT	4.29%	1.80%	2.59%	3.99%	3.68%
Remainder of state	5.32%	3.40%	3.34%	3.42%	4.03%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.01%	1.11%	1.78%	1.90%	2.30%
Remainder of state	3.67%	2.49%	2.89%	1.98%	2.61%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.32%	0.59%	1.37%	1.24%	1.40%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	3.14%	1.77%	1.65%	2.42%	2.49%
Orlando-Kissimmee-Sanford,FL	4.24%	2.06%	2.04%	3.68%	3.59%
Tampa-St. Petersburg-Clearwater,FL	4.14%	1.83%	2.62%	5.02%	3.92%
Remainder of state	2.36%	1.62%	2.06%	1.80%	1.95%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	2.54%	1.27%	1.43%	1.77%	1.91%
Remainder of state	2.85%	1.64%	2.30%	1.78%	2.16%
HAWAII:					
Urban Honolulu,HI	2.46%	0.37%	1.24%	0.90%	1.30%
Remainder of state	3.10%	0.77%	1.55%	1.57%	1.79%
IDAHO:					
Boise City,ID	3.27%	1.67%	1.61%	2.57%	2.07%
Remainder of state	2.20%	1.82%	1.64%	1.65%	1.74%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	1.98%	0.78%	1.36%	1.35%	1.48%
Remainder of state	2.82%	1.32%	1.48%	1.64%	1.76%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	3.67%	1.58%	1.90%	1.86%	2.12%
Remainder of state	2.24%	0.94%	1.55%	1.26%	1.53%
IOWA:					
Des Moines-West Des Moines,IA	4.52%	1.20%	1.99%	1.57%	2.09%
Remainder of state	2.12%	0.92%	1.50%	1.07%	1.45%
KANSAS:					
Kansas City,MO-KS	3.68%	1.37%	2.52%	1.71%	2.27%
Wichita,KS	4.82%	1.97%	2.39%	2.57%	2.78%

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	2.92%	1.56%	1.53%	1.93%	1.76%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	4.01%	1.35%	1.76%	1.59%	1.75%
Remainder of state	1.92%	1.12%	1.33%	1.47%	1.68%
LOUISIANA:					
New Orleans-Metairie,LA	4.05%	1.93%	2.21%	2.02%	2.27%
Remainder of state	2.23%	1.59%	1.25%	1.83%	1.66%
MAINE:					
Portland-South Portland,ME	2.95%	1.24%	1.99%	1.53%	2.08%
Remainder of state	2.34%	1.74%	1.81%	1.26%	1.80%
MARYLAND:					
Baltimore-Columbia-Towson,MD	3.16%	1.31%	1.79%	1.60%	1.91%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.62%	1.85%	1.95%	2.29%	2.37%
Remainder of state	5.83%	3.05%	2.83%	3.67%	3.43%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	2.78%	1.01%	1.55%	1.26%	1.55%
Remainder of state	3.94%	1.85%	2.28%	1.49%	2.06%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	3.29%	1.52%	1.53%	2.01%	2.05%
Remainder of state	2.47%	1.18%	1.31%	1.40%	1.59%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	2.50%	1.23%	1.38%	1.35%	1.72%
Remainder of state	3.14%	1.95%	2.01%	2.02%	2.21%
MISSISSIPPI:					
Jackson,MS	4.61%	2.01%	2.96%	3.20%	3.30%
Remainder of state	2.20%	1.06%	1.28%	1.33%	1.53%
MISSOURI:					
Kansas City,MO-KS	4.75%	1.62%	2.40%	2.02%	2.75%
St. Louis,MO-IL	3.58%	1.26%	2.19%	1.67%	1.90%
Remainder of state	2.45%	1.85%	2.14%	1.88%	2.65%
MONTANA:					
Billings,MT	5.44%	3.04%	2.80%	2.00%	2.94%
Remainder of state	2.47%	1.53%	1.31%	1.18%	1.47%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	2.89%	1.42%	1.66%	1.57%	1.94%
Remainder of state	2.61%	1.57%	1.47%	1.27%	1.53%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	2.83%	1.08%	1.42%	1.20%	1.42%
Remainder of state	4.17%	2.18%	2.29%	2.29%	2.63%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	3.85%	2.04%	2.17%	1.87%	2.18%
Manchester-Nashua,NH	3.73%	1.53%	2.23%	1.95%	2.34%
Remainder of state	3.05%	1.79%	1.83%	1.33%	1.73%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	2.58%	1.17%	1.44%	1.71%	1.71%
Remainder of state	4.15%	1.81%	2.44%	2.38%	2.89%
NEW MEXICO:					
Albuquerque,NM	3.06%	1.58%	1.59%	1.35%	1.63%
Remainder of state	2.44%	1.96%	2.27%	1.94%	2.06%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	1.91%	0.76%	1.24%	1.33%	1.42%
Remainder of state	2.77%	1.02%	1.39%	1.31%	1.32%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	4.22%	1.93%	2.01%	2.82%	2.65%
Remainder of state	2.11%	1.31%	1.34%	1.49%	1.68%
NORTH DAKOTA:					
Fargo,ND-MN	4.21%	1.55%	2.62%	1.80%	2.56%
Remainder of state	2.08%	1.20%	1.24%	1.52%	1.49%
OHIO:					
Cincinnati,OH-KY-IN	5.67%	2.57%	3.27%	2.43%	3.70%

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	4.40%	2.24%	2.74%	2.32%	3.08%
Columbus,OH	4.58%	2.83%	3.00%	2.26%	2.77%
Remainder of state	2.56%	1.26%	1.70%	1.34%	1.74%
OKLAHOMA:					
Oklahoma City,OK	3.40%	1.78%	2.13%	2.04%	2.55%
Tulsa,OK	4.24%	1.21%	1.72%	1.99%	2.22%
Remainder of state	3.01%	1.78%	2.12%	1.87%	2.25%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	2.74%	1.48%	1.37%	1.31%	1.54%
Remainder of state	2.53%	1.80%	1.69%	1.38%	1.90%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.19%	1.22%	1.84%	2.05%	2.19%
Pittsburgh,PA	3.57%	1.59%	2.04%	1.87%	2.33%
Remainder of state	2.27%	1.02%	1.45%	1.61%	1.57%
RHODE ISLAND:					
Providence-Warwick,RI-MA	2.00%	0.96%	1.22%	0.88%	1.16%
SOUTH CAROLINA:					
Columbia,SC	4.76%	2.28%	3.42%	3.04%	3.46%
Remainder of state	1.77%	1.02%	1.40%	1.32%	1.54%
SOUTH DAKOTA:					
Sioux Falls,SD	3.66%	1.56%	1.64%	1.25%	1.64%
Remainder of state	2.15%	1.49%	1.54%	1.28%	1.58%
TENNESSEE:					
Memphis,TN-MS-AR	6.24%	2.35%	2.13%	3.56%	3.37%
Nashville-Davidson--Murfreesboro--Franklin,TN	3.79%	1.63%	2.10%	2.63%	2.63%
Remainder of state	2.50%	1.23%	1.41%	1.98%	1.91%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	2.76%	1.36%	1.24%	2.29%	2.17%
Houston-The Woodlands-Sugar Land,TX	3.40%	1.72%	2.11%	1.43%	2.02%
San Antonio-New Braunfels,TX	5.77%	1.79%	2.50%	2.32%	2.75%
Remainder of state	2.44%	1.61%	1.39%	1.36%	1.56%
UTAH:					
Ogden-Clearfield,UT	3.69%	3.24%	1.91%	2.54%	2.38%
Provo-Orem,UT	5.21%	2.89%	5.82%	3.62%	4.40%
Salt Lake City,UT	3.23%	1.42%	2.23%	1.88%	2.06%
Remainder of state	3.46%	3.21%	2.80%	3.10%	3.11%
VERMONT:					
Burlington-South Burlington,VT	3.31%	1.59%	1.85%	1.70%	1.91%
Remainder of state	2.11%	1.37%	1.50%	1.20%	1.44%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	5.18%	2.50%	3.70%	2.57%	3.50%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.49%	1.16%	1.76%	1.67%	2.11%
Remainder of state	3.62%	1.44%	1.81%	1.39%	1.88%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	3.00%	1.46%	1.43%	1.52%	1.89%
Remainder of state	2.99%	2.17%	1.81%	2.93%	2.50%
WEST VIRGINIA:					
Charleston,WV	5.30%	2.65%	3.15%	2.86%	3.28%
Remainder of state	2.05%	1.07%	1.35%	1.55%	1.46%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	4.12%	1.78%	2.41%	1.43%	2.18%
Remainder of state	2.02%	0.96%	1.45%	1.61%	1.49%
WYOMING:					
Cheyenne,WY	4.93%	3.83%	3.68%	3.22%	3.75%
Remainder of state	2.18%	1.51%	2.46%	1.23%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2020-2022

