

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2024

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,AL	73.5%	90.4%	82.5%	73.0%	60.2%
Remainder of state	59.5%	85.8%	80.7%	63.3%	51.1%
ALASKA:					
Anchorage,AK	37.3%	73.5%	83.0%	66.9%	55.6%
Remainder of state	32.4%	62.9%	85.7%	72.6%	62.2%
ARIZONA:					
Phoenix-Mesa-Chandler,AZ	58.7%	91.6%	80.2%	70.6%	56.6%
Remainder of state	41.5%	76.3%	75.0%	71.5%	53.7%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	41.0%	79.1%	79.5%	67.9%	54.0%
Remainder of state	48.6%	85.9%	86.9%	73.9%	64.2%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	48.6%	83.1%	78.9%	68.3%	53.9%
Riverside-San Bernardino-Ontario,CA	42.9%	92.1%	89.8%	91.0%	81.7%
Sacramento-Roseville-Folsom,CA	64.1%	84.9%	81.3%	76.5%	62.2%
San Diego-Chula Vista-Carlsbad,CA	52.6%	84.3%	71.5%	65.6%	46.8%
San Francisco-Oakland-Fremont,CA	48.7%	88.8%	87.8%	74.9%	65.8%
San Jose-Sunnyvale-Santa Clara,CA	30.6%	82.5%	91.4%	78.0%	71.3%
Remainder of state	49.5%	80.1%	74.7%	66.5%	49.7%
COLORADO:					
Denver-Aurora-Centennial,CO	50.1%	89.5%	82.3%	62.8%	51.7%
Remainder of state	41.1%	76.1%	73.6%	65.4%	48.1%
CONNECTICUT:					
Bridgeport-Stamford-Danbury,CT	46.7%	77.4%	83.9%	70.3%	59.0%
Hartford-West Hartford-East Hartford,CT	51.4%	88.6%	75.9%	68.2%	51.8%
New Haven,CT	62.8%	86.3%	77.7%	69.4%	53.9%
Remainder of state	63.1%	94.3%	73.0%	68.3%	49.8%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	41.1%	84.6%	82.5%	71.9%	59.3%
Remainder of state	54.8%	83.3%	72.7%	69.6%	50.6%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	69.1%	93.1%	85.5%	69.8%	59.7%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	31.1%	84.3%	84.5%	63.2%	53.4%
Orlando-Kissimmee-Sanford,FL	41.2%	87.5%	67.4%	57.4%	38.7%
Tampa-St. Petersburg-Clearwater,FL	45.7%	91.5%	84.4%	70.0%	59.1%
Remainder of state	48.8%	75.4%	79.7%	59.3%	47.3%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	34.7%	85.1%	83.9%	69.7%	58.5%
Remainder of state	48.6%	83.0%	78.8%	65.4%	51.6%
HAWAII:					
Urban Honolulu,HI	81.6%	97.1%	74.4%	74.4%	55.4%
Remainder of state	80.2%	96.6%	81.2%	86.0%	69.8%
IDAHO:					
Boise City,ID	41.3%	84.2%	77.3%	70.2%	54.3%
Remainder of state	39.5%	79.7%	79.0%	69.8%	55.1%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN	50.6%	90.8%	79.4%	67.9%	53.8%
Remainder of state	60.8%	85.3%	75.8%	71.0%	53.8%
INDIANA:					
Indianapolis-Carmel-Greenwood,IN	47.9%	86.5%	82.3%	70.7%	58.2%
Remainder of state	41.4%	83.7%	81.6%	70.5%	57.5%
IOWA:					
Des Moines-West Des Moines,IA	62.4%	89.8%	78.9%	66.8%	52.7%
Remainder of state	56.7%	86.5%	81.3%	69.7%	56.7%
KANSAS:					
Kansas City,MO-KS	51.5%	89.3%	76.1%	69.4%	52.8%
Wichita,KS	66.9%	90.0%	84.1%	71.7%	60.3%
Remainder of state	44.6%	84.4%	85.6%	70.8%	60.6%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
KENTUCKY:					
Louisville/Jefferson County,KY-IN	56.7%	90.7%	84.6%	69.2%	58.5%
Remainder of state	50.9%	83.2%	78.7%	65.4%	51.5%
LOUISIANA:					
New Orleans-Metairie,LA	42.9%	79.8%	84.6%	64.6%	54.7%
Remainder of state	59.7%	83.3%	84.3%	69.2%	58.3%
MAINE:					
Portland-South Portland,ME	50.3%	81.3%	76.0%	72.3%	54.9%
Remainder of state	36.7%	75.3%	80.4%	71.6%	57.6%
MARYLAND:					
Baltimore-Columbia-Towson,MD	52.4%	82.7%	73.0%	59.9%	43.7%
Washington-Arlington-Alexandria,DC-VA-MD-WV	61.5%	90.1%	88.6%	63.7%	56.4%
Remainder of state	48.0%	85.4%	86.6%	76.3%	66.1%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	52.6%	90.5%	79.8%	68.1%	54.4%
Remainder of state	54.0%	88.9%	79.2%	63.9%	50.6%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	53.3%	90.0%	78.8%	74.8%	59.0%
Remainder of state	47.0%	77.9%	81.5%	72.6%	59.2%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	35.0%	83.3%	73.1%	69.5%	50.8%
Remainder of state	56.5%	86.7%	80.1%	67.6%	54.2%
MISSISSIPPI:					
Jackson,MS	60.0%	79.4%	76.4%	59.3%	45.3%
Remainder of state	50.1%	84.1%	81.7%	73.8%	60.3%
MISSOURI:					
Kansas City,MO-KS	62.4%	93.3%	79.8%	73.6%	58.7%
St. Louis,MO-IL	63.5%	90.7%	86.3%	71.8%	61.9%
Remainder of state	41.8%	77.8%	74.3%	68.1%	50.6%
MONTANA:					
Billings,MT	44.5%	72.9%	75.3%	79.9%	60.1%
Remainder of state	43.8%	72.7%	84.0%	70.9%	59.5%
NEBRASKA:					
Omaha,NE-IA	42.0%	86.4%	84.4%	70.2%	59.2%
Remainder of state	39.5%	76.3%	78.2%	68.4%	53.5%
NEVADA:					
Las Vegas-Henderson-North Las Vegas,NV	45.2%	86.7%	84.7%	60.2%	50.9%
Remainder of state	60.4%	87.1%	86.5%	65.8%	57.0%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	65.0%	88.5%	75.1%	69.7%	52.4%
Manchester-Nashua,NH	60.1%	84.9%	78.2%	67.9%	53.1%
Remainder of state	45.7%	85.8%	74.6%	70.1%	52.3%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ	44.7%	82.7%	83.2%	69.9%	58.2%
Remainder of state	42.7%	82.2%	69.7%	64.4%	44.9%
NEW MEXICO:					
Albuquerque,NM	45.6%	82.6%	83.2%	57.3%	47.7%
Remainder of state	50.2%	74.9%	76.2%	52.0%	39.6%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ	45.4%	87.0%	69.7%	65.1%	45.4%
Remainder of state	49.3%	83.7%	74.8%	62.4%	46.7%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	33.8%	83.4%	88.0%	70.3%	61.9%
Remainder of state	41.0%	80.4%	82.3%	69.8%	57.4%
NORTH DAKOTA:					
Fargo,ND-MN	52.5%	89.5%	81.6%	68.3%	55.8%
Remainder of state	53.2%	83.6%	76.9%	73.9%	56.8%
OHIO:					
Cincinnati,OH-KY-IN	61.3%	89.2%	80.5%	71.4%	57.5%
Cleveland,OH	65.1%	85.9%	77.2%	72.4%	55.9%
Columbus,OH	50.6%	87.5%	78.9%	75.7%	59.7%

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	52.8%	88.0%	78.6%	71.8%	56.4%
OKLAHOMA:					
Oklahoma City,OK	68.5%	90.6%	84.7%	67.2%	56.9%
Tulsa,OK	53.8%	90.9%	89.6%	72.2%	64.7%
Remainder of state	47.1%	75.8%	83.6%	65.8%	55.0%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	53.9%	86.6%	82.0%	75.9%	62.3%
Remainder of state	46.3%	77.4%	82.4%	74.6%	61.5%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	58.2%	90.2%	83.0%	64.6%	53.6%
Pittsburgh,PA	51.3%	83.0%	84.4%	73.9%	62.4%
Remainder of state	53.1%	86.1%	83.4%	73.2%	61.0%
RHODE ISLAND:					
Providence-Warwick,RI-MA	57.6%	83.4%	78.9%	66.8%	52.7%
SOUTH CAROLINA:					
Columbia,SC	55.2%	85.3%	86.0%	71.6%	61.5%
Remainder of state	51.2%	75.9%	80.7%	71.4%	57.6%
SOUTH DAKOTA:					
Sioux Falls,SD-MN	44.7%	85.9%	79.9%	68.3%	54.6%
Remainder of state	45.2%	74.9%	81.0%	70.7%	57.3%
TENNESSEE:					
Memphis,TN-MS-AR	59.1%	87.3%	64.6%	58.6%	37.8%
Nashville-Davidson--Murfreesboro--Franklin,TN	45.3%	84.0%	71.7%	67.3%	48.2%
Remainder of state	65.1%	82.0%	81.2%	70.6%	57.4%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	63.6%	90.3%	87.6%	67.8%	59.4%
Houston-Pasadena-The Woodlands,TX	50.5%	90.7%	81.8%	63.8%	52.2%
San Antonio-New Braunfels,TX	46.2%	79.1%	82.3%	65.7%	54.1%
Remainder of state	50.1%	83.2%	80.6%	68.2%	54.9%
UTAH:					
Ogden,UT	47.5%	85.5%	73.2%	70.7%	51.8%
Provo-Orem-Lehi,UT	22.6%	66.7%	68.6%	62.1%	42.6%
Salt Lake City-Murray,UT	51.6%	84.9%	83.9%	71.5%	60.0%
Remainder of state	33.8%	63.3%	77.0%	63.0%	48.5%
VERMONT:					
Burlington-South Burlington,VT	63.0%	87.7%	78.4%	62.9%	49.3%
Remainder of state	33.2%	70.0%	80.4%	68.6%	55.2%
VIRGINIA:					
Virginia Beach-Chesapeake-Norfolk,VA-NC	46.9%	89.2%	84.3%	67.3%	56.7%
Washington-Arlington-Alexandria,DC-VA-MD-WV	51.5%	90.8%	78.3%	67.3%	52.7%
Remainder of state	41.7%	81.7%	76.1%	66.2%	50.4%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	53.5%	89.0%	80.3%	77.8%	62.5%
Remainder of state	43.4%	79.6%	74.6%	69.1%	51.6%
WEST VIRGINIA:					
Charleston,WV	54.4%	86.7%	77.1%	67.5%	52.0%
Remainder of state	50.5%	81.1%	81.4%	66.8%	54.4%
WISCONSIN:					
Milwaukee-Waukesha,WI	39.9%	83.4%	86.1%	71.0%	61.1%
Remainder of state	46.0%	84.7%	77.9%	65.8%	51.2%
WYOMING:					
Cheyenne,WY	58.7%	87.6%	79.8%	69.3%	55.3%
Remainder of state	35.0%	63.8%	83.6%	70.8%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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,AL	7.47%	3.05%	5.08%	3.36%	5.79%
Remainder of state	3.99%	2.37%	3.28%	3.77%	3.52%
ALASKA:					
Anchorage,AK	4.26%	3.54%	3.11%	2.53%	3.12%
Remainder of state	3.48%	4.69%	2.41%	3.48%	3.43%
ARIZONA:					
Phoenix-Mesa-Chandler,AZ	5.84%	1.53%	2.78%	2.72%	3.41%
Remainder of state	7.50%	6.39%	5.42%	5.85%	7.15%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	6.34%	4.56%	4.05%	2.90%	4.04%
Remainder of state	4.80%	2.13%	2.63%	3.05%	3.07%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	3.42%	1.84%	2.39%	2.94%	2.72%
Riverside-San Bernardino-Ontario,CA	7.08%	4.63%	6.70%	6.16%	11.4%
Sacramento-Roseville-Folsom,CA	8.42%	4.38%	5.04%	3.95%	5.39%
San Diego-Chula Vista-Carlsbad,CA	6.48%	3.46%	5.46%	5.19%	5.18%
San Francisco-Oakland-Fremont,CA	6.81%	2.56%	2.59%	2.52%	2.78%
San Jose-Sunnyvale-Santa Clara,CA	7.72%	5.39%	4.53%	5.27%	6.55%
Remainder of state	4.70%	2.54%	2.82%	2.83%	3.02%
COLORADO:					
Denver-Aurora-Centennial,CO	5.43%	2.02%	3.47%	4.30%	3.16%
Remainder of state	4.34%	3.57%	3.85%	2.68%	3.03%
CONNECTICUT:					
Bridgeport-Stamford-Danbury,CT	8.33%	5.26%	4.08%	3.04%	4.45%
Hartford-West Hartford-East Hartford,CT	5.53%	2.26%	4.51%	3.15%	4.39%
New Haven,CT	10.0%	4.31%	5.25%	4.55%	5.61%
Remainder of state	9.60%	2.15%	7.17%	4.13%	4.18%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.99%	2.73%	3.10%	2.66%	3.74%
Remainder of state	7.80%	4.06%	5.16%	3.48%	5.03%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	5.06%	1.49%	1.76%	2.07%	2.30%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	6.37%	3.81%	4.86%	4.73%	5.13%
Orlando-Kissimmee-Sanford,FL	7.82%	4.03%	4.02%	5.15%	5.12%
Tampa-St. Petersburg-Clearwater,FL	7.51%	2.35%	4.66%	4.43%	5.47%
Remainder of state	5.36%	4.01%	3.13%	3.47%	3.26%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	4.10%	2.13%	2.87%	2.69%	3.49%
Remainder of state	7.65%	3.17%	4.80%	3.54%	3.96%
HAWAII:					
Urban Honolulu,HI	3.95%	0.97%	4.82%	2.71%	3.46%
Remainder of state	5.95%	1.44%	2.68%	2.05%	3.29%
IDAHO:					
Boise City,ID	4.66%	3.06%	3.33%	3.89%	4.73%
Remainder of state	4.44%	3.00%	4.05%	2.26%	3.76%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN	3.50%	1.27%	3.37%	2.03%	3.13%
Remainder of state	5.58%	2.83%	5.23%	2.80%	3.36%
INDIANA:					
Indianapolis-Carmel-Greenwood,IN	5.99%	2.97%	3.56%	5.56%	5.20%
Remainder of state	3.30%	2.13%	2.78%	1.98%	2.97%
IOWA:					
Des Moines-West Des Moines,IA	7.43%	2.89%	4.67%	4.06%	4.02%
Remainder of state	4.08%	1.77%	1.64%	1.71%	1.96%
KANSAS:					
Kansas City,MO-KS	6.36%	2.98%	2.78%	3.19%	3.26%
Wichita,KS	8.65%	2.99%	3.18%	3.53%	4.24%
Remainder of state	5.22%	3.89%	4.98%	1.46%	4.06%

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
KENTUCKY:					
Louisville/Jefferson County,KY-IN	6.19%	2.21%	3.07%	2.44%	3.10%
Remainder of state	3.75%	2.09%	2.48%	2.36%	2.52%
LOUISIANA:					
New Orleans-Metairie,LA	7.88%	4.20%	4.22%	4.07%	4.23%
Remainder of state	3.68%	2.62%	2.31%	2.18%	2.56%
MAINE:					
Portland-South Portland,ME	5.92%	3.47%	4.24%	2.30%	3.30%
Remainder of state	3.50%	2.83%	3.51%	2.25%	3.12%
MARYLAND:					
Baltimore-Columbia-Towson,MD	5.33%	3.21%	3.35%	3.68%	3.61%
Washington-Arlington-Alexandria,DC-VA-MD-WV	7.25%	2.52%	2.56%	4.72%	4.75%
Remainder of state	9.05%	6.85%	7.28%	8.96%	12.2%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	7.34%	1.88%	3.26%	2.73%	3.25%
Remainder of state	7.35%	3.24%	4.00%	4.21%	5.19%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	7.29%	2.39%	3.10%	3.42%	4.09%
Remainder of state	4.24%	3.02%	2.54%	2.52%	3.28%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	3.47%	2.54%	3.61%	2.94%	3.72%
Remainder of state	5.72%	2.99%	3.40%	5.12%	4.11%
MISSISSIPPI:					
Jackson,MS	7.72%	7.34%	5.84%	10.0%	7.17%
Remainder of state	3.53%	2.73%	5.19%	3.27%	5.19%
MISSOURI:					
Kansas City,MO-KS	9.45%	2.12%	5.49%	4.58%	5.57%
St. Louis,MO-IL	5.72%	2.03%	2.47%	3.69%	3.71%
Remainder of state	4.76%	3.30%	4.81%	2.79%	3.77%
MONTANA:					
Billings,MT	7.43%	5.38%	4.57%	3.81%	5.59%
Remainder of state	3.67%	2.66%	2.50%	1.95%	2.50%
NEBRASKA:					
Omaha,NE-IA	5.87%	2.71%	2.54%	2.61%	3.11%
Remainder of state	4.19%	3.12%	3.20%	1.95%	2.78%
NEVADA:					
Las Vegas-Henderson-North Las Vegas,NV	4.07%	2.35%	2.46%	4.86%	4.02%
Remainder of state	6.57%	3.06%	2.68%	4.75%	4.08%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	6.37%	2.62%	3.50%	2.10%	3.16%
Manchester-Nashua,NH	8.23%	5.66%	5.13%	2.66%	4.02%
Remainder of state	4.93%	2.54%	4.26%	2.44%	3.73%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ	6.47%	2.76%	2.78%	3.36%	4.03%
Remainder of state	9.86%	5.33%	9.34%	3.78%	6.94%
NEW MEXICO:					
Albuquerque,NM	6.62%	3.20%	3.50%	5.03%	4.52%
Remainder of state	4.99%	3.19%	3.26%	4.11%	3.59%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ	3.81%	1.48%	3.10%	2.84%	3.23%
Remainder of state	4.93%	2.51%	2.31%	2.01%	2.28%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	6.50%	3.78%	3.01%	2.76%	3.48%
Remainder of state	3.27%	2.53%	2.62%	2.07%	2.59%
NORTH DAKOTA:					
Fargo,ND-MN	8.36%	3.13%	2.74%	1.86%	2.69%
Remainder of state	4.05%	2.05%	3.22%	2.52%	3.29%
OHIO:					
Cincinnati,OH-KY-IN	8.39%	2.96%	3.15%	2.84%	3.58%
Cleveland,OH	7.58%	3.50%	3.42%	2.76%	3.45%
Columbus,OH	7.70%	3.58%	5.11%	3.65%	5.37%

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	5.04%	2.48%	2.76%	2.14%	3.12%
OKLAHOMA:					
Oklahoma City,OK	7.00%	2.44%	3.32%	3.76%	3.23%
Tulsa,OK	6.47%	2.20%	2.27%	2.80%	2.79%
Remainder of state	6.05%	3.43%	3.12%	2.91%	3.27%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	4.69%	2.26%	3.54%	3.01%	3.88%
Remainder of state	4.65%	3.26%	2.92%	2.74%	3.64%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	5.07%	2.14%	3.40%	5.75%	4.08%
Pittsburgh,PA	8.38%	4.23%	4.25%	5.20%	6.61%
Remainder of state	4.62%	2.13%	2.27%	2.23%	2.77%
RHODE ISLAND:					
Providence-Warwick,RI-MA	3.55%	2.20%	2.42%	1.89%	2.38%
SOUTH CAROLINA:					
Columbia,SC	14.9%	4.84%	5.76%	6.20%	7.40%
Remainder of state	3.68%	4.32%	2.51%	2.25%	2.70%
SOUTH DAKOTA:					
Sioux Falls,SD-MN	6.54%	2.86%	2.96%	2.84%	3.25%
Remainder of state	4.04%	3.74%	1.87%	2.04%	2.24%
TENNESSEE:					
Memphis,TN-MS-AR	11.2%	4.96%	6.92%	7.31%	7.32%
Nashville-Davidson--Murfreesboro--Franklin,TN	8.77%	3.75%	5.99%	3.66%	5.27%
Remainder of state	5.10%	4.07%	2.69%	2.01%	2.71%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	4.93%	1.83%	2.73%	3.12%	3.11%
Houston-Pasadena-The Woodlands,TX	5.13%	2.15%	3.39%	5.72%	5.32%
San Antonio-New Braunfels,TX	9.28%	6.24%	5.73%	6.55%	7.76%
Remainder of state	4.90%	2.65%	3.08%	3.22%	3.45%
UTAH:					
Ogden,UT	8.25%	4.12%	6.79%	2.58%	5.32%
Provo-Orem-Lehi,UT	5.39%	10.3%	9.89%	3.13%	6.01%
Salt Lake City-Murray,UT	6.13%	4.28%	3.32%	2.25%	3.80%
Remainder of state	6.30%	6.62%	6.06%	4.63%	5.91%
VERMONT:					
Burlington-South Burlington,VT	5.74%	2.82%	6.92%	2.67%	4.64%
Remainder of state	3.41%	3.41%	5.62%	2.15%	4.93%
VIRGINIA:					
Virginia Beach-Chesapeake-Norfolk,VA-NC	8.27%	3.10%	4.31%	5.55%	5.75%
Washington-Arlington-Alexandria,DC-VA-MD-WV	6.17%	2.28%	4.01%	5.31%	5.34%
Remainder of state	6.53%	2.81%	3.28%	2.85%	3.41%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	4.89%	2.05%	3.50%	3.90%	5.21%
Remainder of state	4.31%	3.35%	5.48%	3.93%	5.55%
WEST VIRGINIA:					
Charleston,WV	8.87%	4.21%	4.84%	5.53%	6.92%
Remainder of state	3.21%	2.15%	1.88%	2.33%	2.34%
WISCONSIN:					
Milwaukee-Waukesha,WI	6.29%	3.83%	3.39%	3.29%	4.20%
Remainder of state	4.21%	1.83%	2.37%	1.89%	2.29%
WYOMING:					
Cheyenne,WY	11.6%	3.95%	5.18%	4.09%	5.88%
Remainder of state	3.36%	3.51%	2.45%	2.07%	2.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham,AL	7,735	1,754	16,011	4,172	25,288	7,507
Remainder of state	7,899	1,987	17,674	4,433	23,487	7,924
ALASKA:						
Anchorage,AK	9,365	1,933	17,863	4,952	24,005	8,556
Remainder of state	9,271	1,877	18,430	6,089	27,636	8,198
ARIZONA:						
Phoenix-Mesa-Chandler,AZ	7,902	1,501	15,085	4,392	22,744	6,682
Remainder of state	9,872	1,683	21,661	5,115	26,310	7,273
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	7,486	1,569	14,623	4,391	22,970	7,412
Remainder of state	7,544	1,785	14,976	5,563	21,880	6,256
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	8,697	1,641	16,661	4,771	25,581	7,640
Riverside-San Bernardino-Ontario,CA	10,024	2,630	18,416	4,214	22,454	12,721
Sacramento-Roseville-Folsom,CA	7,365	1,186	17,097	5,479	25,903	6,425
San Diego-Chula Vista-Carlsbad,CA	8,784	2,091	16,671	6,520	24,680	10,872
San Francisco-Oakland-Fremont,CA	8,328	1,721	16,397	5,082	23,925	8,024
San Jose-Sunnyvale-Santa Clara,CA	9,732	1,465	18,708	4,725	32,282	6,293
Remainder of state	8,122	1,563	15,749	4,884	21,582	6,698
COLORADO:						
Denver-Aurora-Centennial,CO	8,567	1,853	17,176	4,989	25,009	7,374
Remainder of state	8,032	2,020	16,362	4,874	24,894	7,593
CONNECTICUT:						
Bridgeport-Stamford-Danbury,CT	9,928	2,423	20,355	5,037	29,592	6,213
Hartford-West Hartford-East Hartford,CT	8,551	1,880	17,510	4,492	26,138	7,996
New Haven,CT	9,604	1,406	21,320	2,822 *	25,738	3,583 *
Remainder of state	8,535	1,611	17,816	4,236	26,601	7,452
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	9,131	1,890	17,857	4,631	28,175	7,817
Remainder of state	9,157	1,645	21,521	4,857	27,113	7,499
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,902	2,047	18,189	5,441	27,457	7,987
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	9,951	1,935	18,147	5,668	23,701	9,415
Orlando-Kissimmee-Sanford,FL	8,750	1,682	16,809	5,321	24,801	9,999
Tampa-St. Petersburg-Clearwater,FL	8,809	1,585	17,686	5,044	27,080	7,395
Remainder of state	8,264	1,785	16,476	5,197	24,229	8,779
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	7,715	1,739	15,414	4,129	23,581	7,075
Remainder of state	7,999	1,280	16,090	3,860	22,969	5,326
HAWAII:						
Urban Honolulu,HI	7,707	802	14,868	3,862	22,396	6,215
Remainder of state	7,121	793	14,096	3,685	23,100	6,820
IDAHO:						
Boise City,ID	7,557	1,441	15,637	4,547	23,540	7,665
Remainder of state	7,500	1,558	16,076	5,167	25,206	5,874
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN	8,507	2,061	17,698	5,467	24,764	7,578
Remainder of state	9,457	1,503	18,644	3,852	25,617	5,003
INDIANA:						
Indianapolis-Carmel-Greenwood,IN	9,190	1,738	16,638	4,095	25,618	7,506
Remainder of state	8,238	1,654	17,576	4,334	24,379	6,002
IOWA:						
Des Moines-West Des Moines,IA	7,210	1,539	14,025	3,578	21,483	6,565
Remainder of state	7,748	1,845	15,133	4,511	23,535	6,097
KANSAS:						
Kansas City,MO-KS	7,763	1,552	16,059	4,947	24,232	8,903
Wichita,KS	7,938	1,783	17,350	4,310	25,002	6,721
Remainder of state	7,906	1,742	17,485	4,581	23,777	6,732
KENTUCKY:						
Louisville/Jefferson County,KY-IN	7,824	1,339	16,056	4,719	23,400	7,281
Remainder of state	8,255	1,953	16,682	4,443	23,707	5,793

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	8,395	2,072	16,897	6,201	23,634	9,996
Remainder of state	8,094	2,014	16,062	6,307	23,112	8,355
MAINE:						
Portland-South Portland,ME	8,848	1,662	16,973	4,821	25,485	6,158
Remainder of state	8,697	1,653	17,479	5,573	25,662	7,867
MARYLAND:						
Baltimore-Columbia-Towson,MD	8,328	1,854	16,006	4,443	24,025	6,497
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,311	1,505	16,703	3,404	27,129	5,563
Remainder of state	7,062	2,464	14,437	6,443	20,764	7,907
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	9,976	2,196	17,746	4,015	29,087	8,721
Remainder of state	8,190	1,819	16,560	4,492	26,568	6,271
MICHIGAN:						
Detroit-Warren-Dearborn,MI	8,893	1,962	19,791	5,110	26,237	7,196
Remainder of state	8,876	1,690	17,445	4,347	21,859	5,832
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	7,912	2,059	17,047	4,804	23,564	7,415
Remainder of state	8,451	1,715	17,933	4,338	23,566	6,399
MISSISSIPPI:						
Jackson,MS	7,206	1,560	16,102	3,797	21,255	6,695
Remainder of state	7,633	1,908	14,191	4,952	22,483	6,691
MISSOURI:						
Kansas City,MO-KS	9,367	1,874	17,941	5,063	24,653	6,334
St. Louis,MO-IL	8,629	1,886	16,449	5,152	24,159	5,618
Remainder of state	7,808	1,581	16,141	4,476	21,710	7,339
MONTANA:						
Billings,MT	6,110	1,419	15,093	4,918	17,573	8,632
Remainder of state	8,378	1,292	16,976	5,304	23,289	7,128
NEBRASKA:						
Omaha,NE-IA	7,916	1,845	16,177	4,498	23,519	6,595
Remainder of state	7,631	1,487	14,857	3,773	23,981	6,283
NEVADA:						
Las Vegas-Henderson-North Las Vegas,NV	7,553	1,364	15,011	3,247	22,412	4,859
Remainder of state	7,222	1,522	13,449	4,602	20,752	8,113
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	8,468	1,970	16,636	3,993	27,003	5,830
Manchester-Nashua,NH	7,830	1,904	16,767	3,842	25,739	5,436
Remainder of state	8,629	1,860	18,222	4,194	25,447	7,252
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ	9,323	1,820	17,684	4,512	27,503	7,105
Remainder of state	8,553	1,978	17,341	4,638	27,433	8,292
NEW MEXICO:						
Albuquerque,NM	8,419	1,820	16,002	4,904	23,123	4,900
Remainder of state	8,811	1,517	17,800	4,763	24,875	7,100
NEW YORK:						
New York-Newark-Jersey City,NY-NJ	9,860	1,751	20,067	4,848	28,291	6,232
Remainder of state	9,179	2,258	18,474	5,269	25,035	6,370
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	8,513	1,778	15,441	4,995	25,397	7,721
Remainder of state	7,943	1,817	16,257	5,628	22,170	8,071
NORTH DAKOTA:						
Fargo,ND-MN	8,465	1,948	15,656	5,110	23,182	6,775
Remainder of state	8,325	1,540	15,845	3,455	23,047	5,184
OHIO:						
Cincinnati,OH-KY-IN	7,949	1,530	16,331	4,078	23,949	7,273
Cleveland,OH	9,027	1,843	17,469	4,849	26,322	6,817
Columbus,OH	7,531	1,624	14,088	4,036	16,762	3,044 *
Remainder of state	8,461	1,966	16,419	3,845	23,861	5,979
OKLAHOMA:						
Oklahoma City,OK	7,929	2,205 *	15,000	4,940	23,949	6,811
Tulsa,OK	7,904	1,837	15,424	5,028	23,762	6,858
Remainder of state	7,268	1,768	13,702	5,012	20,821	7,777
OREGON:						
Portland-Vancouver-Hillsboro,OR-WA	8,148	1,245	16,555	3,882	24,463	5,346
Remainder of state	8,677	1,219	17,757	4,077	25,020	5,935

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,547	1,646	17,341	4,634	25,466	6,928
Pittsburgh,PA	7,244	2,188	16,841	5,487	23,148	7,360
Remainder of state	9,315	2,130	20,832	4,311	26,215	5,985
RHODE ISLAND:						
Providence-Warwick,RI-MA	9,304	1,973	19,363	4,628	25,960	6,821
SOUTH CAROLINA:						
Columbia,SC	8,464	2,282	19,180	6,202	22,607	9,090
Remainder of state	8,150	1,779	17,117	5,231	24,549	7,629
SOUTH DAKOTA:						
Sioux Falls,SD-MN	8,390	2,100	17,825	5,455	24,815	7,148
Remainder of state	8,309	1,852	16,587	5,051	25,006	7,040
TENNESSEE:						
Memphis,TN-MS-AR	7,963	2,018	15,166	4,313	25,964	6,991
Nashville-Davidson--Murfreesboro--Franklin,TN	7,752	1,525	14,791	4,262	21,482	7,851
Remainder of state	7,314	1,525	14,794	4,377	22,107	6,990
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,803	1,724	14,937	4,850	24,281	7,659
Houston-Pasadena-The Woodlands,TX	7,909	1,345	16,172	4,282	23,758	5,872
San Antonio-New Braunfels,TX	7,849	1,678	15,976	4,903	25,944	6,172 *
Remainder of state	7,793	1,418	16,047	5,077	24,005	6,916
UTAH:						
Ogden,UT	7,351	1,873	15,692	3,896	23,199	5,447
Provo-Orem-Lehi,UT	8,253	1,620	17,501	4,504	25,214	6,390
Salt Lake City-Murray,UT	7,915	1,366	14,924	3,465	23,526	5,579
Remainder of state	7,036	1,536	14,821	4,420	21,367	7,430
VERMONT:						
Burlington-South Burlington,VT	9,118	1,674	19,373	4,852	26,974	6,803
Remainder of state	8,442	2,020	17,053	5,207	25,145	6,417
VIRGINIA:						
Virginia Beach-Chesapeake-Norfolk,VA-NC	7,807	1,656	15,324	4,982	25,116	6,327
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,611	1,938	17,855	4,286	26,526	7,000
Remainder of state	8,065	1,922	15,697	4,961	24,243	7,066
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	8,540	1,144	17,049	3,928	25,799	5,601
Remainder of state	8,044	1,932	16,184	4,478	24,512	10,718
WEST VIRGINIA:						
Charleston,WV	8,520	1,688	20,020	3,880	27,003	5,029
Remainder of state	9,016	1,657	18,024	4,010	25,184	8,931
WISCONSIN:						
Milwaukee-Waukesha,WI	7,811	1,976	17,126	4,071	26,471	7,193
Remainder of state	8,383	1,935	16,984	4,640	25,511	6,766
WYOMING:						
Cheyenne,WY	9,753	2,221	17,246	4,232	26,955	6,812
Remainder of state	8,719	1,535	16,687	5,707	22,975	6,820