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	6,664	1,732	13,182	4,380	18,954	6,445
Remainder of state	6,506	1,609	13,107	4,148	18,674	6,027
ALASKA:						
Anchorage,AK	8,526	1,476	17,085	4,757	23,610	6,907
Remainder of state	8,918	1,809	17,735	4,311	23,587	5,333
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	6,725	1,548	13,436	4,313	19,653	6,229
Remainder of state	7,114	1,623	14,516	4,563	21,417	7,761
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	6,577	1,791	12,645	4,368	18,881	6,740
Remainder of state	6,459	1,486	12,849	4,161	17,997	5,768
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	7,403	1,504	14,409	4,012	21,586	6,135
Riverside-San Bernardino-Ontario,CA	6,768	1,433	13,483	4,920	20,600	7,288
Sacramento--Roseville--Arden-Arcade,CA	7,182	1,690	14,476	4,406	21,821	6,451
San Diego-Carlsbad,CA	7,139	1,544	12,724	3,830	20,732	6,761
San Francisco-Oakland-Hayward,CA	7,687	1,228	16,327	3,818	22,197	5,499
San Jose-Sunnyvale-Santa Clara,CA	7,776	1,199	15,280	3,286	22,698	5,988
Remainder of state	7,348	1,465	14,024	4,484	21,202	6,899
COLORADO:						
Denver-Aurora-Lakewood,CO	6,950	1,599	14,253	4,157	20,425	5,893
Remainder of state	7,047	1,574	14,335	4,778	20,647	7,048
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	8,242	1,759	16,423	4,184	24,195	5,841
Hartford-West Hartford-East Hartford,CT	7,295	1,752	14,920	4,076	22,401	5,781
New Haven-Milford,CT	7,990	1,719	16,041	4,262	24,077	6,325
Remainder of state	7,717	2,170	16,117	3,424	21,883	5,976
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,776	1,885	14,398	4,061	22,838	6,920
Remainder of state	7,551	1,694	14,274	4,327	19,953	6,436
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,159	1,519	15,772	4,140	23,585	6,784
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	7,478	1,660	14,395	4,909	21,301	7,130
Orlando-Kissimmee-Sanford,FL	7,175	1,863	13,292	4,083	19,950	7,608
Tampa-St. Petersburg-Clearwater,FL	7,050	1,626	14,750	5,475	21,074	7,182
Remainder of state	7,471	1,635	13,944	4,433	21,624	7,052
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	7,260	1,698	14,856	4,274	21,826	6,752
Remainder of state	6,912	1,542	13,350	3,953	20,248	6,236
HAWAII:						
Urban Honolulu,HI	6,861	931	13,651	3,514	19,509	5,429
Remainder of state	7,011	888	13,992	3,808	19,260	5,099
IDAHO:						
Boise City,ID	6,727	1,039	12,811	3,738	21,183	6,492
Remainder of state	7,001	1,409	12,379	3,884	19,563	6,409
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	7,340	1,757	14,892	4,222	21,205	5,813
Remainder of state	7,413	1,612	13,660	3,732	20,419	5,573
INDIANA:						
Indianapolis-Carmel-Anderson,IN	7,397	1,733	14,763	4,185	21,682	6,800
Remainder of state	7,484	1,680	14,685	3,777	20,247	4,872
IOWA:						
Des Moines-West Des Moines,IA	6,799	1,582	13,885	3,610	20,796	5,659
Remainder of state	7,177	1,882	13,155	3,810	19,856	6,212
KANSAS:						
Kansas City,MO-KS	6,969	1,623	13,585	4,363	20,557	7,623
Wichita,KS	6,493	1,488	14,083	3,694	19,181	5,355
Remainder of state	6,762	1,503	12,710	3,907	18,666	5,254
KENTUCKY:						
Louisville/Jefferson County,KY-IN	7,047	1,614	13,970	3,646	20,956	6,108
Remainder of state	7,007	1,519	14,775	3,842	21,326	5,527

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	7,173	1,793	14,326	4,300	20,876	6,704
Remainder of state	6,800	1,652	13,202	4,682	18,916	6,572
MAINE:						
Portland-South Portland,ME	7,467	1,528	14,374	4,036	20,881	6,032
Remainder of state	7,840	1,690	15,343	3,666	21,730	6,681
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,483	1,610	15,446	3,959	21,646	6,902
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,603	1,743	14,784	4,590	21,546	6,786
Remainder of state	7,532	1,610	14,965	4,536	20,561	5,510
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	7,928	1,806	15,768	3,872	22,646	5,817
Remainder of state	7,572	1,701	15,240	3,543	21,592	5,806
MICHIGAN:						
Detroit-Warren-Dearborn,MI	7,180	1,494	14,511	3,493	20,100	4,650
Remainder of state	6,872	1,577	14,058	3,405	19,829	4,588
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	7,064	1,488	14,951	3,888	21,584	5,741
Remainder of state	7,656	1,506	14,793	4,614	21,238	5,395
MISSISSIPPI:						
Jackson,MS	6,821	1,783	13,006	4,622	19,588	7,480
Remainder of state	6,650	1,474	13,404	4,278	19,805	6,879
MISSOURI:						
Kansas City,MO-KS	7,941	2,032	14,755	4,120	22,771	6,230
St. Louis,MO-IL	7,073	1,721	13,890	4,515	20,778	6,883
Remainder of state	7,262	1,378	14,028	3,801	21,219	6,175
MONTANA:						
Billings,MT	7,305	1,240	14,669	3,341	20,683	5,149
Remainder of state	7,311	1,154	13,922	3,979	20,525	5,915
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	7,404	1,846	14,105	4,558	19,979	6,813
Remainder of state	7,846	1,736	15,425	4,410	22,315	6,578
NEVADA:						
Las Vegas-Henderson-Paradise,NV	6,514	1,449	12,784	3,548	19,244	5,865
Remainder of state	7,044	1,621	14,579	4,281	21,485	6,672
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	8,016	2,125	16,428	4,290	22,861	6,577
Manchester-Nashua,NH	8,089	1,634	16,999	3,814	24,922	5,983
Remainder of state	7,765	1,788	16,250	4,632	23,721	6,168
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	7,606	1,745	15,644	4,044	23,024	6,068
Remainder of state	7,730	1,710	15,767	4,097	23,163	6,040
NEW MEXICO:						
Albuquerque,NM	7,496	1,626	13,600	4,361	19,581	6,224
Remainder of state	7,461	1,713	14,526	4,210	21,349	6,516
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	8,879	1,754	16,961	3,745	24,709	5,763
Remainder of state	7,545	1,696	14,449	3,669	20,700	5,422
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	7,167	1,601	15,216	5,450	21,389	7,228
Remainder of state	7,272	1,693	13,581	4,484	20,264	7,045
NORTH DAKOTA:						
Fargo,ND-MN	7,019	1,402	13,037	4,416	19,687	6,428
Remainder of state	7,619	1,429	14,839	3,844	21,367	5,975
OHIO:						
Cincinnati,OH-KY-IN	7,528	1,371	15,068	3,075	21,432	4,454
Cleveland-Elyria,OH	7,514	1,577	14,819	3,976	21,203	5,879
Columbus,OH	6,724	1,634	13,797	4,064	20,150	6,292
Remainder of state	7,241	1,627	14,166	3,767	20,596	5,146
OKLAHOMA:						
Oklahoma City,OK	7,044	1,396	13,602	4,106	19,153	5,977
Tulsa,OK	6,864	1,448	13,852	4,241	19,800	6,812
Remainder of state	6,629	1,412	13,128	3,946	19,185	6,009
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	6,779	1,214	14,293	3,437	20,399	6,413
Remainder of state	7,399	917	14,300	3,480	19,814	5,389
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,563	1,591	14,089	4,156	21,665	6,586
Pittsburgh,PA	7,104	1,403	15,246	3,697	19,888	5,568
Remainder of state	7,764	1,720	15,561	4,078	21,650	6,541
RHODE ISLAND:						
Providence-Warwick,RI-MA	7,789	1,797	15,395	3,975	22,041	5,923
SOUTH CAROLINA:						
Columbia,SC	7,313	1,751	13,383	4,069	18,781	5,608
Remainder of state	7,298	1,693	14,666	4,449	20,791	6,468
SOUTH DAKOTA:						
Sioux Falls,SD	7,008	1,466	14,941	4,329	22,504	6,560
Remainder of state	7,408	1,684	14,982	4,659	21,121	6,323
TENNESSEE:						
Memphis,TN-MS-AR	7,558	1,862	14,593	5,341	21,654	7,196
Nashville-Davidson--Murreesboro--Franklin,TN	6,645	1,634	12,454	3,931	18,090	5,897
Remainder of state	6,613	1,657	13,508	3,996	19,213	5,618
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,336	1,496	14,329	4,295	22,015	6,354
Houston-The Woodlands-Sugar Land,TX	7,183	1,720	14,483	4,850	21,341	7,153
San Antonio-New Braunfels,TX	6,594	1,669	12,881	4,651	18,932	7,017
Remainder of state	7,120	1,549	13,749	4,696	20,966	7,468
UTAH:						
Ogden-Clearfield,UT	6,330	1,557	13,447	4,078	18,767	5,639
Provo-Orem,UT	6,836	1,871	14,809	4,343	18,947	5,360
Salt Lake City,UT	6,659	1,509	13,610	3,641	20,112	6,320
Remainder of state	6,721	1,379	12,995	3,608	19,904	6,250
VERMONT:						
Burlington-South Burlington,VT	7,917	1,784	15,504	3,953	22,099	5,618
Remainder of state	8,114	1,921	16,359	4,309	23,322	6,452
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	7,369	2,000	12,544	4,030	21,658	7,302
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,491	1,878	14,977	4,654	20,629	6,901
Remainder of state	7,012	1,493	13,187	3,647	19,491	6,407
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,239	1,246	14,204	3,640	20,456	4,879
Remainder of state	7,459	1,211	14,279	3,869	21,046	5,725
WEST VIRGINIA:						
Charleston,WV	8,594	2,046	16,190	4,368	23,985	5,796
Remainder of state	7,481	1,623	15,484	3,889	22,887	6,234
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,378	1,800	15,916	4,257	22,666	6,169
Remainder of state	7,294	1,639	14,825	3,896	21,237	5,130
WYOMING:						
Cheyenne,WY	6,976	1,474	13,115	3,850	19,954	4,351
Remainder of state	7,989	1,534	15,793	3,952	22,053	5,630

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2020-2022

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	195	115	503	383	763	465
Remainder of state	126	60	305	178	335	323
ALASKA:						
Anchorage,AK	238	81	389	227	662	390
Remainder of state	308	279	564	592	1,074	761
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	148	71	253	156	365	277
Remainder of state	215	118	508	377	924	783
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	230	111	410	291	660	589
Remainder of state	129	67	250	182	359	254
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	150	72	322	221	443	346
Riverside-San Bernardino-Ontario,CA	221	128	462	581	773	610
Sacramento--Roseville--Arden-Arcade,CA	228	156	573	401	811	588
San Diego-Carlsbad,CA	207	111	454	330	819	755
San Francisco-Oakland-Hayward,CA	238	135	779	495	812	570
San Jose-Sunnyvale-Santa Clara,CA	248	156	546	246	687	786
Remainder of state	211	146	451	323	560	743
COLORADO:						
Denver-Aurora-Lakewood,CO	159	87	318	205	398	258
Remainder of state	181	88	432	625	446	548
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	226	115	574	277	834	426
Hartford-West Hartford-East Hartford,CT	179	142	435	272	688	267
New Haven-Milford,CT	254	147	704	302	848	553
Remainder of state	328	212	822	272	797	420
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	212	103	498	232	612	390
Remainder of state	269	106	431	376	748	480
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	145	65	362	161	458	309
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	195	94	472	423	603	608
Orlando-Kissimmee-Sanford,FL	312	218	619	497	1,016	579
Tampa-St. Petersburg-Clearwater,FL	176	141	459	447	397	463
Remainder of state	197	84	370	205	519	349
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	138	71	300	176	446	324
Remainder of state	280	83	661	215	859	401
HAWAII:						
Urban Honolulu,HI	108	56	300	186	418	272
Remainder of state	179	109	551	338	715	584
IDAHO:						
Boise City,ID	159	69	473	300	764	982
Remainder of state	208	126	349	253	486	347
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	125	53	257	148	379	219
Remainder of state	164	75	319	196	664	275
INDIANA:						
Indianapolis-Carmel-Anderson,IN	191	97	392	291	517	649
Remainder of state	139	66	356	231	519	310
IOWA:						
Des Moines-West Des Moines,IA	171	74	445	176	718	285
Remainder of state	161	90	268	169	505	235
KANSAS:						
Kansas City,MO-KS	186	97	305	252	447	446
Wichita,KS	208	97	466	237	524	350
Remainder of state	166	83	409	192	641	348
KENTUCKY:						
Louisville/Jefferson County,KY-IN	157	85	333	195	439	375
Remainder of state	114	56	456	238	555	359