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham,AL	358	198	1,179	465	1,728	1,120
Remainder of state	260	129	868	304	737	789
ALASKA:						
Anchorage,AK	338	174	1,004	461	1,291	1,038
Remainder of state	486	273	1,230	1,423	1,504	1,691
ARIZONA:						
Phoenix-Mesa-Chandler,AZ	268	166	410	494	656	610
Remainder of state	1,202	247	2,613	373	2,258	679
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	331	247	832	506	1,332	1,196
Remainder of state	303	205	480	522	1,836	600
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	248	183	500	318	812	519
Riverside-San Bernardino-Ontario,CA	361	152	2,065	429	589	1,607
Sacramento-Roseville-Folsom,CA	302	226	2,283	1,615	2,202	1,753
San Diego-Chula Vista-Carlsbad,CA	370	565	1,170	1,540	1,635	2,068
San Francisco-Oakland-Fremont,CA	352	197	647	574	1,271	891
San Jose-Sunnyvale-Santa Clara,CA	1,074	194	2,499	663	2,407	890
Remainder of state	437	165	619	450	1,213	816
COLORADO:						
Denver-Aurora-Centennial,CO	336	160	797	325	1,047	637
Remainder of state	349	206	1,333	597	1,173	796
CONNECTICUT:						
Bridgeport-Stamford-Danbury,CT	380	278	1,319	614	1,283	1,324
Hartford-West Hartford-East Hartford,CT	297	160	840	403	921	887
New Haven,CT	743	208	2,036	904 *	1,660	1,264 *
Remainder of state	624	182	935	356	1,563	1,079
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	359	173	575	575	1,124	1,378
Remainder of state	369	183	1,517	551	1,053	1,005
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	181	177	429	492	881	584
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	1,180	206	810	654	1,511	1,580
Orlando-Kissimmee-Sanford,FL	291	236	1,076	623	839	1,594
Tampa-St. Petersburg-Clearwater,FL	235	136	763	618	676	763
Remainder of state	322	139	794	481	861	859
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	235	142	590	471	899	512
Remainder of state	324	163	657	385	1,068	529
HAWAII:						
Urban Honolulu,HI	572	126	919	362	844	693
Remainder of state	245	156	667	560	1,450	1,016
IDAHO:						
Boise City,ID	312	135	788	386	1,442	639
Remainder of state	277	149	988	668	797	509
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN	193	155	444	485	1,128	528
Remainder of state	418	233	750	432	1,874	628
INDIANA:						
Indianapolis-Carmel-Greenwood,IN	466	329	1,357	570	1,383	1,436
Remainder of state	234	112	566	306	1,288	491
IOWA:						
Des Moines-West Des Moines,IA	407	201	923	446	1,595	1,080
Remainder of state	206	129	436	216	804	447
KANSAS:						
Kansas City,MO-KS	246	147	629	439	891	1,032
Wichita,KS	273	264	790	495	1,328	1,093
Remainder of state	300	158	1,574	420	849	818
KENTUCKY:						
Louisville/Jefferson County,KY-IN	314	164	803	369	1,866	690
Remainder of state	217	166	433	395	719	508

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	358	311	985	761	1,686	1,267
Remainder of state	268	158	472	395	921	504
MAINE:						
Portland-South Portland,ME	311	186	717	322	944	690
Remainder of state	334	156	884	753	852	689
MARYLAND:						
Baltimore-Columbia-Towson,MD	478	162	746	511	1,292	655
Washington-Arlington-Alexandria,DC-VA-MD-WV	320	144	838	322	1,306	645
Remainder of state	274	216	1,313	1,454	1,289	827
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	274	371	696	406	902	1,682
Remainder of state	715	188	879	410	963	588
MICHIGAN:						
Detroit-Warren-Dearborn,MI	372	267	790	1,029	1,119	1,358
Remainder of state	1,050	135	1,213	596	665	760
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	226	218	598	300	865	450
Remainder of state	264	175	922	369	1,120	913
MISSISSIPPI:						
Jackson,MS	395	394	1,513	1,134	1,738	1,719
Remainder of state	362	202	514	355	1,406	404
MISSOURI:						
Kansas City,MO-KS	368	243	673	807	1,441	656
St. Louis,MO-IL	661	241	638	485	1,974	916
Remainder of state	257	176	826	460	1,133	1,179
MONTANA:						
Billings,MT	387	175	1,266	1,251	1,405	1,558
Remainder of state	240	127	618	518	1,193	698
NEBRASKA:						
Omaha,NE-IA	391	182	669	493	1,002	524
Remainder of state	339	174	872	398	1,210	581
NEVADA:						
Las Vegas-Henderson-North Las Vegas,NV	206	112	481	432	727	695
Remainder of state	406	213	1,018	749	1,405	1,385
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	317	293	469	521	1,489	809
Manchester-Nashua,NH	409	157	1,334	336	1,511	552
Remainder of state	294	259	595	307	711	498
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ	362	304	939	887	1,046	1,435
Remainder of state	436	238	1,388	648	1,119	796
NEW MEXICO:						
Albuquerque,NM	317	212	832	624	1,284	973
Remainder of state	355	166	788	448	791	839
NEW YORK:						
New York-Newark-Jersey City,NY-NJ	319	134	712	382	925	414
Remainder of state	554	222	888	516	1,006	711
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	473	287	556	590	1,423	748
Remainder of state	227	153	512	450	809	574
NORTH DAKOTA:						
Fargo,ND-MN	318	228	1,001	315	860	459
Remainder of state	237	141	434	415	1,015	471
OHIO:						
Cincinnati,OH-KY-IN	260	290	630	441	995	1,217
Cleveland,OH	313	330	862	463	1,244	1,041
Columbus,OH	425	159	762	492	1,948	1,268 *
Remainder of state	229	133	517	309	945	503
OKLAHOMA:						
Oklahoma City,OK	310	718 *	416	771	739	882
Tulsa,OK	288	165	697	344	1,124	469
Remainder of state	273	208	595	484	972	1,122
OREGON:						
Portland-Vancouver-Hillsboro,OR-WA	266	122	568	657	734	889
Remainder of state	350	127	1,019	406	1,126	630

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	260	140	478	305	739	530
Pittsburgh, PA	311	286	721	1,045	1,169	816
Remainder of state	289	191	956	443	1,065	495
RHODE ISLAND:						
Providence-Warwick, RI-MA	291	155	694	298	793	419
SOUTH CAROLINA:						
Columbia, SC	431	575	1,970	1,103	2,404	2,127
Remainder of state	335	132	555	463	684	573
SOUTH DAKOTA:						
Sioux Falls, SD-MN	277	243	582	464	798	511
Remainder of state	260	149	750	416	905	576
TENNESSEE:						
Memphis, TN-MS-AR	442	300	870	701	1,186	1,369
Nashville-Davidson--Murfreesboro--Franklin, TN	375	205	1,040	522	1,982	788
Remainder of state	281	117	583	326	842	734
TEXAS:						
Dallas-Fort Worth-Arlington, TX	272	132	1,053	460	1,069	920
Houston-Pasadena-The Woodlands, TX	331	172	632	664	850	888
San Antonio-New Braunfels, TX	741	318	1,354	1,246	2,849	2,437 *
Remainder of state	551	232	743	363	1,270	816
UTAH:						
Ogden, UT	396	176	1,027	563	2,386	974
Provo-Orem-Lehi, UT	599	278	1,175	604	1,691	597
Salt Lake City-Murray, UT	239	133	444	647	791	691
Remainder of state	726	285	1,444	616	3,146	778
VERMONT:						
Burlington-South Burlington, VT	303	191	616	392	967	772
Remainder of state	254	280	559	622	741	625
VIRGINIA:						
Virginia Beach-Chesapeake-Norfolk, VA-NC	317	184	1,274	1,064	1,162	691
Washington-Arlington-Alexandria, DC-VA-MD-WV	305	197	624	703	792	375
Remainder of state	661	252	865	589	1,264	552
WASHINGTON:						
Seattle-Tacoma-Bellevue, WA	260	137	615	567	844	867
Remainder of state	387	386	753	324	1,836	2,521
WEST VIRGINIA:						
Charleston, WV	407	288	1,396	374	1,975	725
Remainder of state	342	196	838	309	1,130	1,482
WISCONSIN:						
Milwaukee-Waukesha, WI	326	190	829	410	855	978
Remainder of state	213	102	607	390	783	687
WYOMING:						
Cheyenne, WY	594	280	1,703	652	3,814	842
Remainder of state	325	153	684	793	1,083	774

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2022-2024

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	64.5%	90.7%	83.4%	72.8%	60.7%
Remainder of state	55.1%	86.7%	81.8%	68.3%	55.9%
ALASKA:					
Anchorage,AK	36.5%	72.6%	79.9%	68.1%	54.4%
Remainder of state	31.8%	68.5%	84.4%	71.2%	60.1%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	49.2%	90.7%	80.5%	70.5%	56.8%
Remainder of state	42.0%	79.1%	79.8%	67.8%	54.1%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	49.0%	84.1%	86.1%	73.3%	63.1%
Remainder of state	45.9%	83.4%	84.3%	72.7%	61.3%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	46.8%	85.2%	80.5%	71.3%	57.4%
Riverside-San Bernardino-Ontario,CA	45.1%	88.9%	84.4%	81.0%	68.3%
Sacramento--Roseville--Arden-Arcade,CA	49.8%	87.2%	80.2%	75.9%	60.8%
San Diego-Carlsbad,CA	51.2%	88.9%	80.9%	70.1%	56.7%
San Francisco-Oakland-Hayward,CA	49.9%	89.7%	85.0%	74.4%	63.2%
San Jose-Sunnyvale-Santa Clara,CA	48.5%	89.9%	83.4%	77.7%	64.8%
Remainder of state	47.6%	81.3%	77.5%	69.1%	53.5%
COLORADO:					
Denver-Aurora-Lakewood,CO	52.3%	89.5%	81.4%	66.1%	53.8%
Remainder of state	37.0%	79.3%	78.4%	66.8%	52.4%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	47.7%	79.4%	74.0%	69.7%	51.6%
Hartford-West Hartford-East Hartford,CT	50.1%	87.8%	78.3%	68.7%	53.8%
New Haven-Milford,CT	50.4%	85.8%	81.6%	68.3%	55.7%
Remainder of state	51.7%	85.4%	72.3%	67.5%	48.8%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	47.6%	86.8%	83.5%	70.2%	58.6%
Remainder of state	46.7%	80.8%	73.5%	63.9%	47.0%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	68.9%	92.6%	83.8%	72.0%	60.3%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	34.1%	84.2%	84.9%	67.4%	57.3%
Orlando-Kissimmee-Sanford,FL	39.2%	84.4%	78.6%	63.1%	49.6%
Tampa-St. Petersburg-Clearwater,FL	39.9%	90.2%	86.9%	65.0%	56.5%
Remainder of state	42.6%	78.8%	83.6%	60.7%	50.7%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	40.2%	84.9%	82.3%	70.7%	58.2%
Remainder of state	43.5%	81.9%	77.2%	64.0%	49.4%
HAWAII:					
Urban Honolulu,HI	78.1%	96.4%	78.3%	76.1%	59.7%
Remainder of state	81.8%	94.5%	81.5%	79.8%	65.0%
IDAHO:					
Boise City,ID	47.7%	85.0%	77.3%	72.2%	55.8%
Remainder of state	31.6%	72.3%	77.1%	70.7%	54.5%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	49.0%	89.0%	79.6%	68.2%	54.3%
Remainder of state	56.6%	86.5%	78.0%	69.2%	54.0%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	47.3%	84.6%	78.1%	70.4%	55.0%
Remainder of state	46.4%	85.1%	80.0%	70.5%	56.4%
IOWA:					
Des Moines-West Des Moines,IA	52.8%	88.5%	78.0%	68.8%	53.7%
Remainder of state	56.3%	86.6%	81.2%	69.1%	56.0%
KANSAS:					
Kansas City,MO-KS	56.3%	91.3%	75.7%	71.9%	54.4%
Wichita,KS	53.8%	89.8%	84.2%	70.7%	59.5%

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	46.5%	80.7%	80.1%	71.7%	57.4%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	54.8%	91.0%	83.4%	70.1%	58.5%
Remainder of state	48.2%	82.7%	80.5%	69.2%	55.7%
LOUISIANA:					
New Orleans-Metairie,LA	50.4%	85.1%	79.9%	66.5%	53.1%
Remainder of state	50.4%	80.7%	83.1%	66.3%	55.1%
MAINE:					
Portland-South Portland,ME	48.3%	85.2%	77.8%	70.3%	54.7%
Remainder of state	38.8%	74.6%	80.3%	71.6%	57.5%
MARYLAND:					
Baltimore-Columbia-Towson,MD	53.5%	84.8%	76.7%	66.6%	51.1%
Washington-Arlington-Alexandria,DC-VA-MD-WV	53.0%	88.6%	83.5%	63.4%	52.9%
Remainder of state	54.3%	87.1%	85.8%	72.2%	62.0%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	56.9%	90.9%	79.7%	69.3%	55.2%
Remainder of state	53.5%	84.0%	79.7%	66.7%	53.2%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	51.8%	90.1%	81.2%	71.3%	57.8%
Remainder of state	43.1%	80.8%	79.8%	70.1%	56.0%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	43.3%	85.3%	76.4%	71.1%	54.3%
Remainder of state	50.1%	83.9%	73.1%	65.1%	47.6%
MISSISSIPPI:					
Jackson,MS	59.7%	87.2%	74.4%	64.7%	48.1%
Remainder of state	51.2%	83.5%	82.6%	70.6%	58.3%
MISSOURI:					
Kansas City,MO-KS	52.4%	91.1%	80.1%	72.1%	57.7%
St. Louis,MO-IL	60.5%	90.0%	80.9%	71.2%	57.6%
Remainder of state	43.9%	80.7%	75.4%	68.7%	51.8%
MONTANA:					
Billings,MT	39.7%	74.8%	80.2%	79.5%	63.8%
Remainder of state	37.4%	71.8%	80.5%	74.0%	59.6%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	40.7%	85.1%	81.6%	69.5%	56.8%
Remainder of state	38.7%	76.0%	80.1%	68.2%	54.6%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	49.2%	86.9%	77.0%	65.7%	50.6%
Remainder of state	55.7%	86.4%	84.0%	71.7%	60.2%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	56.3%	87.3%	75.3%	68.3%	51.4%
Manchester-Nashua,NH	51.2%	84.3%	76.7%	68.4%	52.5%
Remainder of state	46.9%	85.1%	77.4%	70.5%	54.6%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	48.2%	83.1%	80.1%	67.9%	54.4%
Remainder of state	51.4%	84.0%	76.2%	63.2%	48.2%
NEW MEXICO:					
Albuquerque,NM	50.1%	83.3%	80.9%	60.5%	48.9%
Remainder of state	46.4%	75.2%	75.2%	59.8%	45.0%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	41.2%	85.2%	73.2%	63.1%	46.1%
Remainder of state	55.2%	87.0%	75.3%	60.6%	45.6%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	41.7%	83.1%	82.8%	71.0%	58.8%
Remainder of state	41.1%	80.8%	81.6%	69.8%	56.9%
NORTH DAKOTA:					
Fargo,ND-MN	55.0%	87.8%	76.8%	69.4%	53.3%
Remainder of state	48.3%	82.6%	78.7%	75.3%	59.3%
OHIO:					
Cincinnati,OH-KY-IN	49.2%	84.0%	80.2%	71.1%	57.0%

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	55.5%	86.1%	77.2%	71.0%	54.8%
Columbus,OH	49.2%	86.3%	71.5%	69.5%	49.7%
Remainder of state	49.9%	85.4%	79.7%	71.3%	56.9%
OKLAHOMA:					
Oklahoma City,OK	56.2%	86.1%	79.9%	67.2%	53.7%
Tulsa,OK	53.5%	91.3%	85.2%	72.4%	61.6%
Remainder of state	48.2%	79.3%	79.8%	69.8%	55.7%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	54.7%	86.1%	83.2%	75.5%	62.8%
Remainder of state	45.1%	81.1%	79.9%	77.0%	61.5%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	53.0%	89.4%	81.3%	67.5%	54.9%
Pittsburgh,PA	55.0%	87.4%	80.9%	71.1%	57.5%
Remainder of state	54.3%	84.2%	79.7%	71.8%	57.2%
RHODE ISLAND:					
Providence-Warwick,RI-MA	51.7%	84.1%	76.7%	66.9%	51.3%
SOUTH CAROLINA:					
Columbia,SC	53.6%	85.9%	78.1%	73.0%	57.0%
Remainder of state	45.6%	79.8%	80.9%	70.1%	56.7%
SOUTH DAKOTA:					
Sioux Falls,SD	51.5%	88.0%	76.9%	69.6%	53.6%
Remainder of state	43.9%	74.7%	78.7%	69.9%	54.9%
TENNESSEE:					
Memphis,TN-MS-AR	59.2%	88.6%	82.1%	70.2%	57.6%
Nashville-Davidson--Murfreesboro--Franklin,TN	46.3%	81.9%	76.2%	67.8%	51.6%
Remainder of state	55.8%	84.6%	78.8%	68.0%	53.6%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	55.3%	88.8%	84.6%	65.6%	55.5%
Houston-The Woodlands-Sugar Land,TX	48.5%	87.3%	77.5%	69.4%	53.8%
San Antonio-New Braunfels,TX	53.6%	86.0%	78.5%	64.6%	50.7%
Remainder of state	43.9%	81.5%	80.2%	67.7%	54.2%
UTAH:					
Ogden-Clearfield,UT	31.2%	75.9%	75.6%	70.0%	52.9%
Provo-Orem,UT	33.1%	80.5%	56.7%	67.9%	38.5%
Salt Lake City,UT	47.4%	86.6%	79.0%	71.1%	56.2%
Remainder of state	32.3%	69.6%	76.2%	72.3%	55.1%
VERMONT:					
Burlington-South Burlington,VT	53.1%	84.6%	78.4%	64.0%	50.2%
Remainder of state	34.2%	71.1%	77.3%	65.8%	50.9%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	52.2%	89.1%	78.4%	64.0%	50.2%
Washington-Arlington-Alexandria,DC-VA-MD-WV	57.6%	90.0%	83.1%	67.3%	55.9%
Remainder of state	48.9%	86.0%	83.2%	68.4%	56.9%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	51.9%	87.9%	81.3%	77.3%	62.8%
Remainder of state	44.0%	80.3%	74.0%	73.1%	54.1%
WEST VIRGINIA:					
Charleston,WV	56.4%	83.5%	74.6%	61.9%	46.2%
Remainder of state	48.5%	82.8%	80.9%	65.8%	53.2%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	52.7%	87.3%	82.4%	70.7%	58.2%
Remainder of state	48.5%	84.3%	76.8%	66.9%	51.4%
WYOMING:					
Cheyenne,WY	46.2%	82.0%	72.8%	68.7%	50.0%
Remainder of state	35.6%	66.8%	80.3%	70.9%	56.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2022-2024

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	4.65%	1.77%	2.84%	2.46%	3.31%
Remainder of state	2.17%	1.39%	1.89%	2.21%	2.60%
ALASKA:					
Anchorage,AK	2.30%	1.93%	1.90%	1.94%	2.12%
Remainder of state	2.11%	2.98%	1.69%	2.53%	2.45%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	2.88%	1.00%	1.97%	2.80%	3.31%
Remainder of state	3.98%	2.80%	2.33%	2.62%	2.86%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	3.99%	2.27%	2.26%	1.97%	2.36%
Remainder of state	2.41%	1.30%	1.32%	1.40%	1.53%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	2.11%	1.04%	1.52%	1.39%	1.57%
Riverside-San Bernardino-Ontario,CA	4.28%	3.69%	5.93%	7.98%	11.3%
Sacramento--Roseville--Arden-Arcade,CA	5.37%	2.33%	2.87%	3.45%	4.11%
San Diego-Carlsbad,CA	4.09%	1.59%	2.44%	2.19%	2.65%
San Francisco-Oakland-Hayward,CA	3.59%	1.55%	1.63%	2.26%	2.28%
San Jose-Sunnyvale-Santa Clara,CA	5.39%	2.12%	4.48%	2.13%	4.15%
Remainder of state	2.68%	1.46%	1.66%	1.82%	1.89%
COLORADO:					
Denver-Aurora-Lakewood,CO	3.05%	1.16%	2.06%	2.08%	2.02%
Remainder of state	2.71%	1.83%	2.51%	2.09%	2.44%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	4.12%	2.64%	2.85%	1.97%	2.82%
Hartford-West Hartford-East Hartford,CT	3.41%	1.45%	2.37%	2.02%	2.64%
New Haven-Milford,CT	4.84%	2.41%	3.14%	4.12%	4.11%
Remainder of state	5.15%	2.53%	3.66%	2.09%	2.44%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.75%	1.28%	1.42%	1.41%	1.76%
Remainder of state	4.10%	2.74%	3.77%	1.98%	3.12%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.65%	0.81%	1.37%	1.17%	1.58%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	3.24%	2.00%	2.34%	2.80%	3.05%
Orlando-Kissimmee-Sanford,FL	4.31%	2.65%	3.18%	3.31%	3.67%
Tampa-St. Petersburg-Clearwater,FL	4.15%	2.41%	1.84%	3.97%	3.40%
Remainder of state	2.72%	1.99%	1.65%	3.54%	2.75%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	2.44%	1.64%	1.56%	1.43%	1.72%
Remainder of state	3.59%	1.81%	2.55%	1.98%	2.18%
HAWAII:					
Urban Honolulu,HI	2.63%	0.66%	1.78%	1.39%	1.73%
Remainder of state	3.49%	1.95%	1.73%	1.46%	1.97%
IDAHO:					
Boise City,ID	3.37%	1.79%	2.51%	1.75%	2.68%
Remainder of state	2.24%	2.04%	2.22%	1.67%	2.04%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	2.03%	0.83%	1.60%	1.48%	1.74%
Remainder of state	3.20%	1.54%	2.32%	1.93%	2.10%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	3.79%	1.98%	2.21%	2.63%	2.87%
Remainder of state	2.19%	1.11%	1.68%	1.17%	1.62%
IOWA:					
Des Moines-West Des Moines,IA	4.60%	1.79%	2.71%	2.29%	2.57%
Remainder of state	2.32%	0.99%	1.20%	1.08%	1.22%
KANSAS:					
Kansas City,MO-KS	3.93%	1.47%	2.32%	1.74%	2.32%
Wichita,KS	4.97%	1.94%	2.50%	3.43%	3.90%

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	2.96%	2.28%	2.70%	1.30%	2.27%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	4.52%	1.54%	2.30%	1.98%	2.83%
Remainder of state	1.91%	1.17%	1.49%	1.45%	1.71%
LOUISIANA:					
New Orleans-Metairie,LA	4.12%	2.16%	2.75%	2.57%	3.16%
Remainder of state	2.32%	1.67%	1.53%	2.07%	2.02%
MAINE:					
Portland-South Portland,ME	3.13%	1.55%	1.88%	1.51%	1.81%
Remainder of state	2.26%	1.94%	1.95%	1.41%	1.90%
MARYLAND:					
Baltimore-Columbia-Towson,MD	3.14%	1.64%	1.92%	1.65%	1.95%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.84%	1.60%	2.38%	2.15%	2.47%
Remainder of state	5.99%	3.49%	3.70%	5.39%	6.51%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	3.29%	0.98%	2.05%	1.45%	1.91%
Remainder of state	4.32%	2.38%	3.19%	2.15%	3.00%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	3.85%	1.50%	1.73%	1.99%	1.87%
Remainder of state	2.37%	1.61%	1.85%	1.48%	2.01%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	2.45%	1.44%	1.79%	1.47%	1.91%
Remainder of state	3.36%	1.89%	4.02%	2.76%	3.13%
MISSISSIPPI:					
Jackson,MS	4.83%	2.63%	3.27%	3.74%	3.14%
Remainder of state	2.35%	1.36%	1.93%	1.59%	2.06%
MISSOURI:					
Kansas City,MO-KS	5.02%	1.84%	2.74%	4.90%	4.01%
St. Louis,MO-IL	3.70%	1.34%	1.93%	2.21%	2.45%
Remainder of state	2.95%	1.93%	2.57%	2.29%	2.33%
MONTANA:					
Billings,MT	4.45%	3.37%	2.56%	2.47%	3.48%
Remainder of state	1.97%	1.75%	1.60%	1.39%	1.90%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	3.40%	1.60%	1.90%	1.49%	1.89%
Remainder of state	2.47%	1.75%	1.62%	1.26%	1.53%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	2.73%	1.51%	1.94%	2.33%	2.07%
Remainder of state	4.27%	1.90%	2.00%	2.48%	2.57%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	3.94%	1.78%	2.37%	1.62%	2.25%
Manchester-Nashua,NH	4.29%	2.64%	2.78%	1.80%	2.60%
Remainder of state	2.94%	1.73%	1.80%	1.35%	1.78%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	3.01%	1.54%	2.00%	1.86%	2.44%
Remainder of state	5.30%	2.53%	3.82%	2.41%	3.26%
NEW MEXICO:					
Albuquerque,NM	3.27%	1.70%	1.80%	2.23%	2.09%
Remainder of state	2.69%	1.99%	1.89%	2.32%	1.96%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	2.00%	0.97%	1.73%	1.68%	1.81%
Remainder of state	2.86%	1.32%	1.45%	1.22%	1.35%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	4.97%	2.47%	2.80%	3.26%	3.42%
Remainder of state	2.06%	1.43%	1.48%	1.48%	1.70%
NORTH DAKOTA:					
Fargo,ND-MN	4.89%	1.84%	1.96%	1.74%	2.07%
Remainder of state	2.26%	1.26%	1.73%	1.15%	1.68%
OHIO:					
Cincinnati,OH-KY-IN	4.95%	2.48%	2.05%	1.74%	2.16%

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	4.47%	2.35%	2.61%	2.30%	2.91%
Columbus,OH	4.34%	2.58%	3.25%	2.00%	2.92%
Remainder of state	2.76%	1.38%	1.64%	1.22%	1.71%
OKLAHOMA:					
Oklahoma City,OK	3.71%	1.72%	2.20%	2.15%	2.28%
Tulsa,OK	4.05%	1.36%	1.70%	1.83%	2.00%
Remainder of state	3.37%	2.06%	1.93%	2.04%	2.26%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	2.68%	1.28%	1.61%	1.48%	1.84%
Remainder of state	2.55%	1.74%	1.99%	1.77%	2.42%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.15%	1.28%	1.92%	2.78%	2.45%
Pittsburgh,PA	4.40%	1.79%	2.16%	2.58%	3.10%
Remainder of state	2.40%	1.42%	1.56%	1.31%	1.67%
RHODE ISLAND:					
Providence-Warwick,RI-MA	2.02%	1.13%	1.40%	1.14%	1.35%
SOUTH CAROLINA:					
Columbia,SC	6.07%	2.57%	4.00%	2.94%	3.85%
Remainder of state	1.93%	1.82%	1.30%	1.35%	1.51%
SOUTH DAKOTA:					
Sioux Falls,SD	3.87%	1.47%	1.69%	1.31%	1.70%
Remainder of state	2.29%	1.79%	1.43%	1.27%	1.44%
TENNESSEE:					
Memphis,TN-MS-AR	5.88%	2.37%	3.08%	3.44%	3.91%
Nashville-Davidson--Murfreesboro--Franklin,TN	4.49%	3.01%	3.23%	2.32%	2.97%
Remainder of state	2.80%	1.79%	1.88%	1.76%	1.92%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	3.10%	1.24%	1.60%	2.38%	2.27%
Houston-The Woodlands-Sugar Land,TX	3.50%	1.59%	2.57%	2.82%	2.87%
San Antonio-New Braunfels,TX	6.13%	2.64%	3.22%	2.95%	3.59%
Remainder of state	2.64%	1.50%	1.78%	1.65%	2.00%
UTAH:					
Ogden-Clearfield,UT	3.83%	3.80%	3.93%	2.14%	3.29%
Provo-Orem,UT	4.84%	4.03%	7.14%	2.83%	4.78%
Salt Lake City,UT	3.28%	1.78%	2.52%	1.68%	2.57%
Remainder of state	3.41%	3.64%	3.39%	2.54%	3.60%
VERMONT:					
Burlington-South Burlington,VT	3.27%	1.67%	2.44%	1.64%	2.00%
Remainder of state	1.85%	1.74%	1.99%	1.46%	1.96%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	5.05%	1.92%	3.71%	3.35%	3.82%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.58%	1.30%	2.05%	2.61%	2.76%
Remainder of state	3.83%	1.63%	1.76%	1.63%	2.16%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	2.73%	1.26%	1.90%	1.87%	2.39%
Remainder of state	2.86%	1.98%	2.83%	2.01%	2.81%
WEST VIRGINIA:					
Charleston,WV	5.70%	3.05%	3.47%	3.82%	4.56%
Remainder of state	1.74%	1.17%	1.34%	1.65%	1.77%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	4.26%	1.85%	2.08%	2.09%	2.53%
Remainder of state	2.31%	1.06%	1.47%	1.59%	1.63%
WYOMING:					
Cheyenne,WY	6.64%	3.15%	4.90%	2.56%	4.30%
Remainder of state	1.84%	1.78%	1.94%	1.32%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2022-2024

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	7,563	2,008	15,029	4,740	22,146	6,896
Remainder of state	7,403	1,765	14,991	4,367	21,272	6,972
ALASKA:						
Anchorage,AK	8,821	1,652	17,012	4,569	24,391	7,107
Remainder of state	9,318	2,011	18,501	4,891	27,322	6,794
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	7,754	1,446	15,322	4,676	22,800	7,250
Remainder of state	8,362	1,790	17,511	4,847	23,752	7,762
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	7,464	1,646	13,990	4,422	21,061	6,890
Remainder of state	7,223	1,626	14,551	4,740	20,652	5,910
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	8,051	1,519	15,730	4,541	23,638	7,259
Riverside-San Bernardino-Ontario,CA	9,158	2,289	16,401	4,135	22,107	10,946
Sacramento--Roseville--Arden-Arcade,CA	7,969	1,184	16,908	4,281	24,635	6,739
San Diego-Carlsbad,CA	8,031	1,604	14,391	4,654	23,756	9,069
San Francisco-Oakland-Hayward,CA	8,153	1,349	16,625	4,151	23,114	6,726
San Jose-Sunnyvale-Santa Clara,CA	8,603	1,544	17,727	4,925	26,848	6,721
Remainder of state	7,923	1,522	14,841	4,550	22,946	7,566
COLORADO:						
Denver-Aurora-Lakewood,CO	7,968	1,744	16,295	4,589	23,532	6,498
Remainder of state	7,678	1,877	15,579	4,698	22,548	7,631
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	9,268	1,940	18,832	4,952	28,067	7,052
Hartford-West Hartford-East Hartford,CT	8,233	1,759	16,713	3,896	24,900	6,890
New Haven-Milford,CT	8,927	2,076	18,913	4,455	25,699	6,658
Remainder of state	8,704	2,010	16,967	4,103	25,210	6,985
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,603	1,892	16,539	4,547	25,990	7,798
Remainder of state	7,838	1,675	18,299	4,987	21,608	6,693
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,792	1,703	17,750	4,608	25,884	6,923
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	8,660	1,711	16,470	5,429	22,690	7,545
Orlando-Kissimmee-Sanford,FL	8,220	1,949	15,726	5,219	23,434	9,566
Tampa-St. Petersburg-Clearwater,FL	8,150	1,401	16,090	5,268	24,621	7,614
Remainder of state	8,054	1,564	15,510	4,538	23,321	7,921
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	7,760	1,712	15,714	4,256	23,755	6,895
Remainder of state	7,710	1,725	15,333	4,271	22,595	6,287
HAWAII:						
Urban Honolulu,HI	7,670	922	15,125	3,994	21,580	5,408
Remainder of state	7,361	977	14,573	4,041	21,411	5,679
IDAHO:						
Boise City,ID	7,444	1,223	14,572	4,028	22,764	7,208
Remainder of state	7,423	1,488	15,133	4,625	22,829	6,141
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	8,077	1,832	16,519	4,674	23,507	6,701
Remainder of state	8,409	1,674	16,199	4,004	23,425	5,243
INDIANA:						
Indianapolis-Carmel-Anderson,IN	8,262	1,722	16,067	4,573	23,653	7,546
Remainder of state	8,091	1,657	16,661	4,108	22,946	5,790
IOWA:						
Des Moines-West Des Moines,IA	7,374	1,689	14,656	3,882	21,750	6,196
Remainder of state	7,806	1,934	15,224	4,361	22,982	6,596
KANSAS:						
Kansas City,MO-KS	7,818	1,681	15,087	4,758	22,656	8,016
Wichita,KS	7,125	1,816	16,004	4,027	22,739	5,808
Remainder of state	7,442	1,697	15,268	4,174	21,531	5,778
KENTUCKY:						
Louisville/Jefferson County,KY-IN	7,713	1,524	15,919	4,366	23,319	6,343
Remainder of state	7,709	1,651	15,993	4,350	23,154	6,397