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	157	141	445	332	603	461
Remainder of state	131	81	293	252	410	283
MAINE:						
Portland-South Portland,ME	128	61	241	166	374	189
Remainder of state	154	78	413	177	567	334
MARYLAND:						
Baltimore-Columbia-Towson,MD	118	101	402	210	393	421
Washington-Arlington-Alexandria,DC-VA-MD-WV	251	122	398	284	591	517
Remainder of state	261	151	1,144	522	1,462	580
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	144	91	366	160	408	224
Remainder of state	203	122	615	468	614	377
MICHIGAN:						
Detroit-Warren-Dearborn,MI	197	95	314	229	454	349
Remainder of state	169	58	265	140	417	228
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	166	46	414	134	753	221
Remainder of state	178	90	427	431	573	468
MISSISSIPPI:						
Jackson,MS	257	134	535	301	749	555
Remainder of state	114	69	251	231	400	340
MISSOURI:						
Kansas City,MO-KS	310	173	557	227	826	461
St. Louis,MO-IL	151	94	376	236	459	320
Remainder of state	177	91	344	191	450	306
MONTANA:						
Billings,MT	196	101	389	255	532	625
Remainder of state	144	63	509	225	661	538
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	136	94	209	186	449	357
Remainder of state	145	80	336	258	559	307
NEVADA:						
Las Vegas-Henderson-Paradise,NV	138	65	292	146	406	259
Remainder of state	247	166	761	341	966	842
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	170	114	453	244	646	403
Manchester-Nashua,NH	287	101	770	203	1,182	356
Remainder of state	175	92	478	335	652	277
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	174	82	329	249	550	430
Remainder of state	224	109	525	325	723	488
NEW MEXICO:						
Albuquerque,NM	116	83	267	200	453	312
Remainder of state	191	137	462	196	712	388
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	162	83	435	248	507	261
Remainder of state	138	70	259	167	493	294
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	426	132	1,271	721	1,093	553
Remainder of state	139	94	276	241	507	348
NORTH DAKOTA:						
Fargo,ND-MN	151	80	360	279	475	397
Remainder of state	119	66	251	170	307	264
OHIO:						
Cincinnati,OH-KY-IN	219	92	825	197	930	317
Cleveland-Elyria,OH	257	151	497	254	481	323
Columbus,OH	203	134	487	375	688	471
Remainder of state	160	61	354	220	465	358
OKLAHOMA:						
Oklahoma City,OK	159	93	438	282	466	427
Tulsa,OK	166	76	309	248	506	384
Remainder of state	148	117	484	243	498	348
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	143	59	353	132	508	458
Remainder of state	252	106	361	279	481	468
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	170	110	452	261	571	470
Pittsburgh,PA	185	89	468	237	553	359
Remainder of state	147	71	399	190	514	384
RHODE ISLAND:						
Providence-Warwick,RI-MA	119	76	273	121	328	224
SOUTH CAROLINA:						
Columbia,SC	244	157	387	357	796	534
Remainder of state	107	85	302	199	358	308
SOUTH DAKOTA:						
Sioux Falls,SD	127	72	455	197	1,172	243
Remainder of state	126	72	321	179	373	270
TENNESSEE:						
Memphis,TN-MS-AR	291	139	588	560	646	667
Nashville-Davidson--Murfreeseboro--Franklin,TN	166	86	397	280	504	360
Remainder of state	132	73	296	236	455	339
TEXAS:						
Dallas-Fort Worth-Arlington,TX	136	65	325	197	459	303
Houston-The Woodlands-Sugar Land,TX	152	68	337	291	466	383
San Antonio-New Braunfels,TX	205	97	744	467	774	630
Remainder of state	178	123	265	208	419	401
UTAH:						
Ogden-Clearfield,UT	290	135	563	402	771	467
Provo-Orem,UT	608	367	1,470	755	1,114	556
Salt Lake City,UT	142	131	363	177	414	438
Remainder of state	269	133	610	497	971	1,119
VERMONT:						
Burlington-South Burlington,VT	185	100	302	198	523	415
Remainder of state	118	65	286	149	454	324
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	242	147	622	247	675	575
Washington-Arlington-Alexandria,DC-VA-MD-WV	167	120	370	289	489	421
Remainder of state	241	74	332	214	720	396
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	164	96	354	251	505	540
Remainder of state	184	105	421	309	681	660
WEST VIRGINIA:						
Charleston,WV	466	367	842	605	1,340	707
Remainder of state	160	84	379	211	470	443
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	175	86	447	241	472	351
Remainder of state	128	58	271	160	387	207
WYOMING:						
Cheyenne,WY	444	128	619	426	972	927
Remainder of state	187	121	444	291	497	332

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2020-2022

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	96.3%	1,521	3,287	48.0%	52.4%	2,439	5,116
Remainder of state	89.1%	1,673	3,117	42.1%	38.9%	2,854	5,513
ALASKA:							
Anchorage,AK	89.6%	1,973	3,574	56.1%	46.4%	2,665	5,266
Remainder of state	94.1%	2,050	3,583	58.4%	54.3%	2,873	5,266
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	93.5%	2,186	4,477	66.7%	68.5%	2,764	5,611
Remainder of state	95.6%	2,099	4,301	64.5%	69.5%	2,764	5,450
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	92.9%	2,010	3,325	63.2%	51.4%	2,672	4,972
Remainder of state	97.0%	1,780	3,473	58.7%	54.6%	2,393	4,830
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	72.8%	1,653	3,519	44.1%	48.7%	2,286	4,762
Riverside-San Bernardino-Ontario,CA	66.9%	1,578	3,670	37.8%	46.3%	2,257	4,740
Sacramento--Roseville--Arden-Arcade,CA	83.5%	1,991	3,778	67.3%	57.7%	2,371	4,756
San Diego-Carlsbad,CA	69.3%	1,607	3,704	48.3%	46.3%	2,041	4,724
San Francisco-Oakland-Hayward,CA	79.0%	1,658	3,439	41.1%	45.3%	2,638	5,173
San Jose-Sunnyvale-Santa Clara,CA	74.1%	1,654	3,031	45.4%	48.0%	2,258	4,139
Remainder of state	81.1%	2,003	3,793	51.6%	44.5%	2,862	5,800
COLORADO:							
Denver-Aurora-Lakewood,CO	95.0%	2,102	4,265	67.7%	74.5%	2,610	5,052
Remainder of state	92.9%	2,126	4,471	67.3%	66.8%	2,619	5,616
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	89.3%	2,201	3,971	65.4%	55.8%	2,746	5,485
Hartford-West Hartford-East Hartford,CT	93.1%	2,034	3,454	62.0%	52.1%	2,768	5,019
New Haven-Milford,CT	85.3%	2,048	3,883	57.5%	57.6%	2,826	4,968
Remainder of state	92.1%	2,401	5,580	73.1%	70.7%	2,805	6,710
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	92.6%	1,983	3,436	54.5%	48.5%	2,860	5,505
Remainder of state	94.2%	1,849	3,473	62.8%	56.6%	2,443	4,774
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	77.0%	1,354	2,989	33.2%	39.0%	2,355	4,972
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	87.8%	1,900	3,401	56.5%	52.0%	2,586	4,753
Orlando-Kissimmee-Sanford,FL	93.9%	2,131	4,352	68.9%	64.2%	2,643	5,664
Tampa-St. Petersburg-Clearwater,FL	94.1%	2,205	3,790	68.1%	60.5%	2,748	4,956
Remainder of state	89.1%	1,978	3,488	58.3%	57.1%	2,640	4,681
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	89.7%	2,249	4,576	66.6%	71.0%	2,761	5,518
Remainder of state	94.0%	1,897	3,871	56.2%	54.7%	2,687	5,655
HAWAII:							
Urban Honolulu,HI	40.7%	1,320	3,242	19.6%	21.7%	2,363	5,364
Remainder of state	38.8%	1,258	2,873	14.0%	18.3%	2,579	5,217
IDAHO:							
Boise City,ID	97.8%	2,099	3,260	69.3%	58.3%	2,646	4,564
Remainder of state	96.3%	1,987	3,602	63.3%	54.5%	2,661	5,270
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	87.8%	1,703	3,533	51.1%	52.7%	2,416	5,058
Remainder of state	89.4%	1,995	4,143	59.9%	60.6%	2,645	5,338
INDIANA:							
Indianapolis-Carmel-Anderson,IN	95.0%	2,245	4,644	72.8%	74.0%	2,706	5,464
Remainder of state	95.9%	2,202	4,006	67.2%	60.5%	2,818	5,444
IOWA:							
Des Moines-West Des Moines,IA	94.1%	1,977	3,660	67.9%	59.2%	2,467	4,793
Remainder of state	95.0%	2,292	4,069	70.4%	64.9%	2,816	5,221
KANSAS:							
Kansas City,MO-KS	94.8%	1,964	3,989	64.8%	65.5%	2,519	5,051
Wichita,KS	90.7%	2,112	4,270	66.0%	61.3%	2,649	5,444
Remainder of state	96.7%	1,826	3,150	57.6%	47.1%	2,559	5,062