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	8,195	1,908	16,092	5,162	23,794	8,114
Remainder of state	7,744	1,806	15,041	5,675	21,830	7,574
MAINE:						
Portland-South Portland,ME	8,508	1,651	16,189	4,427	24,690	6,231
Remainder of state	8,676	1,641	17,008	4,414	24,485	7,210
MARYLAND:						
Baltimore-Columbia-Towson,MD	8,016	1,866	16,487	4,535	23,884	7,317
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,259	1,942	15,759	4,613	24,547	7,693
Remainder of state	7,258	1,986	13,667	4,640	21,042	6,424
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	9,375	2,025	17,616	4,037	26,251	7,331
Remainder of state	8,130	1,847	16,238	3,915	25,165	6,472
MICHIGAN:						
Detroit-Warren-Dearborn,MI	8,177	1,676	16,943	4,715	23,632	6,660
Remainder of state	7,800	1,719	15,839	3,715	21,343	5,298
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	7,854	1,751	16,483	4,349	23,887	6,450
Remainder of state	8,313	1,656	16,508	4,396	23,998	6,246
MISSISSIPPI:						
Jackson,MS	7,215	1,536	15,161	4,260	21,713	6,837
Remainder of state	7,196	1,686	13,968	4,364	21,596	6,551
MISSOURI:						
Kansas City,MO-KS	8,800	1,912	16,992	4,825	24,544	6,533
St. Louis,MO-IL	8,137	1,760	15,610	5,156	23,057	6,298
Remainder of state	7,813	1,646	15,817	4,416	21,759	6,040
MONTANA:						
Billings,MT	6,984	1,252	14,658	4,306	19,855	5,643
Remainder of state	8,066	1,278	16,367	4,505	22,759	6,357
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	7,784	1,807	15,453	4,198	22,736	6,715
Remainder of state	8,029	1,632	15,905	4,361	23,686	6,371
NEVADA:						
Las Vegas-Henderson-Paradise,NV	7,360	1,500	14,262	3,657	21,447	5,584
Remainder of state	7,629	1,495	15,187	4,508	22,088	6,300
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	8,102	2,044	16,367	5,168	25,281	6,390
Manchester-Nashua,NH	8,470	1,867	17,649	4,137	26,891	6,047
Remainder of state	8,518	1,832	16,961	4,006	24,878	6,472
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	9,026	1,879	17,764	4,491	26,804	6,917
Remainder of state	8,994	1,864	16,685	3,943	25,375	6,753
NEW MEXICO:						
Albuquerque,NM	8,039	1,856	15,425	4,606	22,619	5,744
Remainder of state	8,513	1,550	16,888	4,828	24,294	6,673
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	9,716	1,882	18,818	4,306	27,465	6,456
Remainder of state	8,486	1,945	16,206	4,348	23,045	6,340
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	8,310	1,997	18,711	5,994	24,013	8,601
Remainder of state	7,740	1,774	14,810	4,976	21,309	7,273
NORTH DAKOTA:						
Fargo,ND-MN	7,819	1,558	14,946	5,035	22,089	7,021
Remainder of state	8,460	1,408	15,651	3,761	23,046	5,858
OHIO:						
Cincinnati,OH-KY-IN	7,898	1,650	16,386	4,616	23,502	6,441
Cleveland-Elyria,OH	8,475	1,802	16,458	4,476	24,083	6,537
Columbus,OH	7,737	1,536	15,108	4,342	20,167	4,910
Remainder of state	8,197	1,698	15,746	3,647	22,945	5,407
OKLAHOMA:						
Oklahoma City,OK	7,345	1,558	14,083	4,341	21,268	6,309
Tulsa,OK	7,425	1,865	14,701	4,502	21,630	6,963
Remainder of state	7,197	1,560	14,268	4,439	20,901	6,095
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	7,570	1,201	15,388	3,897	22,468	5,578
Remainder of state	8,116	1,095	15,496	3,385	22,802	4,850
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,280	1,654	16,913	4,269	25,363	6,833
Pittsburgh,PA	7,709	1,852	16,773	4,323	22,318	6,370
Remainder of state	8,636	1,873	18,194	4,058	24,385	6,387
RHODE ISLAND:						
Providence-Warwick,RI-MA	8,656	1,873	17,385	4,192	24,163	6,419
SOUTH CAROLINA:						
Columbia,SC	7,993	1,871	16,607	4,995	23,153	7,859
Remainder of state	7,601	1,675	15,187	4,388	22,464	6,960
SOUTH DAKOTA:						
Sioux Falls,SD	8,182	1,770	17,132	4,936	25,702	7,155
Remainder of state	8,147	1,771	16,362	5,171	23,421	6,871
TENNESSEE:						
Memphis,TN-MS-AR	7,614	1,761	14,182	4,077	22,306	6,692
Nashville-Davidson--Murfreesboro--Franklin,TN	7,598	1,675	14,449	4,380	20,700	7,246
Remainder of state	7,376	1,775	14,844	4,755	22,377	7,598
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,886	1,767	15,315	4,760	23,851	7,284
Houston-The Woodlands-Sugar Land,TX	7,832	1,461	15,551	4,810	23,644	6,828
San Antonio-New Braunfels,TX	7,462	1,711	14,796	5,528	23,941	8,165
Remainder of state	7,796	1,584	15,258	5,118	23,102	7,553
UTAH:						
Ogden-Clearfield,UT	6,884	1,648	14,418	4,363	20,655	5,962
Provo-Orem,UT	7,583	1,742	16,124	4,302	22,093	5,590
Salt Lake City,UT	7,703	1,712	14,753	3,806	22,051	6,695
Remainder of state	7,458	1,396	17,068	3,361	23,519	5,992
VERMONT:						
Burlington-South Burlington,VT	8,547	1,968	17,131	4,806	24,933	7,230
Remainder of state	8,485	2,093	17,626	5,031	25,451	6,786
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	7,688	1,895	14,357	4,875	23,126	7,000
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,339	1,945	16,054	4,563	24,205	7,760
Remainder of state	7,932	1,795	14,699	4,277	22,787	7,048
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,821	1,228	16,003	4,009	24,349	6,429
Remainder of state	7,831	1,452	15,434	3,912	22,597	6,871
WEST VIRGINIA:						
Charleston,WV	8,678	1,714	18,233	3,751	25,270	5,469
Remainder of state	8,584	1,712	16,783	3,920	24,844	7,202
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,825	1,701	16,509	4,186	24,747	6,177
Remainder of state	8,060	1,772	16,269	4,069	23,803	5,861
WYOMING:						
Cheyenne,WY	9,046	1,757	17,006	4,485	25,844	7,017
Remainder of state	8,543	1,643	16,330	4,690	23,368	6,511

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2022-2024

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	206	118	500	392	802	528
Remainder of state	123	75	439	200	445	416
ALASKA:						
Anchorage,AK	221	94	499	254	684	541
Remainder of state	267	244	541	570	724	666
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	165	133	332	255	414	358
Remainder of state	570	140	1,398	321	1,065	718
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	270	139	490	271	523	561
Remainder of state	146	97	266	255	725	357
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	138	83	341	221	503	333
Riverside-San Bernardino-Ontario,CA	615	270	1,379	286	539	1,795
Sacramento--Roseville--Arden-Arcade,CA	271	157	949	502	1,118	676
San Diego-Carlsbad,CA	280	167	572	425	851	943
San Francisco-Oakland-Hayward,CA	178	131	459	275	548	593
San Jose-Sunnyvale-Santa Clara,CA	529	143	963	441	1,384	539
Remainder of state	225	143	429	233	680	647
COLORADO:						
Denver-Aurora-Lakewood,CO	180	96	380	216	610	353
Remainder of state	188	93	540	309	565	557
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	241	142	624	465	718	771
Hartford-West Hartford-East Hartford,CT	154	127	554	242	629	450
New Haven-Milford,CT	285	241	868	501	855	895
Remainder of state	382	171	631	411	993	573
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	168	92	439	287	657	659
Remainder of state	447	105	934	433	1,827	756
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	132	79	302	211	512	292
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	512	109	470	440	621	862
Orlando-Kissimmee-Sanford,FL	259	243	661	348	818	651
Tampa-St. Petersburg-Clearwater,FL	215	162	381	278	626	442
Remainder of state	213	81	548	222	815	500
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	208	72	426	219	514	380
Remainder of state	181	170	530	233	596	426
HAWAII:						
Urban Honolulu,HI	216	73	326	366	421	364
Remainder of state	216	134	352	402	423	441
IDAHO:						
Boise City,ID	177	89	436	272	799	939
Remainder of state	213	126	705	353	1,237	351
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	117	71	261	211	542	255
Remainder of state	257	128	508	249	911	311
INDIANA:						
Indianapolis-Carmel-Anderson,IN	186	122	416	411	707	639
Remainder of state	140	64	347	159	550	239
IOWA:						
Des Moines-West Des Moines,IA	230	132	587	261	847	578
Remainder of state	142	84	280	158	419	246
KANSAS:						
Kansas City,MO-KS	154	106	306	265	445	467
Wichita,KS	292	161	745	272	1,289	442
Remainder of state	184	119	1,120	287	752	467
KENTUCKY:						
Louisville/Jefferson County,KY-IN	232	99	511	246	578	391
Remainder of state	128	68	300	216	524	366

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	188	158	411	372	722	565
Remainder of state	143	140	451	760	623	390
MAINE:						
Portland-South Portland,ME	172	77	312	185	424	290
Remainder of state	225	87	533	336	742	437
MARYLAND:						
Baltimore-Columbia-Towson,MD	182	130	422	308	563	615
Washington-Arlington-Alexandria,DC-VA-MD-WV	200	151	404	325	687	541
Remainder of state	301	275	649	933	805	636
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	262	137	384	181	568	513
Remainder of state	311	130	532	442	646	538
MICHIGAN:						
Detroit-Warren-Dearborn,MI	181	167	405	475	546	630
Remainder of state	391	72	461	233	557	345
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	149	87	357	185	643	312
Remainder of state	193	94	568	241	793	497
MISSISSIPPI:						
Jackson,MS	224	142	601	397	826	674
Remainder of state	177	99	275	195	580	320
MISSOURI:						
Kansas City,MO-KS	283	176	498	362	901	475
St. Louis,MO-IL	281	128	390	294	908	531
Remainder of state	229	150	470	426	551	521
MONTANA:						
Billings,MT	401	115	800	582	1,101	737
Remainder of state	155	72	577	265	635	516
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	185	96	382	235	699	339
Remainder of state	185	84	418	265	605	257
NEVADA:						
Las Vegas-Henderson-Paradise,NV	168	87	328	227	495	380
Remainder of state	257	118	751	365	867	698
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	179	155	455	606	643	473
Manchester-Nashua,NH	343	112	969	266	1,230	445
Remainder of state	221	113	445	272	851	409
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	183	140	505	412	535	637
Remainder of state	440	114	506	313	805	374
NEW MEXICO:						
Albuquerque,NM	156	132	407	313	661	531
Remainder of state	166	86	354	283	563	528
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	229	106	511	217	614	342
Remainder of state	234	104	384	255	443	301
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	420	194	1,695	398	993	574
Remainder of state	138	96	407	294	625	445
NORTH DAKOTA:						
Fargo,ND-MN	176	103	427	239	475	393
Remainder of state	132	78	273	202	423	303
OHIO:						
Cincinnati,OH-KY-IN	168	164	658	455	636	558
Cleveland-Elyria,OH	152	198	442	210	532	362
Columbus,OH	257	120	839	330	1,762	1,061
Remainder of state	153	71	423	154	563	274
OKLAHOMA:						
Oklahoma City,OK	172	323	356	376	630	482
Tulsa,OK	169	100	385	264	607	371
Remainder of state	175	119	531	366	802	635
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	152	66	359	285	635	551
Remainder of state	212	72	732	294	827	414
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	173	82	319	202	433	407
Pittsburgh,PA	210	145	534	446	622	523
Remainder of state	164	89	530	206	560	308
RHODE ISLAND:						
Providence-Warwick,RI-MA	139	89	337	156	375	269
SOUTH CAROLINA:						
Columbia,SC	252	193	838	511	791	745
Remainder of state	151	82	372	261	473	349
SOUTH DAKOTA:						
Sioux Falls,SD	159	119	447	200	648	274
Remainder of state	135	95	396	234	514	338
TENNESSEE:						
Memphis,TN-MS-AR	349	153	733	253	966	567
Nashville-Davidson--Murfreesboro--Franklin,TN	186	110	512	294	886	507
Remainder of state	157	96	345	286	554	578
TEXAS:						
Dallas-Fort Worth-Arlington,TX	156	98	443	228	666	618
Houston-The Woodlands-Sugar Land,TX	270	97	409	403	526	544
San Antonio-New Braunfels,TX	325	141	906	701	1,278	1,074
Remainder of state	229	140	388	215	641	415
UTAH:						
Ogden-Clearfield,UT	291	124	525	372	1,205	586
Provo-Orem,UT	593	394	1,378	684	1,219	457
Salt Lake City,UT	222	252	307	379	673	897
Remainder of state	345	148	1,712	687	1,746	1,079
VERMONT:						
Burlington-South Burlington,VT	176	118	368	264	500	429
Remainder of state	145	105	352	258	455	331
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	209	108	795	605	980	560
Washington-Arlington-Alexandria,DC-VA-MD-WV	210	114	525	422	709	445
Remainder of state	283	114	394	273	879	493
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	178	93	388	278	611	711
Remainder of state	199	149	360	235	665	947
WEST VIRGINIA:						
Charleston,WV	405	175	728	268	1,140	503
Remainder of state	158	110	419	163	530	555
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	161	102	413	279	583	432
Remainder of state	122	59	320	211	496	284
WYOMING:						
Cheyenne,WY	368	181	907	395	1,749	519
Remainder of state	199	119	389	358	611	405

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2022-2024

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	91.0%	1,833	3,486	45.7%	45.4%	3,016	5,574
Remainder of state	93.4%	1,757	3,472	45.6%	49.0%	2,863	5,463
ALASKA:							
Anchorage,AK	93.9%	1,951	3,512	54.7%	52.9%	2,681	4,951
Remainder of state	94.2%	2,016	3,423	57.7%	49.7%	2,835	5,239
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	96.0%	1,999	4,088	61.4%	66.5%	2,706	5,187
Remainder of state	94.9%	2,259	4,826	75.4%	70.0%	2,652	5,915
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	94.4%	1,939	3,251	52.0%	45.8%	2,915	5,307
Remainder of state	94.7%	1,874	3,624	58.1%	55.4%	2,511	4,872
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	75.7%	1,633	3,318	40.4%	43.3%	2,460	4,778
Riverside-San Bernardino-Ontario,CA	38.4% *	1,799	3,942	17.8% *	27.9% *	2,640	4,851
Sacramento--Roseville--Arden-Arcade,CA	87.9%	1,679	3,661	47.3%	48.6%	2,494	5,140
San Diego-Carlsbad,CA	57.1%	1,786	4,195	33.5%	45.1%	2,439	5,231
San Francisco-Oakland-Hayward,CA	82.4%	1,533	3,354	38.0%	40.6%	2,597	5,658
San Jose-Sunnyvale-Santa Clara,CA	65.4%	1,443	2,889	26.9%	29.8%	2,556	4,795
Remainder of state	84.0%	1,980	4,157	49.0%	52.3%	2,924	5,961
COLORADO:							
Denver-Aurora-Lakewood,CO	94.2%	2,171	4,403	66.8%	70.2%	2,732	5,369
Remainder of state	95.0%	2,181	4,160	63.4%	64.4%	2,861	5,487
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	92.8%	2,284	4,281	62.8%	61.3%	2,992	5,538
Hartford-West Hartford-East Hartford,CT	88.1%	2,275	3,898	61.5%	57.1%	2,900	5,195
New Haven-Milford,CT	77.4%	2,233	4,109	55.9%	58.3%	2,921	4,832
Remainder of state	94.1%	2,498	4,590	74.5%	67.6%	2,925	5,753
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	93.1%	2,071	3,243	57.7%	48.1%	2,843	5,140
Remainder of state	95.4%	1,874	3,867	60.9%	54.3%	2,530	5,664
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	82.1%	1,363	2,975	35.2%	42.1%	2,363	4,787
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	92.4%	1,845	3,799	44.8%	56.5%	2,814	4,877
Orlando-Kissimmee-Sanford,FL	94.6%	2,277	4,059	67.4%	55.1%	2,873	5,623
Tampa-St. Petersburg-Clearwater,FL	93.2%	1,739	3,340	52.8%	55.3%	2,540	4,474
Remainder of state	93.6%	2,061	3,846	60.5%	61.6%	2,804	5,009
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	91.7%	2,407	4,625	68.8%	65.5%	2,931	5,870
Remainder of state	96.3%	2,165	4,297	61.4%	58.7%	2,938	5,929
HAWAII:							
Urban Honolulu,HI	45.7%	1,253	3,171	18.1%	24.2%	2,533	5,551
Remainder of state	54.4%	1,204	3,283	18.1%	28.6%	2,595	5,488
IDAHO:							
Boise City,ID	93.6%	2,249	3,498	63.5%	58.3%	2,915	4,667
Remainder of state	96.8%	2,047	3,521	60.3%	46.8%	2,818	5,509
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	89.2%	1,789	3,848	50.7%	54.0%	2,520	5,407
Remainder of state	91.2%	1,786	3,907	48.7%	51.3%	2,679	5,510
INDIANA:							
Indianapolis-Carmel-Anderson,IN	93.3%	2,319	4,313	67.2%	64.0%	2,953	5,562
Remainder of state	92.9%	2,106	4,045	57.7%	54.7%	2,901	5,721
IOWA:							
Des Moines-West Des Moines,IA	91.6%	2,047	4,016	53.7%	50.7%	2,852	5,807
Remainder of state	94.5%	2,367	4,291	67.4%	62.6%	2,946	5,575
KANSAS:							
Kansas City,MO-KS	97.2%	2,228	4,792	69.3%	76.0%	2,757	5,599
Wichita,KS	88.7%	2,266	4,635	62.0%	62.2%	2,845	5,703
Remainder of state	95.5%	1,951	3,337	58.7%	48.1%	2,618	5,072