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	93.4%	2,382	4,502	75.0%	73.8%	2,742	5,363
Remainder of state	94.1%	2,035	3,613	68.1%	62.0%	2,548	4,775
LOUISIANA:							
New Orleans-Metairie,LA	89.3%	1,821	3,629	53.0%	57.0%	2,504	4,938
Remainder of state	93.9%	1,872	3,941	58.9%	66.1%	2,519	5,004
MAINE:							
Portland-South Portland,ME	96.3%	2,310	3,524	71.0%	55.9%	2,906	5,290
Remainder of state	95.3%	2,780	4,486	76.5%	70.9%	3,292	5,545
MARYLAND:							
Baltimore-Columbia-Towson,MD	87.6%	1,593	3,330	49.3%	50.8%	2,331	4,837
Washington-Arlington-Alexandria,DC-VA-MD-WV	88.4%	1,779	3,610	53.8%	56.7%	2,406	4,793
Remainder of state	88.9%	1,721	3,253	52.3%	46.1%	2,486	4,931
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	84.2%	1,663	3,248	51.9%	47.7%	2,325	4,623
Remainder of state	85.3%	2,124	4,304	67.7%	63.9%	2,499	5,228
MICHIGAN:							
Detroit-Warren-Dearborn,MI	93.5%	1,539	3,226	52.4%	65.3%	2,205	4,139
Remainder of state	93.6%	1,785	3,391	59.3%	53.0%	2,397	4,907
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	91.1%	2,012	4,009	60.0%	61.5%	2,712	5,283
Remainder of state	93.0%	2,522	4,457	78.3%	67.9%	2,882	5,399
MISSISSIPPI:							
Jackson,MS	97.6%	2,015	4,180	66.8%	77.5%	2,569	4,907
Remainder of state	95.5%	1,825	3,536	50.8%	49.0%	2,796	5,534
MISSOURI:							
Kansas City,MO-KS	97.0%	1,854	3,641	61.7%	62.3%	2,471	4,830
St. Louis,MO-IL	92.8%	2,004	3,989	59.5%	62.8%	2,688	5,110
Remainder of state	92.6%	2,176	4,107	68.0%	67.0%	2,688	5,024
MONTANA:							
Billings,MT	99.4%	1,995	2,883	66.5%	34.8%	2,603	5,313
Remainder of state	98.0%	2,571	3,693	73.6%	60.7%	3,189	5,194
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	97.7%	1,946	3,946	67.2%	66.5%	2,488	5,050
Remainder of state	97.5%	2,137	3,956	69.1%	67.0%	2,687	5,062
NEVADA:							
Las Vegas-Henderson-Paradise,NV	86.6%	1,689	3,250	46.2%	44.2%	2,535	4,972
Remainder of state	89.2%	1,905	3,927	54.9%	63.0%	2,619	5,236
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	90.9%	2,247	4,445	64.4%	61.1%	2,862	5,689
Manchester-Nashua,NH	92.9%	2,431	4,385	75.5%	67.5%	2,841	5,656
Remainder of state	93.7%	2,633	4,706	76.2%	68.7%	3,099	5,819
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	87.2%	1,728	3,527	55.9%	57.7%	2,322	4,620
Remainder of state	88.2%	1,718	3,180	57.4%	48.9%	2,259	4,737
NEW MEXICO:							
Albuquerque,NM	92.9%	1,790	3,560	54.6%	57.2%	2,526	4,907
Remainder of state	90.7%	2,107	3,905	58.7%	58.2%	2,855	5,407
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	77.8%	1,731	3,289	47.3%	44.0%	2,432	4,683
Remainder of state	80.5%	1,883	3,693	54.6%	54.7%	2,471	4,734
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	96.4%	2,087	4,416	72.6%	75.9%	2,526	5,143
Remainder of state	92.5%	2,297	3,820	70.7%	62.3%	2,795	4,831
NORTH DAKOTA:							
Fargo,ND-MN	95.3%	2,032	3,698	67.8%	56.8%	2,622	5,253
Remainder of state	94.8%	2,052	3,519	62.6%	52.6%	2,739	5,235
OHIO:							
Cincinnati,OH-KY-IN	93.4%	2,167	4,114	75.5%	65.8%	2,509	5,091
Cleveland-Elyria,OH	93.6%	1,861	3,900	58.1%	60.6%	2,589	5,277
Columbus,OH	94.2%	2,270	4,221	69.3%	70.0%	2,857	4,919
Remainder of state	93.4%	2,120	3,958	64.8%	59.6%	2,752	5,436

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	94.4%	2,031	5,060	61.1%	69.0%	2,685	6,420
Tulsa,OK	93.8%	2,014	3,958	61.8%	57.5%	2,627	5,486
Remainder of state	95.9%	1,846	3,694	56.6%	59.8%	2,577	4,977
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	94.5%	1,947	3,586	60.4%	57.9%	2,690	5,035
Remainder of state	95.9%	2,390	3,611	69.1%	58.7%	3,025	5,125
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	77.3%	1,921	3,572	50.5%	50.6%	2,543	4,738
Pittsburgh,PA	91.8%	1,790	3,158	62.7%	52.2%	2,299	4,515
Remainder of state	95.3%	1,690	3,204	52.5%	47.8%	2,524	4,920
RHODE ISLAND:							
Providence-Warwick,RI-MA	92.7%	1,892	3,674	57.4%	52.3%	2,605	5,476
SOUTH CAROLINA:							
Columbia,SC	90.8%	1,952	3,506	55.4%	46.3%	2,712	5,315
Remainder of state	94.9%	2,139	4,129	67.4%	63.7%	2,690	5,465
SOUTH DAKOTA:							
Sioux Falls,SD	96.0%	2,453	4,540	78.5%	74.5%	2,811	5,316
Remainder of state	97.3%	2,365	4,141	73.7%	62.0%	2,857	5,610
TENNESSEE:							
Memphis,TN-MS-AR	90.8%	1,982	3,717	55.6%	51.9%	2,760	5,235
Nashville-Davidson--Murfreesboro--Franklin,TN	95.3%	2,118	4,372	67.3%	67.2%	2,667	5,495
Remainder of state	93.9%	2,219	3,837	70.1%	63.3%	2,721	5,016
TEXAS:							
Dallas-Fort Worth-Arlington,TX	94.2%	2,142	4,062	62.7%	67.9%	2,789	5,158
Houston-The Woodlands-Sugar Land,TX	94.4%	2,043	4,005	61.2%	61.3%	2,746	5,442
San Antonio-New Braunfels,TX	85.5%	2,395	4,375	59.6%	55.0%	3,099	6,027
Remainder of state	93.5%	2,145	3,779	64.0%	57.4%	2,830	5,355
UTAH:							
Ogden-Clearfield,UT	98.1%	1,633	3,751	63.8%	65.1%	2,166	4,878
Provo-Orem,UT	90.0%	2,264	4,299	74.1%	72.0%	2,536	4,976
Salt Lake City,UT	95.3%	1,959	3,851	64.2%	58.6%	2,551	5,343
Remainder of state	96.8%	1,854	3,611	64.5%	70.7%	2,354	4,338
VERMONT:							
Burlington-South Burlington,VT	92.8%	2,037	3,519	58.2%	54.6%	2,895	5,227
Remainder of state	95.7%	2,177	4,162	65.5%	66.3%	2,830	5,354
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	93.1%	2,100	3,661	58.1%	47.4%	2,857	5,522
Washington-Arlington-Alexandria,DC-VA-MD-WV	91.6%	1,724	3,381	49.9%	55.3%	2,575	4,932
Remainder of state	92.4%	2,186	4,110	64.8%	66.6%	2,788	5,163
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	94.4%	1,853	3,529	62.9%	65.3%	2,454	4,576
Remainder of state	96.2%	1,891	3,355	60.0%	56.2%	2,598	4,713
WEST VIRGINIA:							
Charleston,WV	94.8%	2,162	4,473	63.0%	67.9%	2,844	5,601
Remainder of state	94.8%	1,985	3,782	59.1%	56.3%	2,756	5,475
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	96.2%	2,362	4,197	75.8%	66.6%	2,795	5,296
Remainder of state	91.8%	2,155	4,238	65.5%	62.8%	2,736	5,445
WYOMING:							
Cheyenne,WY	95.0%	1,754	3,999	63.5%	69.2%	2,175	4,739
Remainder of state	97.7%	2,022	3,912	64.0%	62.4%	2,646	5,193

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 Standard errors for deductibles for private-sector employees for areas within States: United States, 2020-2022

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	1.30%	101	334	4.77%	7.43%	150	273
Remainder of state	3.14%	87	213	3.08%	3.82%	114	265
ALASKA:							
Anchorage,AK	4.20%	86	241	4.11%	5.99%	99	197
Remainder of state	1.36%	155	248	3.48%	4.28%	200	238
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	1.95%	84	396	3.35%	4.69%	79	350
Remainder of state	1.23%	125	410	4.40%	4.87%	109	418
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	1.84%	103	315	4.03%	6.73%	104	312
Remainder of state	0.70%	60	128	2.81%	3.41%	72	134
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	2.22%	60	223	2.19%	3.64%	59	219
Riverside-San Bernardino-Ontario,CA	5.51%	120	289	4.35%	6.41%	137	207
Sacramento--Roseville--Arden-Arcade,CA	4.83%	165	330	6.33%	6.80%	207	346
San Diego-Carlsbad,CA	5.29%	79	249	4.72%	5.96%	86	251
San Francisco-Oakland-Hayward,CA	2.89%	148	319	4.15%	4.15%	140	368
San Jose-Sunnyvale-Santa Clara,CA	5.14%	114	263	5.15%	6.61%	146	253
Remainder of state	2.42%	179	408	3.36%	5.07%	236	432
COLORADO:							
Denver-Aurora-Lakewood,CO	0.97%	67	146	2.81%	2.91%	68	149
Remainder of state	1.79%	90	219	3.68%	3.77%	97	183
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	3.07%	108	276	4.12%	5.91%	105	236
Hartford-West Hartford-East Hartford,CT	2.03%	97	190	3.53%	4.38%	96	201
New Haven-Milford,CT	3.97%	178	317	4.68%	6.12%	144	278
Remainder of state	2.71%	186	1,144	6.32%	9.07%	214	1,214
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.53%	115	220	2.85%	3.58%	139	210
Remainder of state	1.36%	107	258	4.24%	7.11%	92	181
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.79%	48	180	1.93%	2.83%	57	226
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	2.55%	100	190	4.18%	5.20%	99	200
Orlando-Kissimmee-Sanford,FL	1.83%	188	739	4.57%	7.09%	222	922
Tampa-St. Petersburg-Clearwater,FL	1.83%	113	233	4.00%	5.17%	117	275
Remainder of state	2.55%	93	166	3.92%	4.13%	89	148
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	1.85%	74	233	2.99%	2.87%	71	259
Remainder of state	1.46%	121	327	4.58%	4.83%	129	362
HAWAII:							
Urban Honolulu,HI	2.32%	84	267	1.69%	2.48%	86	263
Remainder of state	3.82%	196	361	2.36%	2.97%	310	367
IDAHO:							
Boise City,ID	0.69%	86	163	2.71%	4.50%	97	213
Remainder of state	1.05%	81	201	3.31%	3.72%	82	216
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	1.18%	52	162	2.09%	2.77%	50	159
Remainder of state	2.20%	72	238	2.97%	4.20%	72	279
INDIANA:							
Indianapolis-Carmel-Anderson,IN	1.51%	123	211	3.32%	2.86%	122	230
Remainder of state	1.02%	74	186	2.53%	3.83%	71	210
IOWA:							
Des Moines-West Des Moines,IA	1.98%	86	227	3.57%	5.11%	92	191
Remainder of state	0.95%	67	127	2.31%	3.16%	67	129
KANSAS:							
Kansas City,MO-KS	1.47%	92	213	3.73%	3.73%	86	223
Wichita,KS	1.95%	119	251	4.10%	4.24%	102	251
Remainder of state	0.77%	88	209	3.26%	4.10%	106	221

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	2.00%	90	234	3.14%	4.14%	96	220
Remainder of state	1.36%	69	159	2.72%	4.42%	87	214
LOUISIANA:							
New Orleans-Metairie,LA	3.88%	86	230	4.39%	4.57%	87	217
Remainder of state	1.09%	60	165	2.83%	3.26%	67	146
MAINE:							
Portland-South Portland,ME	0.92%	97	272	3.09%	5.48%	83	170
Remainder of state	1.14%	101	212	2.03%	3.29%	103	220
MARYLAND:							
Baltimore-Columbia-Towson,MD	2.01%	84	186	3.33%	3.86%	99	175
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.36%	88	199	4.42%	5.53%	78	257
Remainder of state	5.52%	215	442	8.22%	8.50%	161	341
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	1.81%	91	173	3.01%	3.16%	92	195
Remainder of state	3.26%	115	262	3.53%	4.88%	115	245
MICHIGAN:							
Detroit-Warren-Dearborn,MI	1.32%	88	140	4.32%	3.90%	71	171
Remainder of state	1.34%	65	175	2.93%	3.34%	68	202
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	2.38%	91	223	3.65%	4.40%	62	140
Remainder of state	3.01%	88	209	2.87%	5.78%	87	205
MISSISSIPPI:							
Jackson,MS	1.10%	113	268	4.37%	4.61%	131	305
Remainder of state	1.12%	81	180	2.76%	3.20%	85	222
MISSOURI:							
Kansas City,MO-KS	1.19%	112	232	5.92%	5.76%	100	237
St. Louis,MO-IL	1.46%	91	200	3.33%	3.84%	83	213
Remainder of state	1.72%	92	161	3.06%	3.76%	107	186
MONTANA:							
Billings,MT	0.34%	117	233	4.14%	5.45%	143	246
Remainder of state	0.60%	89	236	2.30%	4.77%	91	181
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	0.81%	80	153	3.82%	3.55%	98	143
Remainder of state	0.71%	71	164	2.83%	3.66%	68	136
NEVADA:							
Las Vegas-Henderson-Paradise,NV	2.00%	65	164	2.73%	3.21%	74	179
Remainder of state	3.89%	118	399	5.09%	7.83%	102	292
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	3.33%	117	274	4.15%	6.03%	141	352
Manchester-Nashua,NH	2.33%	115	320	3.19%	5.02%	114	252
Remainder of state	1.63%	116	299	2.92%	4.82%	105	260
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	1.63%	72	162	3.09%	3.77%	63	128
Remainder of state	2.25%	103	326	4.97%	8.06%	75	208
NEW MEXICO:							
Albuquerque,NM	1.40%	63	146	2.48%	2.79%	83	147
Remainder of state	1.71%	154	213	3.58%	3.48%	167	206
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	1.69%	58	120	2.00%	2.45%	65	113
Remainder of state	2.16%	64	146	2.49%	3.06%	67	172
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	1.27%	131	259	5.30%	4.96%	104	255
Remainder of state	2.20%	81	140	2.43%	3.32%	89	174
NORTH DAKOTA:							
Fargo,ND-MN	1.94%	91	199	3.23%	4.13%	84	202
Remainder of state	0.99%	75	150	2.32%	3.12%	77	127
OHIO:							
Cincinnati,OH-KY-IN	2.45%	117	285	4.05%	6.29%	138	294
Cleveland-Elyria,OH	2.26%	165	302	4.47%	4.32%	188	401
Columbus,OH	2.07%	141	229	4.11%	5.19%	136	269
Remainder of state	1.55%	73	181	2.65%	3.49%	74	177

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	1.49%	97	570	3.58%	4.52%	107	625
Tulsa,OK	1.80%	96	304	3.74%	5.07%	116	352
Remainder of state	1.18%	96	205	3.68%	5.03%	132	282
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	1.06%	84	199	2.65%	3.96%	82	185
Remainder of state	1.18%	267	246	4.27%	4.22%	270	260
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.48%	97	183	3.47%	3.79%	85	181
Pittsburgh,PA	2.40%	99	191	4.07%	4.95%	80	189
Remainder of state	0.86%	70	154	2.73%	3.23%	73	176
RHODE ISLAND:							
Providence-Warwick,RI-MA	0.92%	63	171	2.13%	2.97%	52	165
SOUTH CAROLINA:							
Columbia,SC	3.84%	151	344	4.99%	7.81%	153	351
Remainder of state	1.20%	73	210	2.45%	3.10%	72	231
SOUTH DAKOTA:							
Sioux Falls,SD	1.12%	88	167	2.69%	4.16%	80	100
Remainder of state	0.66%	76	209	2.77%	3.70%	64	179
TENNESSEE:							
Memphis,TN-MS-AR	3.54%	145	270	6.12%	5.20%	200	347
Nashville-Davidson--Murfreesboro--Franklin,TN	1.15%	111	249	4.04%	4.33%	106	222
Remainder of state	1.40%	84	253	2.59%	5.03%	83	213
TEXAS:							
Dallas-Fort Worth-Arlington,TX	1.08%	90	184	3.23%	4.28%	95	213
Houston-The Woodlands-Sugar Land,TX	1.13%	84	206	2.81%	3.60%	86	250
San Antonio-New Braunfels,TX	4.48%	210	392	4.86%	6.16%	237	429
Remainder of state	1.39%	91	188	2.99%	3.78%	85	172
UTAH:							
Ogden-Clearfield,UT	0.81%	143	320	7.40%	5.60%	74	324
Provo-Orem,UT	3.03%	222	343	4.67%	5.89%	243	353
Salt Lake City,UT	1.06%	82	196	2.97%	3.51%	76	172
Remainder of state	1.21%	119	221	6.77%	7.05%	106	182
VERMONT:							
Burlington-South Burlington,VT	1.35%	102	194	2.92%	3.70%	114	270
Remainder of state	0.93%	77	181	2.39%	3.35%	80	211
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	2.19%	199	427	7.80%	7.11%	207	350
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.70%	89	231	3.31%	4.91%	100	220
Remainder of state	1.76%	103	182	3.31%	4.00%	113	225
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	1.19%	93	179	2.91%	3.94%	105	220
Remainder of state	1.25%	92	218	3.60%	4.99%	96	274
WEST VIRGINIA:							
Charleston,WV	1.86%	150	460	5.63%	7.59%	133	494
Remainder of state	0.78%	74	169	2.59%	2.99%	94	173
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	1.24%	108	205	3.62%	4.72%	102	226
Remainder of state	1.61%	71	170	2.53%	3.07%	70	176
WYOMING:							
Cheyenne,WY	2.44%	105	317	7.45%	8.66%	161	293
Remainder of state	0.58%	75	174	3.22%	3.63%	76	186

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 Enrollment for private-sector employees for areas within States: United States, 2020-2022

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	54.6%	54.9%	15.4%	29.7%
Remainder of state	51.4%	55.2%	15.7%	29.1%
ALASKA:				
Anchorage,AK	40.9%	53.7%	19.7%	26.5%
Remainder of state	44.2%	53.5%	17.2%	29.2%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	49.7%	58.9%	17.5%	23.6%
Remainder of state	39.9%	60.1%	17.4%	22.5%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	54.6%	55.7%	17.2%	27.1%
Remainder of state	49.5%	60.2%	16.9%	22.9%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	51.2%	56.0%	18.6%	25.4%
Riverside-San Bernardino-Ontario,CA	48.0%	59.9%	18.3%	21.8%
Sacramento--Roseville--Arden-Arcade,CA	40.8%	56.9%	17.6%	25.4%
San Diego-Carlsbad,CA	51.9%	55.9%	18.2%	25.9%
San Francisco-Oakland-Hayward,CA	58.4%	56.3%	16.4%	27.3%
San Jose-Sunnyvale-Santa Clara,CA	62.6%	54.0%	17.0%	29.0%
Remainder of state	46.7%	58.5%	17.5%	24.1%
COLORADO:				
Denver-Aurora-Lakewood,CO	49.6%	58.3%	18.4%	23.3%
Remainder of state	46.0%	57.5%	18.6%	23.9%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	46.6%	50.5%	19.0%	30.5%
Hartford-West Hartford-East Hartford,CT	49.1%	52.9%	19.8%	27.3%
New Haven-Milford,CT	49.2%	55.5%	20.0%	24.5%
Remainder of state	41.3%	56.5%	15.1%	28.4%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	51.1%	58.4%	18.8%	22.8%
Remainder of state	36.0%	62.5%	15.5%	22.0%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	54.5%	57.6%	16.9%	25.5%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	45.7%	58.5%	19.9%	21.7%
Orlando-Kissimmee-Sanford,FL	51.9%	58.8%	18.2%	22.9%
Tampa-St. Petersburg-Clearwater,FL	44.5%	62.1%	17.9%	20.0%
Remainder of state	40.9%	59.6%	18.1%	22.3%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	49.0%	57.4%	17.7%	24.9%
Remainder of state	45.8%	59.6%	18.9%	21.5%
HAWAII:				
Urban Honolulu,HI	64.7%	63.5%	15.5%	21.1%
Remainder of state	61.1%	66.0%	14.5%	19.5%
IDAHO:				
Boise City,ID	50.4%	55.2%	17.9%	26.9%
Remainder of state	39.2%	57.6%	16.9%	25.5%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	48.0%	53.4%	20.2%	26.5%
Remainder of state	49.2%	53.4%	18.8%	27.9%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	47.7%	56.0%	20.1%	23.9%
Remainder of state	49.1%	54.4%	19.1%	26.5%
IOWA:				
Des Moines-West Des Moines,IA	55.8%	49.4%	20.0%	30.6%
Remainder of state	47.4%	55.1%	16.6%	28.3%
KANSAS:				
Kansas City,MO-KS	49.7%	56.7%	18.2%	25.1%
Wichita,KS	49.4%	55.0%	19.0%	26.0%
Remainder of state	46.4%	55.1%	18.6%	26.3%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	55.6%	54.7%	20.6%	24.6%
Remainder of state	51.1%	51.9%	18.4%	29.7%