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	96.8%	2,232	4,161	71.2%	73.4%	2,733	5,034
Remainder of state	93.2%	2,160	4,083	62.5%	59.8%	2,811	5,543
LOUISIANA:							
New Orleans-Metairie,LA	86.8%	1,792	3,578	48.1%	49.7%	2,521	5,159
Remainder of state	89.9%	1,925	3,769	53.8%	57.2%	2,596	5,119
MAINE:							
Portland-South Portland,ME	96.2%	2,367	4,226	70.7%	62.6%	2,957	5,789
Remainder of state	97.3%	2,679	4,471	72.5%	68.2%	3,323	5,761
MARYLAND:							
Baltimore-Columbia-Towson,MD	90.4%	1,805	3,618	54.6%	53.9%	2,523	5,053
Washington-Arlington-Alexandria,DC-VA-MD-WV	88.5%	1,817	3,578	49.8%	56.4%	2,570	4,844
Remainder of state	94.8%	1,883	3,335	65.7%	56.6%	2,407	4,744
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	88.9%	1,624	3,379	51.6%	50.2%	2,307	4,828
Remainder of state	84.9%	1,964	3,903	61.8%	58.6%	2,440	5,050
MICHIGAN:							
Detroit-Warren-Dearborn,MI	93.0%	1,402	3,413	38.9%	55.0%	2,323	4,812
Remainder of state	91.0%	1,889	3,717	54.1%	51.3%	2,637	5,253
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	93.2%	2,080	3,829	57.4%	53.9%	2,897	5,508
Remainder of state	98.6%	2,626	4,292	76.1%	68.3%	3,148	5,470
MISSISSIPPI:							
Jackson,MS	93.4%	2,060	3,982	59.2%	64.1%	2,773	5,174
Remainder of state	94.5%	1,938	3,752	54.3%	55.3%	2,821	5,333
MISSOURI:							
Kansas City,MO-KS	94.5%	1,935	3,913	55.1%	61.6%	2,742	5,204
St. Louis,MO-IL	94.5%	2,238	3,947	62.3%	55.3%	2,961	5,709
Remainder of state	92.6%	2,301	4,068	65.9%	60.5%	2,918	5,412
MONTANA:							
Billings,MT	95.7%	2,316	3,629	61.4%	55.2%	3,073	4,946
Remainder of state	97.6%	2,489	3,708	66.0%	53.2%	3,273	5,572
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	96.3%	2,202	4,261	68.9%	67.7%	2,776	5,291
Remainder of state	94.4%	2,293	4,574	67.3%	69.4%	2,884	5,549
NEVADA:							
Las Vegas-Henderson-Paradise,NV	89.6%	2,258	4,628	54.1%	53.3%	3,236	6,689
Remainder of state	91.6%	1,709	3,971	45.9%	56.0%	2,661	5,690
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	92.5%	2,157	4,170	63.3%	59.8%	2,788	5,699
Manchester-Nashua,NH	94.5%	2,486	4,329	72.9%	63.9%	3,046	5,704
Remainder of state	95.7%	2,641	4,710	77.8%	69.3%	3,035	5,754
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	86.6%	1,773	3,540	45.8%	46.1%	2,584	5,301
Remainder of state	90.5%	1,833	3,993	54.2%	61.1%	2,408	5,184
NEW MEXICO:							
Albuquerque,NM	90.2%	2,009	3,379	59.5%	52.6%	2,641	4,651
Remainder of state	92.7%	2,200	4,296	57.9%	59.9%	3,063	5,906
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	79.5%	1,696	3,282	44.1%	43.6%	2,514	4,747
Remainder of state	81.3%	2,012	4,066	52.8%	55.9%	2,703	5,270
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	97.6%	2,188	4,166	62.6%	68.5%	2,888	5,096
Remainder of state	93.3%	2,293	4,260	64.9%	61.3%	2,934	5,492
NORTH DAKOTA:							
Fargo,ND-MN	96.5%	2,222	4,522	67.0%	70.0%	2,854	5,814
Remainder of state	97.2%	2,070	3,885	66.7%	60.7%	2,665	5,265
OHIO:							
Cincinnati,OH-KY-IN	95.9%	2,267	4,250	69.3%	64.0%	2,817	5,415
Cleveland-Elyria,OH	86.0%	2,027	3,800	49.2%	44.6%	2,986	5,609
Columbus,OH	91.4%	2,450	4,627	69.3%	53.5%	3,071	5,830
Remainder of state	91.0%	2,124	4,080	58.5%	57.6%	2,831	5,402

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	96.6%	2,400	5,527	64.8%	71.3%	3,124	6,963
Tulsa,OK	94.6%	2,081	4,009	62.7%	64.7%	2,677	5,014
Remainder of state	97.6%	1,964	4,001	53.4%	56.8%	2,809	5,598
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	88.2%	1,956	4,047	53.9%	58.4%	2,759	5,382
Remainder of state	92.2%	1,946	3,205	54.1%	47.0%	2,824	5,229
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	82.6%	1,800	3,030	41.6%	38.0%	2,793	5,172
Pittsburgh,PA	94.1%	1,813	3,210	57.0%	51.8%	2,442	4,555
Remainder of state	92.8%	1,907	3,562	52.2%	50.7%	2,797	5,324
RHODE ISLAND:							
Providence-Warwick,RI-MA	91.3%	1,976	3,987	54.6%	55.0%	2,765	5,747
SOUTH CAROLINA:							
Columbia,SC	88.4%	2,236	4,055	53.7%	57.6%	3,040	5,033
Remainder of state	94.7%	2,255	4,390	66.6%	62.4%	2,820	5,740
SOUTH DAKOTA:							
Sioux Falls,SD	97.5%	2,709	5,126	80.1%	79.5%	3,071	5,798
Remainder of state	95.8%	2,502	4,664	70.6%	58.8%	3,102	6,370
TENNESSEE:							
Memphis,TN-MS-AR	88.6%	2,003	3,963	53.2%	46.0%	2,896	5,743
Nashville-Davidson--Murfreesboro--Franklin,TN	92.4%	2,340	4,327	65.5%	52.7%	3,001	5,940
Remainder of state	95.1%	2,412	4,264	67.3%	68.1%	3,031	5,364
TEXAS:							
Dallas-Fort Worth-Arlington,TX	94.7%	2,288	4,302	66.3%	66.2%	2,869	5,391
Houston-The Woodlands-Sugar Land,TX	93.1%	2,088	3,809	59.4%	57.7%	2,776	5,152
San Antonio-New Braunfels,TX	97.1%	2,774	5,316	70.1%	69.2%	3,495	6,725
Remainder of state	93.6%	2,392	4,244	66.3%	64.2%	3,061	5,520
UTAH:							
Ogden-Clearfield,UT	97.3%	2,088	3,906	73.7%	70.2%	2,466	4,755
Provo-Orem,UT	94.5%	2,417	4,541	72.4%	68.2%	2,870	5,442
Salt Lake City,UT	95.5%	2,123	4,124	66.7%	64.2%	2,705	5,346
Remainder of state	95.9%	2,073	3,991	64.2%	64.5%	2,668	5,002
VERMONT:							
Burlington-South Burlington,VT	92.9%	2,333	4,429	66.7%	63.7%	2,982	5,676
Remainder of state	92.3%	2,289	4,527	64.0%	63.3%	2,960	5,699
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	92.7%	2,376	3,979	63.7%	59.0%	3,093	5,311
Washington-Arlington-Alexandria,DC-VA-MD-WV	91.9%	1,659	3,575	46.9%	52.8%	2,516	4,913
Remainder of state	93.5%	2,044	3,580	54.1%	59.3%	2,943	4,841
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	91.3%	1,774	3,440	52.5%	53.3%	2,570	4,791
Remainder of state	95.9%	2,011	3,726	60.9%	56.9%	2,693	5,131
WEST VIRGINIA:							
Charleston,WV	93.7%	2,182	4,625	47.5%	54.3%	3,301	6,791
Remainder of state	94.3%	2,055	4,035	57.7%	57.4%	2,881	5,721
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	94.9%	2,247	4,099	63.7%	60.1%	2,928	5,614
Remainder of state	90.5%	2,178	4,165	60.7%	59.5%	2,790	5,432
WYOMING:							
Cheyenne,WY	96.2%	1,911	3,822	54.4%	56.5%	2,709	5,209
Remainder of state	98.2%	2,185	3,791	64.2%	59.1%	2,874	5,194

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.A.5 Standard errors for deductibles for private-sector employees for areas within States: United States, 2022-2024

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	3.61%	132	408	4.39%	7.55%	124	341
Remainder of state	1.56%	85	214	2.74%	8.08%	122	529
ALASKA:							
Anchorage,AK	1.70%	73	172	3.22%	4.19%	78	182
Remainder of state	1.57%	157	262	4.05%	4.64%	183	307
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	1.00%	151	186	2.96%	4.24%	155	193
Remainder of state	1.61%	143	467	4.77%	5.45%	205	470
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	1.45%	123	346	4.77%	7.44%	111	383
Remainder of state	1.56%	69	190	3.41%	4.63%	72	151
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	2.11%	79	223	2.31%	4.55%	68	142
Riverside-San Bernardino-Ontario,CA	17.6% *	172	372	8.86% *	11.5% *	169	368
Sacramento--Roseville--Arden-Arcade,CA	2.96%	176	318	5.49%	7.05%	216	348
San Diego-Carlsbad,CA	5.38%	110	285	3.99%	5.99%	109	339
San Francisco-Oakland-Hayward,CA	2.73%	164	302	5.33%	5.12%	133	382
San Jose-Sunnyvale-Santa Clara,CA	6.60%	132	268	4.31%	4.64%	143	280
Remainder of state	1.98%	159	329	3.05%	3.87%	226	404
COLORADO:							
Denver-Aurora-Lakewood,CO	1.25%	92	202	2.93%	3.10%	95	221
Remainder of state	1.47%	118	222	4.21%	4.62%	117	136
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	2.50%	144	322	5.00%	6.50%	161	334
Hartford-West Hartford-East Hartford,CT	4.74%	106	211	5.19%	5.11%	109	230
New Haven-Milford,CT	6.32%	236	296	6.38%	8.33%	172	262
Remainder of state	1.84%	166	327	4.64%	6.00%	172	306
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.20%	105	258	2.81%	4.55%	125	184
Remainder of state	1.55%	164	357	5.25%	6.20%	119	332
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.89%	50	158	1.98%	2.98%	62	185
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	2.19%	127	222	5.56%	9.41%	145	411
Orlando-Kissimmee-Sanford,FL	1.99%	145	363	4.39%	6.61%	155	344
Tampa-St. Petersburg-Clearwater,FL	2.71%	266	207	10.4%	7.13%	155	356
Remainder of state	1.22%	93	172	3.38%	3.72%	99	198
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	1.41%	73	245	2.75%	3.67%	78	240
Remainder of state	1.04%	121	300	4.26%	5.40%	110	292
HAWAII:							
Urban Honolulu,HI	2.84%	113	306	1.99%	3.36%	105	293
Remainder of state	3.99%	113	332	2.47%	4.35%	130	399
IDAHO:							
Boise City,ID	2.05%	120	185	3.45%	6.17%	128	263
Remainder of state	0.68%	105	242	4.41%	5.24%	117	267
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	1.22%	56	207	2.60%	2.96%	58	205
Remainder of state	2.49%	80	278	3.88%	4.47%	82	332
INDIANA:							
Indianapolis-Carmel-Anderson,IN	2.55%	141	245	4.22%	6.38%	110	214
Remainder of state	2.37%	71	166	2.79%	3.04%	73	187
IOWA:							
Des Moines-West Des Moines,IA	2.78%	103	321	4.39%	5.94%	95	253
Remainder of state	1.14%	63	149	2.63%	3.47%	66	164
KANSAS:							
Kansas City,MO-KS	1.09%	106	192	3.63%	2.93%	99	192
Wichita,KS	4.62%	109	275	4.30%	6.33%	112	291
Remainder of state	1.26%	89	192	5.28%	5.07%	97	266

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	1.18%	152	427	3.37%	4.22%	150	425
Remainder of state	1.22%	75	207	2.72%	3.60%	89	226
LOUISIANA:							
New Orleans-Metairie,LA	3.95%	88	242	4.31%	5.03%	70	251
Remainder of state	3.71%	68	200	4.57%	4.76%	93	216
MAINE:							
Portland-South Portland,ME	1.05%	108	302	2.90%	3.64%	86	298
Remainder of state	0.66%	102	229	2.56%	3.27%	89	218
MARYLAND:							
Baltimore-Columbia-Towson,MD	2.11%	109	222	3.89%	4.17%	111	197
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.13%	97	222	4.14%	5.53%	96	237
Remainder of state	2.38%	193	441	13.3%	11.9%	134	290
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	2.24%	81	179	3.92%	3.81%	73	184
Remainder of state	4.39%	113	264	5.12%	5.32%	139	258
MICHIGAN:							
Detroit-Warren-Dearborn,MI	1.74%	115	182	4.59%	3.62%	73	224
Remainder of state	2.20%	87	190	3.42%	3.95%	104	230
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	1.33%	88	193	3.76%	3.77%	59	168
Remainder of state	0.48%	116	254	3.26%	5.93%	122	239
MISSISSIPPI:							
Jackson,MS	2.02%	132	349	5.10%	6.17%	138	430
Remainder of state	1.51%	79	193	3.51%	4.52%	99	214
MISSOURI:							
Kansas City,MO-KS	2.22%	137	265	6.23%	5.81%	111	217
St. Louis,MO-IL	1.37%	106	300	3.57%	5.42%	105	223
Remainder of state	1.82%	109	231	3.27%	4.62%	109	226
MONTANA:							
Billings,MT	2.33%	182	290	7.27%	7.85%	170	341
Remainder of state	0.70%	110	318	3.56%	7.38%	99	191
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	1.22%	105	182	3.89%	4.18%	80	157
Remainder of state	1.77%	102	193	3.33%	4.25%	98	182
NEVADA:							
Las Vegas-Henderson-Paradise,NV	1.70%	158	443	3.50%	4.40%	221	495
Remainder of state	2.35%	117	422	4.70%	7.04%	103	336
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	1.80%	122	288	3.52%	4.85%	159	285
Manchester-Nashua,NH	1.85%	127	320	3.44%	5.20%	139	379
Remainder of state	1.33%	113	277	2.29%	5.20%	121	310
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	2.25%	78	214	3.64%	4.73%	79	244
Remainder of state	2.77%	92	251	5.82%	5.20%	91	199
NEW MEXICO:							
Albuquerque,NM	1.82%	98	162	3.06%	4.82%	109	169
Remainder of state	1.59%	116	258	3.51%	4.51%	120	214
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	2.13%	81	130	2.66%	2.65%	66	151
Remainder of state	2.18%	83	186	2.84%	3.20%	84	207
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	0.97%	166	195	7.17%	4.91%	146	209
Remainder of state	2.03%	96	185	3.35%	3.99%	99	166
NORTH DAKOTA:							
Fargo,ND-MN	1.93%	92	263	3.42%	4.57%	87	166
Remainder of state	0.70%	56	142	2.61%	3.82%	44	114
OHIO:							
Cincinnati,OH-KY-IN	1.46%	107	237	3.77%	4.79%	103	199
Cleveland-Elyria,OH	4.25%	186	319	3.87%	5.51%	194	437
Columbus,OH	4.77%	129	251	3.50%	11.1%	135	258
Remainder of state	2.46%	73	151	2.94%	3.69%	73	189

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	0.94%	127	539	4.15%	4.50%	114	547
Tulsa,OK	1.76%	95	202	3.51%	4.58%	117	279
Remainder of state	0.74%	103	276	4.02%	5.82%	124	303
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	2.78%	76	271	2.76%	5.10%	83	192
Remainder of state	2.12%	138	312	4.74%	5.99%	105	239
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.69%	110	246	3.80%	4.21%	92	191
Pittsburgh,PA	1.54%	93	268	5.22%	7.76%	103	164
Remainder of state	1.64%	85	193	3.00%	4.15%	82	201
RHODE ISLAND:							
Providence-Warwick,RI-MA	1.15%	68	199	2.20%	2.87%	70	213
SOUTH CAROLINA:							
Columbia,SC	4.69%	189	248	5.47%	8.90%	206	293
Remainder of state	1.18%	77	197	2.82%	3.30%	94	244
SOUTH DAKOTA:							
Sioux Falls,SD	0.74%	86	166	2.65%	4.11%	81	159
Remainder of state	1.00%	86	227	2.48%	4.00%	82	178
TENNESSEE:							
Memphis,TN-MS-AR	6.55%	196	473	6.89%	8.26%	277	611
Nashville-Davidson--Murfreesboro--Franklin,TN	3.19%	168	411	4.43%	7.72%	167	437
Remainder of state	1.04%	98	191	3.16%	4.03%	102	194
TEXAS:							
Dallas-Fort Worth-Arlington,TX	1.17%	90	188	3.48%	5.24%	98	246
Houston-The Woodlands-Sugar Land,TX	2.04%	96	233	3.59%	5.25%	112	290
San Antonio-New Braunfels,TX	1.72%	216	491	4.34%	6.67%	226	452
Remainder of state	1.47%	105	190	3.44%	3.80%	102	220
UTAH:							
Ogden-Clearfield,UT	1.29%	114	246	4.43%	6.27%	123	264
Provo-Orem,UT	2.16%	219	331	4.67%	6.26%	233	339
Salt Lake City,UT	1.26%	99	240	3.83%	4.30%	89	178
Remainder of state	2.18%	165	393	6.15%	7.04%	192	518
VERMONT:							
Burlington-South Burlington,VT	1.53%	166	220	3.62%	3.40%	165	217
Remainder of state	1.56%	81	187	2.35%	3.25%	86	174
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	2.11%	192	293	5.54%	7.10%	215	430
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.03%	82	204	4.40%	6.26%	107	211
Remainder of state	1.67%	109	193	3.76%	3.68%	102	241
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	2.61%	112	259	3.89%	4.98%	107	179
Remainder of state	0.97%	94	231	3.54%	5.30%	105	284
WEST VIRGINIA:							
Charleston,WV	2.27%	203	564	7.62%	9.56%	169	545
Remainder of state	0.96%	101	183	2.49%	3.31%	113	221
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	1.54%	142	267	4.97%	4.96%	117	296
Remainder of state	1.95%	76	168	3.06%	3.87%	70	177
WYOMING:							
Cheyenne,WY	1.54%	184	546	6.49%	8.09%	238	586
Remainder of state	0.51%	88	155	2.75%	3.77%	96	194

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.A.6 Enrollment for private-sector employees for areas within States: United States, 2022-2024