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	45.3%	58.1%	19.4%	22.4%
Remainder of state	44.6%	58.2%	17.6%	24.2%
MAINE:				
Portland-South Portland,ME	49.3%	55.1%	16.6%	28.3%
Remainder of state	42.8%	59.5%	17.7%	22.8%
MARYLAND:				
Baltimore-Columbia-Towson,MD	45.4%	56.6%	18.9%	24.5%
Washington-Arlington-Alexandria,DC-VA-MD-WV	45.9%	59.3%	16.7%	24.0%
Remainder of state	47.1%	60.2%	14.9%	25.0%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	53.3%	52.1%	19.0%	28.9%
Remainder of state	46.8%	52.0%	16.8%	31.2%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	51.5%	51.3%	20.5%	28.1%
Remainder of state	48.2%	49.7%	19.7%	30.6%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	53.3%	53.9%	17.5%	28.6%
Remainder of state	43.1%	55.3%	15.7%	29.0%
MISSISSIPPI:				
Jackson,MS	47.6%	62.9%	15.8%	21.3%
Remainder of state	50.8%	59.2%	18.5%	22.3%
MISSOURI:				
Kansas City,MO-KS	56.0%	54.7%	17.2%	28.1%
St. Louis,MO-IL	52.9%	55.6%	19.0%	25.5%
Remainder of state	45.9%	59.7%	18.6%	21.7%
MONTANA:				
Billings,MT	52.6%	54.6%	16.4%	29.0%
Remainder of state	39.7%	57.8%	17.5%	24.6%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	49.2%	56.4%	18.3%	25.3%
Remainder of state	43.5%	55.6%	17.5%	26.9%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	47.0%	59.7%	19.2%	21.1%
Remainder of state	46.9%	56.9%	17.9%	25.2%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	46.0%	54.2%	20.5%	25.3%
Manchester-Nashua,NH	46.4%	59.7%	19.1%	21.3%
Remainder of state	43.4%	56.9%	19.6%	23.5%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	46.2%	55.5%	18.8%	25.7%
Remainder of state	49.3%	54.4%	19.6%	26.0%
NEW MEXICO:				
Albuquerque,NM	47.7%	60.0%	20.4%	19.6%
Remainder of state	34.4%	63.1%	16.1%	20.8%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	44.6%	53.8%	18.1%	28.2%
Remainder of state	41.4%	55.9%	17.7%	26.4%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	50.0%	57.2%	20.9%	21.8%
Remainder of state	48.6%	61.1%	17.7%	21.1%
NORTH DAKOTA:				
Fargo,ND-MN	49.9%	59.4%	14.2%	26.3%
Remainder of state	47.9%	54.6%	16.8%	28.6%
OHIO:				
Cincinnati,OH-KY-IN	50.8%	49.2%	21.6%	29.3%
Cleveland-Elyria,OH	50.3%	57.2%	19.1%	23.8%
Columbus,OH	45.1%	59.9%	16.2%	23.9%
Remainder of state	49.1%	54.8%	19.6%	25.6%
OKLAHOMA:				
Oklahoma City,OK	49.3%	56.8%	18.6%	24.5%
Tulsa,OK	56.1%	56.0%	19.6%	24.4%
Remainder of state	47.3%	62.3%	15.1%	22.6%

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	54.6%	57.2%	18.2%	24.6%
Remainder of state	50.2%	62.5%	17.1%	20.4%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	48.9%	56.7%	18.2%	25.0%
Pittsburgh,PA	52.1%	56.7%	20.5%	22.8%
Remainder of state	49.0%	57.7%	19.5%	22.9%
RHODE ISLAND:				
Providence-Warwick,RI-MA	46.1%	57.6%	15.7%	26.7%
SOUTH CAROLINA:				
Columbia,SC	47.2%	55.7%	19.3%	25.0%
Remainder of state	47.5%	58.4%	19.1%	22.6%
SOUTH DAKOTA:				
Sioux Falls,SD	46.1%	53.2%	14.5%	32.3%
Remainder of state	42.1%	57.1%	15.2%	27.7%
TENNESSEE:				
Memphis,TN-MS-AR	51.1%	59.2%	19.1%	21.7%
Nashville-Davidson--Murfreesboro--Franklin,TN	51.1%	56.5%	20.8%	22.7%
Remainder of state	46.5%	53.1%	20.8%	26.1%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	52.6%	55.4%	19.2%	25.4%
Houston-The Woodlands-Sugar Land,TX	48.7%	55.6%	20.8%	23.6%
San Antonio-New Braunfels,TX	47.5%	62.2%	19.6%	18.2%
Remainder of state	45.0%	59.0%	17.0%	24.0%
UTAH:				
Ogden-Clearfield,UT	43.7%	50.3%	18.1%	31.5%
Provo-Orem,UT	41.7%	45.4%	18.9%	35.7%
Salt Lake City,UT	46.0%	52.7%	17.9%	29.4%
Remainder of state	35.7%	47.4%	18.4%	34.3%
VERMONT:				
Burlington-South Burlington,VT	45.8%	55.7%	19.5%	24.8%
Remainder of state	39.8%	56.6%	21.3%	22.1%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	44.2%	60.4%	20.1%	19.5%
Washington-Arlington-Alexandria,DC-VA-MD-WV	52.2%	56.1%	17.6%	26.3%
Remainder of state	50.8%	56.9%	18.2%	24.9%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	59.9%	59.5%	17.4%	23.1%
Remainder of state	46.4%	59.9%	14.9%	25.2%
WEST VIRGINIA:				
Charleston,WV	42.1%	59.8%	16.8%	23.3%
Remainder of state	41.8%	57.0%	17.9%	25.2%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	47.8%	53.8%	19.0%	27.2%
Remainder of state	44.0%	52.4%	18.1%	29.5%
WYOMING:				
Cheyenne,WY	40.3%	59.3%	17.1%	23.6%
Remainder of state	41.9%	52.8%	17.5%	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2020-2022

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	2.88%	2.15%	1.06%	2.08%
Remainder of state	1.60%	1.06%	0.93%	1.21%
ALASKA:				
Anchorage,AK	2.31%	1.68%	1.17%	1.48%
Remainder of state	2.43%	1.69%	0.91%	1.61%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	1.96%	1.50%	0.64%	1.47%
Remainder of state	2.28%	2.01%	0.92%	1.47%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	2.31%	2.20%	1.03%	2.22%
Remainder of state	1.31%	0.96%	0.65%	0.88%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	1.39%	1.42%	0.62%	1.21%
Riverside-San Bernardino-Ontario,CA	2.57%	2.19%	1.28%	1.88%
Sacramento--Roseville--Arden-Arcade,CA	3.29%	3.16%	1.85%	2.33%
San Diego-Carlsbad,CA	2.80%	1.60%	1.08%	1.34%
San Francisco-Oakland-Hayward,CA	2.69%	1.90%	0.98%	1.67%
San Jose-Sunnyvale-Santa Clara,CA	4.21%	2.60%	1.07%	2.30%
Remainder of state	2.15%	1.71%	0.84%	1.50%
COLORADO:				
Denver-Aurora-Lakewood,CO	1.78%	1.25%	0.71%	1.07%
Remainder of state	1.88%	1.43%	1.12%	1.14%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	2.32%	1.51%	0.96%	1.59%
Hartford-West Hartford-East Hartford,CT	1.94%	1.37%	0.74%	1.22%
New Haven-Milford,CT	3.52%	2.38%	0.84%	1.98%
Remainder of state	3.75%	3.52%	1.56%	3.91%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.29%	1.16%	0.65%	1.05%
Remainder of state	2.25%	1.69%	1.54%	1.59%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.34%	0.90%	0.51%	0.85%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	2.34%	1.60%	0.97%	1.26%
Orlando-Kissimmee-Sanford,FL	3.61%	2.58%	2.49%	1.45%
Tampa-St. Petersburg-Clearwater,FL	3.32%	1.52%	0.86%	1.34%
Remainder of state	1.70%	1.51%	0.79%	1.07%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	1.79%	1.17%	0.59%	1.02%
Remainder of state	2.03%	1.24%	1.07%	1.13%
HAWAII:				
Urban Honolulu,HI	1.30%	1.14%	0.65%	0.89%
Remainder of state	1.81%	1.74%	1.00%	1.34%
IDAHO:				
Boise City,ID	1.72%	1.81%	0.81%	1.64%
Remainder of state	1.63%	1.61%	0.88%	1.32%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	1.37%	0.92%	0.65%	0.74%
Remainder of state	1.76%	1.24%	0.79%	1.16%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	2.07%	1.23%	1.19%	1.41%
Remainder of state	1.41%	1.24%	0.71%	1.18%
IOWA:				
Des Moines-West Des Moines,IA	2.09%	1.48%	1.00%	1.46%
Remainder of state	1.32%	1.11%	0.76%	0.98%
KANSAS:				
Kansas City,MO-KS	2.15%	1.56%	0.93%	1.28%
Wichita,KS	2.64%	1.52%	1.02%	1.00%
Remainder of state	1.61%	1.60%	1.04%	1.62%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	1.80%	1.31%	1.04%	1.07%
Remainder of state	1.66%	1.21%	1.02%	1.48%

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	2.13%	1.84%	1.03%	1.37%
Remainder of state	1.58%	1.19%	0.76%	0.93%
MAINE:				
Portland-South Portland,ME	1.90%	1.41%	0.69%	1.68%
Remainder of state	1.55%	1.14%	0.83%	1.09%
MARYLAND:				
Baltimore-Columbia-Towson,MD	1.77%	1.38%	0.81%	1.22%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.28%	1.71%	0.87%	1.35%
Remainder of state	3.71%	2.73%	2.05%	1.78%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	1.56%	0.97%	0.59%	1.02%
Remainder of state	2.07%	1.59%	1.58%	1.55%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	1.92%	1.99%	0.74%	1.66%
Remainder of state	1.50%	1.16%	0.70%	1.00%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	1.82%	1.13%	0.62%	0.99%
Remainder of state	2.06%	1.57%	0.99%	1.69%
MISSISSIPPI:				
Jackson,MS	3.05%	1.87%	0.98%	1.52%
Remainder of state	1.48%	1.15%	0.70%	0.93%
MISSOURI:				
Kansas City,MO-KS	2.92%	2.08%	0.97%	2.00%
St. Louis,MO-IL	1.81%	1.35%	0.81%	1.29%
Remainder of state	2.03%	1.51%	0.96%	1.21%
MONTANA:				
Billings,MT	3.41%	2.28%	0.91%	2.04%
Remainder of state	1.38%	1.66%	0.86%	1.37%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	1.92%	1.51%	0.76%	1.18%
Remainder of state	1.45%	1.42%	0.71%	1.30%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	1.40%	0.94%	0.60%	0.76%
Remainder of state	2.56%	2.48%	1.00%	2.01%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	2.22%	1.36%	0.98%	1.25%
Manchester-Nashua,NH	2.17%	1.95%	1.16%	1.18%
Remainder of state	1.70%	1.26%	0.79%	1.15%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	1.59%	1.16%	0.68%	1.04%
Remainder of state	2.86%	1.90%	1.23%	1.87%
NEW MEXICO:				
Albuquerque,NM	1.63%	0.93%	0.73%	0.73%
Remainder of state	1.65%	1.72%	0.96%	1.23%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	1.28%	0.81%	0.55%	0.74%
Remainder of state	1.25%	1.01%	0.69%	0.96%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	2.59%	1.50%	1.39%	1.53%
Remainder of state	1.61%	1.18%	0.60%	0.86%
NORTH DAKOTA:				
Fargo,ND-MN	2.34%	1.44%	1.03%	1.45%
Remainder of state	1.38%	1.09%	0.65%	1.01%
OHIO:				
Cincinnati,OH-KY-IN	3.46%	2.08%	2.27%	2.09%
Cleveland-Elyria,OH	3.22%	1.76%	0.87%	1.52%
Columbus,OH	2.82%	1.77%	1.16%	1.89%
Remainder of state	1.63%	1.14%	0.75%	0.95%
OKLAHOMA:				
Oklahoma City,OK	2.37%	1.93%	1.04%	1.91%
Tulsa,OK	2.15%	1.75%	1.12%	1.35%
Remainder of state	2.12%	1.71%	0.98%	1.41%

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	1.64%	1.26%	0.81%	1.14%
Remainder of state	2.10%	2.38%	1.09%	1.78%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.00%	1.20%	0.80%	1.08%
Pittsburgh,PA	2.38%	2.02%	1.13%	1.37%
Remainder of state	1.47%	0.92%	0.67%	0.79%
RHODE ISLAND:				
Providence-Warwick,RI-MA	1.12%	0.85%	0.53%	0.86%
SOUTH CAROLINA:				
Columbia,SC	3.28%	2.30%	1.16%	1.92%
Remainder of state	1.41%	1.33%	1.01%	0.83%
SOUTH DAKOTA:				
Sioux Falls,SD	1.66%	2.44%	0.79%	2.57%
Remainder of state	1.31%	1.27%	0.68%	1.39%
TENNESSEE:				
Memphis,TN-MS-AR	3.24%	1.81%	1.42%	1.68%
Nashville-Davidson--Murfreesboro--Franklin,TN	2.50%	1.31%	1.18%	1.12%
Remainder of state	1.79%	1.55%	0.82%	1.30%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	2.01%	1.21%	0.95%	1.33%
Houston-The Woodlands-Sugar Land,TX	1.88%	1.19%	0.93%	1.12%
San Antonio-New Braunfels,TX	2.71%	2.07%	1.73%	1.42%
Remainder of state	1.58%	1.30%	0.65%	1.18%
UTAH:				
Ogden-Clearfield,UT	2.78%	1.62%	1.13%	1.76%
Provo-Orem,UT	3.59%	2.61%	1.64%	2.17%
Salt Lake City,UT	1.91%	1.19%	0.77%	0.97%
Remainder of state	2.88%	2.14%	1.30%	2.31%
VERMONT:				
Burlington-South Burlington,VT	1.76%	1.13%	0.71%	1.08%
Remainder of state	1.30%	0.97%	0.63%	0.81%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	3.42%	2.36%	1.81%	2.00%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.02%	1.39%	0.87%	1.21%
Remainder of state	1.91%	1.97%	0.77%	1.65%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	1.99%	1.61%	0.68%	1.48%
Remainder of state	2.29%	2.06%	0.91%	1.85%
WEST VIRGINIA:				
Charleston,WV	3.06%	2.45%	1.40%	2.36%
Remainder of state	1.28%	1.14%	0.70%	1.07%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	2.18%	1.50%	0.82%	1.44%
Remainder of state	1.32%	1.00%	0.66%	0.96%
WYOMING:				
Cheyenne,WY	3.55%	3.97%	2.04%	3.81%
Remainder of state	1.58%	1.29%	0.89%	1.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

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	35.7%	52.7%	71.4%	61.2%	43.7%
50 or more employees	95.1%	97.3%	77.7%	63.2%	49.1%
Total	46.0%	85.4%	76.7%	62.9%	48.2%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	26.7%	48.4%	79.6%	76.5%	60.9%
50 or more employees	97.8%	99.8%	83.9%	73.3%	61.5%
Total	40.8%	85.6%	83.2%	73.8%	61.4%
Chicago-Naperville-Elgin, IL-IN-WI:					
Less than 50 employees	33.8%	53.2%	87.1%	65.9%	57.4%
50 or more employees	99.2%	99.6%	79.3%	67.0%	53.2%
Total	48.9%	88.5%	80.4%	66.9%	53.8%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	27.9%	60.2%	85.4%	64.0%	54.6%
50 or more employees	96.8%	95.9%	85.4%	67.1%	57.4%
Total	47.6%	88.1%	85.4%	66.7%	57.0%
Houston-The Woodlands-Sugar Land, TX:					
Less than 50 employees	31.6%	48.5%	86.8%	73.4%	63.7%
50 or more employees	96.5%	96.9%	76.1%	70.6%	53.7%
Total	49.0%	84.3%	77.7%	71.0%	55.2%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	46.0%	62.5%	87.4%	68.5%	59.8%
50 or more employees	99.1%	97.6%	83.1%	66.7%	55.4%
Total	61.5%	88.4%	83.9%	67.0%	56.2%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	48.0%	63.4%	76.6%	65.8%	50.4%
50 or more employees	97.2%	98.6%	82.5%	64.6%	53.3%
Total	58.6%	88.6%	81.3%	64.9%	52.7%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	25.0%	44.4%	83.7%	60.9%	51.0%
50 or more employees	99.0%	100%	84.9%	67.1%	57.0%
Total	37.7%	85.9%	84.8%	66.3%	56.2%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	28.2%	50.4%	87.8%	64.7%	56.8%
50 or more employees	95.7%	96.1%	83.2%	72.8%	60.6%
Total	43.2%	85.0%	83.8%	71.6%	60.0%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	48.1%	65.7%	83.6%	64.2%	53.7%
50 or more employees	96.5%	98.5%	81.9%	74.2%	60.8%
Total	62.0%	90.9%	82.2%	72.5%	59.6%
San Francisco-Oakland-Hayward, CA:					
Less than 50 employees	39.5%	64.6%	80.9%	65.7%	53.1%
50 or more employees	99.0%	99.7%	84.5%	77.8%	65.7%
Total	49.3%	91.1%	83.9%	75.8%	63.5%
Phoenix-Mesa-Scottsdale, AZ:					
Less than 50 employees	29.8%	56.5%	81.6%	62.2%	50.8%
50 or more employees	98.8%	99.0%	78.4%	66.1%	51.9%
Total	43.1%	90.3%	78.8%	65.6%	51.7%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	38.1%	49.2%	90.6%	66.6%	60.3%
50 or more employees	97.6%	99.4%	79.3%	65.3%	51.8%
Total	53.3%	87.8%	80.8%	65.5%	52.9%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	32.4%	53.6%	79.0%	68.5%	54.1%
50 or more employees	97.6%	99.3%	81.3%	70.6%	57.4%
Total	51.0%	88.6%	81.0%	70.3%	56.9%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	44.2%	67.0%	78.9%	84.2%	66.4%
50 or more employees	95.4%	98.1%	83.7%	77.6%	65.0%
Total	56.9%	90.4%	82.8%	78.7%	65.2%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	41.6%	61.7%	72.1%	70.9%	51.2%
50 or more employees	97.0%	95.9%	82.6%	77.6%	64.1%

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	56.9%	88.2%	80.9%	76.6%	62.0%
San Diego-Carlsbad, CA:					
Less than 50 employees	50.9%	71.2%	78.9%	67.2%	53.0%
50 or more employees	98.1%	98.7%	87.5%	72.6%	63.5%
Total	66.0%	92.7%	86.1%	71.7%	61.7%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	26.8%	59.2%	83.6%	62.3%	52.1%
50 or more employees	98.9%	97.0%	90.1%	62.5%	56.3%
Total	38.8%	89.0%	89.2%	62.4%	55.7%
Denver-Aurora-Lakewood, CO:					
Less than 50 employees	45.1%	62.7%	80.8%	62.0%	50.1%
50 or more employees	96.1%	98.8%	85.6%	63.8%	54.7%
Total	57.5%	89.9%	84.8%	63.5%	53.9%
St. Louis, MO-IL:					
Less than 50 employees	51.3%	68.9%	71.7%	69.3%	49.6%
50 or more employees	99.2%	98.8%	81.1%	73.7%	59.8%
Total	63.6%	90.1%	79.0%	72.8%	57.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022

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	3.74%	3.70%	3.52%	4.35%	4.21%
50 or more employees	1.57%	0.94%	2.56%	2.78%	2.91%
Total	3.03%	1.38%	2.21%	2.44%	2.53%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	3.44%	4.26%	3.48%	3.16%	4.01%
50 or more employees	1.09%	0.12%	2.13%	2.16%	2.20%
Total	3.15%	1.82%	1.89%	1.89%	1.96%
Chicago-Naperville-Elgin, IL-IN-WI:					
Less than 50 employees	4.27%	4.41%	2.57%	4.17%	3.93%
50 or more employees	0.43%	0.23%	2.39%	3.07%	2.89%
Total	3.30%	1.27%	2.08%	2.67%	2.54%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	6.03%	7.00%	4.75%	5.45%	5.62%
50 or more employees	1.70%	2.39%	2.52%	5.96%	5.24%
Total	5.26%	2.45%	2.25%	5.11%	4.52%
Houston-The Woodlands-Sugar Land, TX:					
Less than 50 employees	8.78%	7.80%	4.28%	6.31%	6.99%
50 or more employees	2.09%	2.19%	5.67%	2.57%	4.71%
Total	7.06%	3.31%	4.94%	2.40%	4.21%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	4.92%	4.28%	2.33%	3.71%	3.65%
50 or more employees	0.40%	1.34%	2.17%	2.35%	2.64%
Total	3.63%	1.59%	1.82%	2.02%	2.25%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	5.31%	4.67%	4.54%	3.68%	3.86%
50 or more employees	1.44%	0.83%	2.07%	3.59%	3.78%
Total	4.30%	1.78%	1.90%	2.99%	3.11%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	6.00%	6.64%	4.83%	7.52%	6.44%
50 or more employees	1.03%	0.05%	2.79%	4.44%	4.51%
Total	5.29%	2.33%	2.51%	4.00%	4.02%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	4.60%	5.21%	3.91%	4.76%	4.71%
50 or more employees	2.29%	3.11%	2.54%	2.31%	2.66%
Total	3.76%	2.67%	2.25%	2.11%	2.38%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	6.38%	4.87%	4.20%	4.27%	4.37%
50 or more employees	1.67%	0.87%	2.69%	2.29%	2.90%
Total	4.69%	1.40%	2.35%	2.06%	2.54%
San Francisco-Oakland-Hayward, CA:					
Less than 50 employees	6.36%	6.30%	4.99%	4.92%	5.18%
50 or more employees	0.96%	0.31%	3.48%	4.26%	5.13%
Total	5.54%	2.03%	3.02%	3.77%	4.45%
Phoenix-Mesa-Scottsdale, AZ:					
Less than 50 employees	5.75%	5.44%	4.60%	5.51%	5.34%
50 or more employees	0.78%	0.68%	3.20%	2.69%	2.99%
Total	4.72%	1.47%	2.85%	2.43%	2.70%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	10.7%	9.64%	5.07%	9.05%	10.3%
50 or more employees	1.71%	0.56%	6.75%	2.88%	4.89%
Total	8.48%	3.45%	5.87%	2.79%	4.44%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	8.65%	7.09%	5.46%	5.56%	5.76%
50 or more employees	1.81%	0.61%	3.53%	3.18%	3.01%
Total	6.41%	2.83%	3.15%	2.81%	2.67%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	7.23%	6.77%	5.41%	3.01%	4.03%
50 or more employees	2.92%	1.07%	3.08%	3.19%	3.97%
Total	5.85%	1.98%	2.73%	2.73%	3.32%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	5.85%	5.26%	5.76%	3.81%	4.87%
50 or more employees	2.13%	2.63%	2.33%	1.52%	2.31%