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	55.1%	53.2%	16.2%	30.6%
Remainder of state	48.5%	55.2%	16.8%	27.9%
ALASKA:				
Anchorage,AK	39.5%	58.0%	17.9%	24.1%
Remainder of state	41.2%	53.6%	18.1%	28.3%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	51.5%	59.0%	19.1%	21.9%
Remainder of state	42.8%	60.6%	19.6%	19.8%
ARKANSAS:				
Little Rock-North Little Rock- Conway,AR	53.1%	55.6%	16.9%	27.5%
Remainder of state	51.1%	58.8%	17.3%	23.9%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	48.9%	60.2%	17.7%	22.1%
Riverside-San Bernardino-Ontario,CA	60.7%	63.9%	12.6% *	23.5%
Sacramento--Roseville--Arden- Arcade,CA	53.1%	59.2%	20.8%	19.9%
San Diego-Carlsbad,CA	50.4%	60.4%	15.3%	24.2%
San Francisco-Oakland-Hayward,CA	56.7%	58.3%	17.0%	24.7%
San Jose-Sunnyvale-Santa Clara,CA	58.2%	54.6%	19.7%	25.7%
Remainder of state	43.6%	62.5%	16.1%	21.5%
COLORADO:				
Denver-Aurora-Lakewood,CO	48.2%	60.5%	16.4%	23.1%
Remainder of state	41.5%	60.7%	16.7%	22.7%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	41.0%	49.7%	20.3%	30.0%
Hartford-West Hartford-East Hartford,CT	47.3%	56.5%	18.8%	24.7%
New Haven-Milford,CT	47.8%	55.7%	19.3%	25.0%
Remainder of state	41.7%	59.3%	17.5%	23.2%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA- NJ-DE-MD	50.8%	57.0%	20.0%	23.0%
Remainder of state	37.9%	64.5%	13.8%	21.7%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC- VA-MD-WV	55.9%	58.0%	16.6%	25.3%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	48.2%	55.5%	18.7%	25.8%
Orlando-Kissimmee-Sanford,FL	41.8%	60.0%	17.3%	22.7%
Tampa-St. Petersburg-Clearwater,FL	51.0%	62.0%	18.1%	19.8%
Remainder of state	40.0%	60.9%	18.0%	21.1%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	49.4%	58.2%	17.8%	24.0%
Remainder of state	40.4%	58.6%	18.2%	23.2%
HAWAII:				
Urban Honolulu,HI	57.5%	65.3%	16.1%	18.6%
Remainder of state	61.4%	65.9%	12.6%	21.5%
IDAHO:				
Boise City,ID	47.4%	54.8%	18.1%	27.1%
Remainder of state	39.4%	57.5%	17.2%	25.4%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	48.3%	55.0%	18.3%	26.7%
Remainder of state	46.7%	55.3%	18.2%	26.6%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	46.5%	56.1%	19.7%	24.3%
Remainder of state	48.0%	57.1%	18.3%	24.6%
IOWA:				
Des Moines-West Des Moines,IA	47.5%	50.6%	18.8%	30.6%
Remainder of state	48.5%	57.7%	16.8%	25.5%
KANSAS:				
Kansas City,MO-KS	49.7%	61.3%	18.1%	20.6%
Wichita,KS	53.5%	53.9%	19.8%	26.3%
Remainder of state	46.3%	56.2%	22.4%	21.4%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	53.2%	55.8%	18.0%	26.2%
Remainder of state	46.1%	54.4%	19.1%	26.4%

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	45.2%	60.0%	19.4%	20.5%
Remainder of state	44.5%	57.5%	17.7%	24.8%
MAINE:				
Portland-South Portland,ME	46.6%	57.4%	17.0%	25.6%
Remainder of state	42.9%	61.0%	18.7%	20.3%
MARYLAND:				
Baltimore-Columbia-Towson,MD	43.3%	56.0%	18.3%	25.7%
Washington-Arlington-Alexandria,DC- VA-MD-WV	46.9%	58.0%	18.3%	23.7%
Remainder of state	54.0%	62.2%	17.0%	20.8%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	50.2%	55.4%	18.1%	26.5%
Remainder of state	44.6%	53.3%	17.7%	29.0%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	52.1%	53.1%	20.5%	26.4%
Remainder of state	45.2%	51.8%	19.1%	29.1%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN- WI	46.4%	57.0%	17.2%	25.8%
Remainder of state	39.9%	56.6%	15.2%	28.2%
MISSISSIPPI:				
Jackson,MS	42.0%	61.8%	16.3%	21.9%
Remainder of state	48.7%	59.4%	19.3%	21.3%
MISSOURI:				
Kansas City,MO-KS	52.6%	54.1%	19.3%	26.6%
St. Louis,MO-IL	51.8%	55.1%	18.6%	26.2%
Remainder of state	41.8%	57.4%	19.5%	23.1%
MONTANA:				
Billings,MT	47.7%	61.4%	15.5%	23.2%
Remainder of state	42.8%	58.6%	18.1%	23.3%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	48.3%	56.1%	18.1%	25.8%
Remainder of state	41.5%	54.6%	17.0%	28.4%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	44.0%	60.5%	18.5%	21.0%
Remainder of state	52.0%	55.2%	18.7%	26.1%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	44.9%	57.8%	18.1%	24.1%
Manchester-Nashua,NH	44.2%	59.6%	17.9%	22.5%
Remainder of state	46.5%	56.2%	21.1%	22.7%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ- PA	45.2%	53.5%	20.0%	26.5%
Remainder of state	40.5%	61.0%	17.4%	21.7%
NEW MEXICO:				
Albuquerque,NM	40.8%	58.7%	17.4%	24.0%
Remainder of state	33.8%	58.9%	17.6%	23.6%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ- PA	39.3%	58.0%	16.0%	26.0%
Remainder of state	39.7%	59.2%	18.1%	22.6%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	48.9%	55.6%	22.5%	21.9%
Remainder of state	46.0%	60.7%	18.2%	21.1%
NORTH DAKOTA:				
Fargo,ND-MN	46.8%	58.7%	14.1%	27.2%
Remainder of state	48.9%	54.7%	17.1%	28.2%
OHIO:				
Cincinnati,OH-KY-IN	47.9%	57.6%	17.4%	25.0%
Cleveland-Elyria,OH	47.1%	58.0%	18.7%	23.3%
Columbus,OH	42.9%	54.6%	19.7%	25.6%
Remainder of state	48.6%	55.5%	19.5%	25.0%
OKLAHOMA:				
Oklahoma City,OK	46.2%	60.6%	17.7%	21.7%
Tulsa,OK	56.3%	58.4%	18.6%	23.0%
Remainder of state	44.2%	59.1%	17.2%	23.7%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
OREGON:				
Portland-Vancouver-Hillsboro,OR-WA	54.1%	59.6%	17.0%	23.4%
Remainder of state	49.9%	61.6%	18.3%	20.1%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA- NJ-DE-MD	49.1%	58.0%	17.4%	24.7%
Pittsburgh,PA	50.2%	55.7%	19.4%	24.8%
Remainder of state	48.2%	60.1%	18.2%	21.7%
RHODE ISLAND:				
Providence-Warwick,RI-MA	43.1%	57.9%	15.0%	27.1%
SOUTH CAROLINA:				
Columbia,SC	49.0%	55.9%	21.5%	22.6%
Remainder of state	45.2%	61.1%	19.0%	19.9%
SOUTH DAKOTA:				
Sioux Falls,SD	47.1%	53.4%	15.8%	30.7%
Remainder of state	41.1%	57.5%	16.7%	25.7%
TENNESSEE:				
Memphis,TN-MS-AR	51.1%	58.8%	19.3%	21.9%
Nashville-Davidson--Murfreesboro-- Franklin,TN	42.3%	58.7%	17.3%	24.0%
Remainder of state	45.3%	55.2%	19.5%	25.3%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	49.3%	56.1%	17.2%	26.7%
Houston-The Woodlands-Sugar Land,TX	47.0%	57.2%	18.3%	24.6%
San Antonio-New Braunfels,TX	43.6%	61.6%	19.6%	18.8%
Remainder of state	44.2%	61.4%	17.5%	21.1%
UTAH:				
Ogden-Clearfield,UT	40.1%	51.8%	18.3%	29.8%
Provo-Orem,UT	31.0%	42.8%	18.8%	38.4%
Salt Lake City,UT	48.6%	52.6%	18.6%	28.8%
Remainder of state	38.4%	47.4%	18.6%	33.9%
VERMONT:				
Burlington-South Burlington,VT	42.5%	60.7%	17.9%	21.3%
Remainder of state	36.2%	58.4%	21.0%	20.6%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	44.7%	59.0%	21.3%	19.8%
Washington-Arlington-Alexandria,DC- VA-MD-WV	50.3%	56.7%	18.2%	25.0%
Remainder of state	49.0%	59.1%	17.1%	23.8%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	55.2%	61.7%	17.0%	21.3%
Remainder of state	43.5%	62.8%	14.7%	22.5%
WEST VIRGINIA:				
Charleston,WV	38.5%	58.6%	18.2%	23.2%
Remainder of state	44.1%	56.9%	19.0%	24.1%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	50.8%	54.6%	18.9%	26.5%
Remainder of state	43.3%	54.2%	18.2%	27.6%
WYOMING:				
Cheyenne,WY	41.0%	60.5%	17.1%	22.5%
Remainder of state	38.1%	54.1%	18.4%	27.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.A.6 Standard errors for enrollment for private-sector employees for areas within States: United States, 2022-2024

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	3.26%	2.41%	1.26%	2.25%
Remainder of state	2.68%	1.31%	0.92%	1.63%
ALASKA:				
Anchorage,AK	1.90%	1.43%	0.94%	1.22%
Remainder of state	2.62%	1.61%	1.50%	1.73%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	3.31%	1.75%	1.25%	1.36%
Remainder of state	3.10%	2.14%	1.19%	2.26%
ARKANSAS:				
Little Rock-North Little Rock- Conway,AR	2.55%	2.39%	1.26%	2.44%
Remainder of state	1.54%	1.17%	0.97%	1.12%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	1.49%	1.47%	0.62%	1.23%
Riverside-San Bernardino-Ontario,CA	12.3%	4.54%	4.10% *	0.89%
Sacramento--Roseville--Arden- Arcade,CA	4.29%	2.58%	1.41%	2.26%
San Diego-Carlsbad,CA	2.67%	2.11%	1.07%	1.68%
San Francisco-Oakland-Hayward,CA	2.15%	1.66%	0.99%	1.56%
San Jose-Sunnyvale-Santa Clara,CA	3.81%	2.42%	1.09%	2.06%
Remainder of state	1.73%	1.27%	0.77%	1.07%
COLORADO:				
Denver-Aurora-Lakewood,CO	1.85%	1.35%	0.61%	1.30%
Remainder of state	2.20%	1.61%	1.08%	1.21%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	2.65%	1.75%	1.13%	1.73%
Hartford-West Hartford-East Hartford,CT	2.48%	1.75%	0.82%	1.33%
New Haven-Milford,CT	3.89%	3.11%	1.47%	2.10%
Remainder of state	2.29%	2.55%	1.45%	2.29%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA- NJ-DE-MD	1.75%	1.68%	0.99%	1.46%
Remainder of state	3.04%	1.77%	2.21%	1.76%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC- VA-MD-WV	1.50%	0.96%	0.47%	0.84%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	3.07%	1.89%	0.99%	1.81%
Orlando-Kissimmee-Sanford,FL	2.89%	1.99%	1.03%	1.55%
Tampa-St. Petersburg-Clearwater,FL	3.07%	2.16%	0.97%	2.07%
Remainder of state	2.17%	1.33%	0.78%	0.98%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	1.80%	1.47%	0.73%	1.11%
Remainder of state	1.93%	1.72%	1.19%	1.35%
HAWAII:				
Urban Honolulu,HI	1.69%	1.33%	0.75%	0.93%
Remainder of state	2.33%	1.60%	1.24%	1.91%
IDAHO:				
Boise City,ID	2.10%	2.39%	0.99%	1.92%
Remainder of state	1.95%	1.80%	0.91%	1.70%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	1.60%	1.12%	0.63%	1.00%
Remainder of state	2.02%	1.83%	1.12%	1.45%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	2.73%	1.98%	1.30%	1.55%
Remainder of state	1.54%	1.15%	0.83%	0.84%
IOWA:				
Des Moines-West Des Moines,IA	2.46%	1.82%	1.36%	1.67%
Remainder of state	1.20%	1.10%	0.76%	1.11%
KANSAS:				
Kansas City,MO-KS	2.25%	1.62%	0.95%	1.15%
Wichita,KS	4.02%	2.17%	1.61%	1.23%
Remainder of state	2.63%	1.55%	1.89%	1.72%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	3.05%	1.92%	1.29%	2.48%
Remainder of state	1.59%	1.18%	0.88%	1.31%

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	2.60%	1.69%	1.20%	1.27%
Remainder of state	1.97%	1.87%	0.93%	1.71%
MAINE:				
Portland-South Portland,ME	1.79%	1.28%	1.11%	1.37%
Remainder of state	1.81%	1.27%	0.94%	1.16%
MARYLAND:				
Baltimore-Columbia-Towson,MD	1.87%	1.40%	0.86%	1.27%
Washington-Arlington-Alexandria,DC- VA-MD-WV	2.23%	1.50%	0.92%	1.22%
Remainder of state	7.07%	4.04%	1.79%	2.61%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	1.81%	1.34%	0.94%	0.95%
Remainder of state	2.62%	2.09%	1.61%	2.02%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	1.78%	2.27%	0.91%	1.84%
Remainder of state	1.86%	1.46%	0.74%	1.24%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN- WI	1.89%	1.30%	0.63%	1.22%
Remainder of state	2.52%	1.48%	1.01%	1.61%
MISSISSIPPI:				
Jackson,MS	2.91%	2.33%	1.17%	1.71%
Remainder of state	1.99%	1.29%	0.85%	0.95%
MISSOURI:				
Kansas City,MO-KS	3.75%	2.10%	1.28%	1.94%
St. Louis,MO-IL	2.34%	1.86%	0.98%	1.61%
Remainder of state	2.06%	2.12%	1.09%	1.60%
MONTANA:				
Billings,MT	3.53%	2.47%	1.38%	2.08%
Remainder of state	1.94%	2.27%	1.01%	1.77%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	1.90%	1.50%	0.84%	1.18%
Remainder of state	1.49%	1.46%	0.81%	1.35%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	1.87%	1.44%	0.69%	1.16%
Remainder of state	2.57%	2.14%	1.26%	2.24%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	2.21%	1.35%	1.19%	1.08%
Manchester-Nashua,NH	2.58%	1.96%	1.10%	1.42%
Remainder of state	1.90%	1.39%	1.14%	1.05%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ- PA	2.17%	1.27%	0.76%	1.13%
Remainder of state	2.96%	2.37%	1.33%	1.57%
NEW MEXICO:				
Albuquerque,NM	1.90%	1.65%	0.86%	1.63%
Remainder of state	1.70%	1.57%	0.81%	1.30%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ- PA	1.57%	1.04%	0.56%	0.92%
Remainder of state	1.32%	1.03%	0.75%	0.87%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	3.29%	3.42%	3.83%	2.32%
Remainder of state	1.66%	1.38%	0.90%	1.11%
NORTH DAKOTA:				
Fargo,ND-MN	2.00%	1.65%	1.26%	1.99%
Remainder of state	1.58%	1.30%	0.70%	1.08%
OHIO:				
Cincinnati,OH-KY-IN	2.34%	1.94%	1.86%	1.31%
Cleveland-Elyria,OH	3.03%	1.84%	0.89%	1.55%
Columbus,OH	2.82%	3.29%	1.61%	4.11%
Remainder of state	1.67%	1.27%	0.80%	0.99%
OKLAHOMA:				
Oklahoma City,OK	2.13%	2.11%	1.09%	1.84%
Tulsa,OK	2.02%	1.77%	1.04%	1.41%
Remainder of state	2.24%	1.98%	1.10%	1.71%

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	1.76%	1.74%	0.90%	1.68%
Remainder of state	2.45%	1.45%	1.02%	1.17%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA- NJ-DE-MD	2.20%	1.63%	0.72%	1.21%
Pittsburgh,PA	3.16%	1.69%	1.00%	1.44%
Remainder of state	1.72%	1.13%	0.89%	0.77%
RHODE ISLAND:				
Providence-Warwick,RI-MA	1.28%	0.91%	0.57%	0.85%
SOUTH CAROLINA:				
Columbia,SC	3.67%	2.22%	2.14%	2.12%
Remainder of state	1.68%	1.43%	1.11%	0.80%
SOUTH DAKOTA:				
Sioux Falls,SD	1.74%	2.02%	0.80%	2.08%
Remainder of state	1.42%	1.38%	0.74%	1.29%
TENNESSEE:				
Memphis,TN-MS-AR	3.77%	2.56%	1.28%	2.21%
Nashville-Davidson--Murfreesboro-- Franklin,TN	2.88%	1.90%	1.11%	2.10%
Remainder of state	1.87%	1.44%	0.85%	1.38%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	2.13%	1.67%	1.02%	1.81%
Houston-The Woodlands-Sugar Land,TX	2.57%	1.61%	0.89%	1.43%
San Antonio-New Braunfels,TX	3.33%	2.70%	1.66%	2.01%
Remainder of state	1.87%	1.45%	1.05%	1.32%
UTAH:				
Ogden-Clearfield,UT	3.26%	2.41%	2.00%	1.93%
Provo-Orem,UT	3.70%	2.66%	1.70%	1.99%
Salt Lake City,UT	2.75%	1.45%	1.38%	1.42%
Remainder of state	3.69%	3.06%	1.86%	2.66%
VERMONT:				
Burlington-South Burlington,VT	1.83%	1.38%	0.86%	1.07%
Remainder of state	1.63%	1.14%	0.77%	0.90%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	3.50%	1.96%	1.83%	2.10%
Washington-Arlington-Alexandria,DC- VA-MD-WV	2.65%	1.53%	1.33%	1.73%
Remainder of state	2.31%	2.36%	0.83%	2.09%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	2.30%	1.36%	0.65%	1.15%
Remainder of state	2.40%	1.78%	0.84%	1.79%
WEST VIRGINIA:				
Charleston,WV	3.92%	2.49%	1.40%	1.85%
Remainder of state	1.71%	1.28%	0.75%	1.13%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	2.55%	1.35%	0.83%	1.29%
Remainder of state	1.49%	1.16%	0.77%	0.93%
WYOMING:				
Cheyenne,WY	3.53%	3.05%	1.65%	2.35%
Remainder of state	1.50%	1.29%	0.90%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2024