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	4.27%	2.44%	2.23%	1.44%	2.19%
San Diego-Carlsbad, CA:					
Less than 50 employees	9.21%	7.32%	5.92%	6.45%	7.39%
50 or more employees	1.38%	1.01%	3.14%	3.39%	3.62%
Total	6.89%	2.04%	2.97%	3.02%	3.37%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	6.82%	9.13%	10.0%	6.24%	6.86%
50 or more employees	1.10%	3.00%	3.54%	12.6%	10.6%
Total	6.94%	3.55%	3.46%	11.0%	9.08%
Denver-Aurora-Lakewood, CO:					
Less than 50 employees	6.97%	7.18%	5.93%	6.46%	7.50%
50 or more employees	2.30%	0.74%	2.13%	3.39%	3.49%
Total	5.32%	2.00%	2.04%	3.01%	3.13%
St. Louis, MO-IL:					
Less than 50 employees	8.37%	6.79%	11.1%	5.17%	8.72%
50 or more employees	0.75%	1.23%	2.75%	3.34%	3.71%
Total	6.31%	2.18%	3.45%	2.87%	3.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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, 2022

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	9,156	2,026	18,152	4,579	22,992	6,522
50 or more employees	9,157	1,804	17,415	3,374	26,048	5,685
Total	9,157	1,841	17,500	3,513	25,603	5,807
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	7,820	1,102	14,991	4,671	18,482	5,763
50 or more employees	7,592	1,477	14,859	4,237	22,260	6,082
Total	7,635	1,407	14,877	4,297	21,890	6,050
Chicago-Naperville-Elgin, IL-IN-WI:						
Less than 50 employees	8,193	1,906	15,092	4,114	19,089	6,519
50 or more employees	7,439	1,626	15,170	4,325	21,388	5,711
Total	7,582	1,679	15,162	4,303	21,116	5,807
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	8,148	1,516	13,145	4,918	22,443	9,795
50 or more employees	7,495	1,641	15,113	4,806	22,654	6,352
Total	7,613	1,618	14,905	4,817	22,634	6,666
Houston-The Woodlands-Sugar Land, TX:						
Less than 50 employees	6,873	1,426	15,794	9,628	22,734	11,782 *
50 or more employees	6,990	1,720	14,656	4,666	22,191	7,527
Total	6,969	1,666	14,862	5,566	22,259	8,062
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	8,069	1,893	15,077	4,579	20,118	7,411
50 or more employees	8,321	1,892	15,945	5,009	23,349	7,291
Total	8,267	1,893	15,805	4,939	22,760	7,313
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	7,241	1,568	14,704	5,487	20,412	7,110
50 or more employees	8,359	1,849	15,657	4,009	24,511	7,419
Total	8,115	1,787	15,526	4,212	23,811	7,367
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	7,836	1,479 *	15,278	7,880	19,078	11,504 *
50 or more employees	7,756	1,641	14,890	5,872	22,085	8,258
Total	7,768	1,616	14,920	6,025	21,878	8,481
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	8,156	1,584	17,106	5,140	21,974	10,004
50 or more employees	7,295	1,668	14,980	4,325	22,477	7,289
Total	7,415	1,656	15,299	4,448	22,417	7,609
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	8,958	2,443	17,070	2,752	22,659	7,204
50 or more employees	8,044	1,830	16,828	3,793	23,638	6,025
Total	8,184	1,924	16,858	3,664	23,480	6,216
San Francisco-Oakland-Hayward, CA:						
Less than 50 employees	8,795	2,193 *	15,336	3,586	22,961	8,158
50 or more employees	7,380	1,004	16,229	3,220	22,115	5,839
Total	7,621	1,206	16,104	3,272	22,193	6,053
Phoenix-Mesa-Scottsdale, AZ:						
Less than 50 employees	7,737	1,800	12,396	5,039	17,120	7,637
50 or more employees	7,086	1,367	14,348	4,442	21,361	6,682
Total	7,180	1,429	14,215	4,483	20,885	6,789
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	7,964	1,251 *	15,134	5,552	30,587	8,836
50 or more employees	6,753	1,386	13,785	4,612	20,750	7,636
Total	6,961	1,363	13,854	4,660	22,284	7,823
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	7,737	1,116	14,929	3,545	17,922	5,873
50 or more employees	7,739	1,525	15,253	3,824	21,283	5,765
Total	7,739	1,466	15,213	3,790	20,880	5,778
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	6,254	1,155 *	12,140	4,583	19,887	6,565 *
50 or more employees	7,146	1,340	15,227	3,606	21,890	5,218
Total	6,934	1,296	14,762	3,754	21,731	5,325
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	6,935	1,612	14,256	3,619	20,769	6,510
50 or more employees	7,595	1,509	15,947	4,015	23,533	5,763
Total	7,497	1,524	15,794	3,980	23,186	5,857
San Diego-Carlsbad, CA:						
Less than 50 employees	7,244	1,279	13,394	5,096	22,579	14,273 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	7,537	1,443	13,300	4,044	22,084	6,066
Total	7,490	1,416	13,306	4,109	22,165	7,410
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	6,223	1,173	13,596	6,832	18,946	6,946
50 or more employees	7,353	1,551	14,927	5,447	21,724	6,942
Total	7,190	1,496	14,776	5,603	21,437	6,942
Denver-Aurora-Lakewood, CO:						
Less than 50 employees	6,478	2,137 *	12,334	2,798 *	16,223	4,334 *
50 or more employees	6,987	1,447	14,855	4,240	20,958	5,907
Total	6,893	1,574	14,577	4,081	20,345	5,704
St. Louis, MO-IL:						
Less than 50 employees	7,309	1,689	12,070	4,116 *	18,615	3,504
50 or more employees	7,390	1,557	14,591	4,956	21,838	6,931
Total	7,373	1,584	14,195	4,824	21,244	6,300

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022

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	445	283	1,072	858	1,236	1,597
50 or more employees	324	178	789	299	985	539
Total	280	156	712	287	856	518
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	433	197	1,874	1,109	1,398	1,193
50 or more employees	220	94	671	458	827	473
Total	196	85	634	424	751	443
Chicago-Naperville-Elgin, IL-IN-WI:						
Less than 50 employees	454	280	1,310	630	1,306	1,184
50 or more employees	261	106	467	306	664	360
Total	233	102	440	282	603	347
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	636	315	1,130	974	1,818	1,822
50 or more employees	213	145	518	345	1,119	680
Total	211	131	489	324	1,028	686
Houston-The Woodlands-Sugar Land, TX:						
Less than 50 employees	802	301	2,021	1,783	3,918	3,626 *
50 or more employees	293	138	885	408	831	522
Total	281	127	819	601	876	669
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	595	291	1,485	878	1,126	975
50 or more employees	221	133	393	344	544	532
Total	216	122	400	322	481	470
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	454	264	1,173	842	1,924	1,350
50 or more employees	219	111	411	287	542	492
Total	201	105	390	280	567	471
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	660	445 *	1,900	1,111	2,972	4,808 *
50 or more employees	358	179	747	683	1,158	1,040
Total	319	167	708	632	1,096	1,028
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	510	291	2,086	1,208	1,904	2,011
50 or more employees	268	107	551	227	688	480
Total	243	100	575	260	649	488
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	341	449	454	817	1,597	1,392
50 or more employees	198	172	546	232	572	323
Total	181	165	482	242	546	361
San Francisco-Oakland-Hayward, CA:						
Less than 50 employees	916	978 *	927	789	2,462	1,516
50 or more employees	235	152	594	469	686	1,214
Total	262	226	530	424	662	1,119
Phoenix-Mesa-Scottsdale, AZ:						
Less than 50 employees	666	346	1,227	1,389	1,251	1,248
50 or more employees	309	117	377	295	615	560
Total	283	114	362	290	586	523
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	983	439 *	2,712	1,121	2,251	1,190
50 or more employees	505	252	399	426	663	864
Total	441	221	404	407	1,224	767
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	689	260	1,117	823	1,028	1,507
50 or more employees	266	281	375	529	635	767
Total	248	235	354	474	591	698
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	435	379 *	839	504	1,474	2,719 *
50 or more employees	262	234	485	456	611	954
Total	231	198	435	404	565	914
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	487	199	1,202	672	1,836	1,384
50 or more employees	210	98	621	292	1,177	500
Total	194	88	586	270	1,084	467
San Diego-Carlsbad, CA:						
Less than 50 employees	605	337	1,927	1,101	4,469	4,479 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	189	150	646	514	758	454
Total	189	137	618	487	973	1,196
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	511	289	1,413	1,084	2,494	1,880
50 or more employees	310	314	580	706	618	606
Total	280	271	537	642	614	576
Denver-Aurora-Lakewood, CO:						
Less than 50 employees	627	730 *	1,420	955 *	1,578	2,342 *
50 or more employees	380	127	429	406	661	513
Total	337	163	432	385	670	561
St. Louis, MO-IL:						
Less than 50 employees	628	476	1,187	1,355 *	2,745	1,026
50 or more employees	290	221	803	598	922	931
Total	263	201	690	549	920	802

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.