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:					
Less than 50 employees	33.5%	51.3%	72.1%	62.7%	45.2%
50 or more employees	96.2%	97.5%	74.5%	67.6%	50.4%
Total	45.1%	85.6%	74.1%	66.9%	49.6%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	35.2%	48.8%	82.5%	71.6%	59.0%
50 or more employees	97.7%	99.7%	78.1%	67.5%	52.7%
Total	48.6%	83.1%	78.9%	68.3%	53.9%
Chicago-Naperville-Elgin, IL-IN:					
Less than 50 employees	32.7%	58.6%	81.8%	67.0%	54.8%
50 or more employees	97.7%	98.9%	77.7%	67.6%	52.5%
Total	48.8%	89.8%	78.3%	67.5%	52.9%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	50.4%	65.7%	90.7%	58.4%	53.0%
50 or more employees	95.7%	98.2%	86.9%	69.9%	60.8%
Total	63.6%	90.3%	87.6%	67.8%	59.4%
Houston-Pasadena-The Woodlands, TX:					
Less than 50 employees	27.2%	51.4%	79.5%	67.4%	53.6%
50 or more employees	96.5%	99.3%	82.0%	63.5%	52.1%
Total	50.5%	90.7%	81.8%	63.8%	52.2%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	14.6%	48.4%	91.3%	60.5%	55.3%
50 or more employees	96.8%	97.8%	82.7%	71.5%	59.1%
Total	34.7%	85.1%	83.9%	69.7%	58.5%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	41.3%	67.2%	73.6%	72.6%	53.5%
50 or more employees	96.4%	98.1%	84.8%	65.6%	55.6%
Total	58.4%	91.0%	82.9%	66.6%	55.2%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	32.5%	55.5%	67.7%	54.3%	36.8%
50 or more employees	94.1%	98.0%	84.8%	66.2%	56.1%
Total	51.2%	88.4%	82.4%	64.8%	53.4%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	18.5% *	41.1%	86.8%	68.2%	59.2%
50 or more employees	89.6%	97.4%	84.2%	62.6%	52.7%
Total	31.1%	84.3%	84.5%	63.2%	53.4%
Phoenix-Mesa-Chandler, AZ:					
Less than 50 employees	39.0%	60.3%	80.8%	64.7%	52.2%
50 or more employees	98.3%	99.0%	80.1%	71.5%	57.3%
Total	58.7%	91.6%	80.2%	70.6%	56.6%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	41.8%	61.6%	80.1%	68.3%	54.7%
50 or more employees	93.4%	98.3%	79.3%	68.3%	54.1%
Total	53.6%	90.3%	79.4%	68.3%	54.2%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	26.1% *	41.3%	87.9%	72.7%	63.9%
50 or more employees	98.0%	100%	89.9%	92.1%	82.8%
Total	42.9%	92.1%	89.8%	91.0%	81.7%
San Francisco-Oakland-Fremont, CA:					
Less than 50 employees	35.8%	54.6%	73.3%	75.7%	55.5%
50 or more employees	90.9%	96.8%	89.7%	74.8%	67.1%
Total	48.7%	88.8%	87.8%	74.9%	65.8%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	35.7%	57.3%	72.8%	77.0%	56.1%
50 or more employees	93.8%	98.1%	79.7%	74.5%	59.4%
Total	53.3%	90.0%	78.8%	74.8%	59.0%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	38.0%	64.0%	82.9%	72.8%	60.4%
50 or more employees	98.7%	98.3%	79.6%	79.1%	63.0%
Total	53.5%	89.0%	80.3%	77.8%	62.5%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	19.4%	40.6%	73.3%	68.5%	50.2%
50 or more employees	96.0%	96.8%	73.4%	69.6%	51.1%

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	34.7%	83.1%	73.4%	69.5%	51.0%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	24.1% *	46.7%	83.3%	59.1%	49.2%
50 or more employees	99.0%	99.7%	84.5%	71.0%	60.0%
Total	45.7%	91.5%	84.4%	70.0%	59.1%
San Diego-Chula Vista-Carlsbad, CA:					
Less than 50 employees	32.4%	57.1%	88.5%	56.9%	50.3%
50 or more employees	97.6%	99.0%	66.2%	69.2%	45.8%
Total	52.6%	84.3%	71.5%	65.6%	46.8%
Denver-Aurora-Centennial, CO:					
Less than 50 employees	33.1%	49.2%	85.8%	65.4%	56.1%
50 or more employees	97.5%	99.7%	81.9%	62.4%	51.2%
Total	50.1%	89.5%	82.3%	62.8%	51.7%
Baltimore-Columbia-Towson, MD:					
Less than 50 employees	39.5%	51.8%	78.3%	56.8%	44.5%
50 or more employees	95.8%	96.5%	71.7%	60.7%	43.5%
Total	52.4%	82.7%	73.0%	59.9%	43.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2024

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:					
Less than 50 employees	4.20%	3.64%	3.67%	3.50%	3.59%
50 or more employees	1.29%	0.82%	2.82%	2.56%	3.18%
Total	3.32%	1.34%	2.45%	2.24%	2.74%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	4.07%	4.44%	3.41%	4.49%	4.85%
50 or more employees	1.49%	0.21%	2.84%	3.47%	3.13%
Total	3.42%	1.84%	2.39%	2.94%	2.72%
Chicago-Naperville-Elgin, IL-IN:					
Less than 50 employees	4.45%	4.52%	3.28%	4.43%	4.35%
50 or more employees	1.52%	0.60%	3.84%	2.22%	3.55%
Total	3.38%	1.35%	3.31%	2.00%	3.09%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	6.95%	5.67%	2.41%	5.64%	5.17%
50 or more employees	2.36%	0.94%	3.28%	3.55%	3.57%
Total	4.93%	1.82%	2.73%	3.12%	3.11%
Houston-Pasadena-The Woodlands, TX:					
Less than 50 employees	5.79%	7.95%	7.97%	7.24%	9.12%
50 or more employees	2.28%	0.47%	3.65%	6.29%	5.83%
Total	5.13%	2.15%	3.39%	5.73%	5.32%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	3.14%	5.95%	3.15%	5.92%	5.73%
50 or more employees	1.62%	1.15%	3.32%	2.83%	3.93%
Total	4.03%	2.12%	2.86%	2.68%	3.49%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	5.30%	4.72%	4.90%	3.27%	4.72%
50 or more employees	1.60%	0.73%	2.24%	3.36%	3.42%
Total	4.02%	1.37%	2.10%	2.89%	2.96%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	5.67%	6.38%	7.17%	6.10%	5.72%
50 or more employees	3.53%	0.86%	2.73%	4.76%	3.58%
Total	5.24%	1.92%	2.77%	4.16%	3.13%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	7.72% *	8.42%	4.50%	6.37%	6.18%
50 or more employees	5.20%	1.57%	5.48%	5.33%	5.81%
Total	6.37%	3.81%	4.86%	4.73%	5.13%
Phoenix-Mesa-Chandler, AZ:					
Less than 50 employees	8.05%	6.46%	5.59%	5.91%	5.70%
50 or more employees	1.27%	0.70%	3.07%	2.93%	3.78%
Total	5.83%	1.53%	2.77%	2.72%	3.41%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	9.91%	5.35%	4.64%	5.48%	6.19%
50 or more employees	3.16%	1.50%	3.43%	2.80%	3.34%
Total	6.68%	1.74%	3.00%	2.52%	2.99%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	8.22% *	8.79%	5.52%	6.70%	8.28%
50 or more employees	2.02%	0.02%	7.05%	5.73%	11.4%
Total	7.08%	4.63%	6.70%	6.16%	11.4%
San Francisco-Oakland-Fremont, CA:					
Less than 50 employees	8.24%	7.50%	9.26%	7.85%	8.45%
50 or more employees	4.88%	1.61%	2.38%	2.66%	2.81%
Total	6.81%	2.56%	2.59%	2.52%	2.78%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	9.94%	8.36%	6.61%	5.16%	6.77%
50 or more employees	2.87%	1.00%	3.39%	3.82%	4.56%
Total	7.25%	2.38%	3.10%	3.41%	4.09%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	6.06%	5.47%	5.07%	3.15%	4.68%
50 or more employees	0.79%	1.01%	4.23%	4.66%	6.34%
Total	4.87%	2.05%	3.50%	3.90%	5.21%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	3.53%	5.67%	5.43%	4.45%	4.08%
50 or more employees	1.98%	1.68%	3.98%	3.23%	4.14%

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Total	3.39%	2.51%	3.56%	2.90%	3.69%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	8.51% *	10.3%	7.33%	7.09%	6.20%
50 or more employees	0.99%	0.36%	5.01%	4.66%	5.80%
Total	7.51%	2.35%	4.66%	4.43%	5.47%
San Diego-Chula Vista-Carlsbad, CA:					
Less than 50 employees	7.55%	8.61%	3.44%	8.86%	7.99%
50 or more employees	1.74%	0.94%	6.58%	6.18%	6.29%
Total	6.48%	3.46%	5.46%	5.19%	5.18%
Denver-Aurora-Centennial, CO:					
Less than 50 employees	7.16%	6.57%	4.42%	4.79%	5.48%
50 or more employees	1.85%	0.29%	3.90%	4.78%	3.47%
Total	5.42%	2.01%	3.47%	4.30%	3.17%
Baltimore-Columbia-Towson, MD:					
Less than 50 employees	7.00%	6.63%	5.96%	4.72%	3.72%
50 or more employees	2.84%	2.16%	3.89%	4.43%	4.38%
Total	5.33%	3.20%	3.35%	3.68%	3.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

* Figure does not meet standard of reliability or precision.

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

Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2024

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:						
Less than 50 employees	9,939	1,487	18,450	3,895 *	27,378	5,463
50 or more employees	9,613	1,833	19,043	4,790	28,077	6,701
Total	9,666	1,776	18,980	4,695	27,996	6,558
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	8,485	1,747 *	15,050	4,344	26,233	10,638
50 or more employees	8,765	1,606	16,891	4,832	25,454	7,051
Total	8,697	1,641	16,661	4,771	25,581	7,640
Chicago-Naperville-Elgin, IL-IN:						
Less than 50 employees	9,045	2,057	18,888	6,248	23,101	9,467
50 or more employees	8,367	2,067	17,572	5,371	25,063	7,215
Total	8,488	2,065	17,683	5,444	24,779	7,542
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	7,175	1,985	10,637	6,470	18,797	8,083
50 or more employees	7,956	1,660	15,556	4,616	24,879	7,613
Total	7,803	1,724	14,937	4,850	24,281	7,659
Houston-Pasadena-The Woodlands, TX:						
Less than 50 employees	6,962	1,233	13,090	3,022 *	22,977	11,463
50 or more employees	8,049	1,362	16,427	4,386	23,818	5,440
Total	7,909	1,345	16,172	4,282	23,758	5,872
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	7,864	2,766	15,921	6,427	24,253	12,093
50 or more employees	7,690	1,564	15,318	3,692	23,505	6,508
Total	7,715	1,739	15,414	4,129	23,581	7,075
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	7,688	1,289	15,443	4,300	26,208	5,665
50 or more employees	8,780	1,943	17,882	4,194	26,999	6,977
Total	8,584	1,825	17,506	4,210	26,888	6,793
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	7,595	1,776	19,391	9,300	23,007	7,570
50 or more employees	8,643	1,770	17,169	4,533	26,011	7,119
Total	8,522	1,770	17,313	4,843	25,788	7,153
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	7,844	1,435	15,491	7,352	21,689	14,826
50 or more employees	10,342	2,028	18,468	5,464	23,870	8,962
Total	9,951	1,935	18,147	5,668	23,701	9,415
Phoenix-Mesa-Chandler, AZ:						
Less than 50 employees	7,857	2,234 *	15,147	6,792	21,396	9,277
50 or more employees	7,908	1,398	15,079	4,168	22,938	6,310
Total	7,902	1,501	15,085	4,392	22,744	6,682
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	10,450	4,334 *	18,300	6,192	29,420	16,733 *
50 or more employees	9,753	1,806	17,572	3,705	28,785	6,684
Total	9,856	2,178	17,662	4,013	28,897	8,458
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	7,704	2,345	12,347	4,226 *	24,067	16,479
50 or more employees	10,121	2,642	18,905	4,213	22,358	12,498
Total	10,024	2,630	18,416	4,214	22,454	12,721
San Francisco-Oakland-Fremont, CA:						
Less than 50 employees	8,757	1,146 *	14,751	6,473 *	25,431	8,504 *
50 or more employees	8,269	1,801	16,549	4,953	23,840	7,997
Total	8,328	1,721	16,397	5,082	23,925	8,024
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	6,385	716 *	15,411	5,248	18,564	4,756 *
50 or more employees	9,329	2,178	20,160	5,098	27,131	7,480
Total	8,893	1,962	19,791	5,110	26,237	7,196
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	8,397	768	15,668	6,658	21,706	7,528
50 or more employees	8,577	1,243	17,351	3,332	26,462	5,289
Total	8,540	1,144	17,049	3,928	25,799	5,601
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	8,533	2,366	17,556	5,994 *	19,981	8,050
50 or more employees	7,842	2,006	17,050	4,714	24,006	7,332
Total	7,934	2,054	17,087	4,809	23,578	7,408
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	7,362	2,029	12,051	1,253 *	31,231	4,035 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	8,931	1,547	18,337	5,482	27,002	7,458
Total	8,809	1,585	17,686	5,044	27,080	7,395
San Diego-Chula Vista-Carlsbad, CA:						
Less than 50 employees	8,423	1,762	17,329	6,594	30,150	14,511
50 or more employees	8,931	2,225 *	16,539	6,505	23,584	10,143
Total	8,784	2,091	16,671	6,520	24,680	10,872
Denver-Aurora-Centennial, CO:						
Less than 50 employees	7,972	1,353 *	15,409	4,670	23,833	9,562
50 or more employees	8,639	1,913	17,355	5,021	25,254	6,920
Total	8,567	1,853	17,176	4,989	25,009	7,374
Baltimore-Columbia-Towson, MD:						
Less than 50 employees	8,090	2,230	14,188	5,196	27,004	7,156
50 or more employees	8,385	1,764	16,414	4,274	23,201	6,315
Total	8,328	1,854	16,006	4,443	24,025	6,497

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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:						
Less than 50 employees	705	275	2,701	1,666 *	1,615	1,044
50 or more employees	256	157	614	475	773	640
Total	244	139	622	461	706	573
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	620	651 *	1,314	607	3,160	2,180
50 or more employees	254	115	536	351	743	397
Total	248	183	500	318	812	519
Chicago-Naperville-Elgin, IL-IN:						
Less than 50 employees	477	342	1,562	1,020	1,930	1,414
50 or more employees	196	168	461	518	1,217	533
Total	187	151	440	480	1,098	513
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	467	377	1,315	865	2,057	1,592
50 or more employees	318	131	1,196	499	1,137	1,001
Total	272	133	1,053	460	1,069	920
Houston-Pasadena-The Woodlands, TX:						
Less than 50 employees	1,060	264	1,892	1,281 *	1,301	1,975
50 or more employees	347	195	666	712	915	808
Total	331	172	632	664	849	888
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	531	459	1,455	1,225	1,870	2,353
50 or more employees	257	130	638	458	972	436
Total	234	142	590	471	899	512
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	415	218	1,126	563	1,769	808
50 or more employees	185	124	437	392	580	336
Total	176	110	427	343	561	308
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	529	343	2,121	1,069	1,609	1,550
50 or more employees	221	134	424	246	643	464
Total	207	125	423	266	608	446
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	891	420	1,586	774	1,561	1,784
50 or more employees	1,296	212	864	710	1,664	1,679
Total	1,180	206	810	654	1,511	1,580
Phoenix-Mesa-Chandler, AZ:						
Less than 50 employees	646	710 *	1,683	1,085	1,747	1,891
50 or more employees	292	157	420	492	706	654
Total	268	166	410	494	656	610
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	669	1,497 *	1,407	1,515	1,664	5,791 *
50 or more employees	259	224	699	313	931	386
Total	250	342	642	377	833	1,538
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	1,322	637	2,202	1,478 *	6,138	4,529
50 or more employees	293	147	2,074	448	477	1,818
Total	361	152	2,065	429	589	1,607
San Francisco-Oakland-Fremont, CA:						
Less than 50 employees	1,126	426 *	2,622	2,066 *	1,553	3,108 *
50 or more employees	361	208	679	593	1,329	928
Total	352	197	648	575	1,273	892
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	554	280 *	2,061	1,467	1,485	1,796 *
50 or more employees	369	293	814	1,108	1,256	1,512
Total	371	267	790	1,029	1,119	1,357
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	646	201	1,078	1,109	1,749	1,896
50 or more employees	277	177	656	540	830	903
Total	260	137	615	567	844	867
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	681	475	1,735	2,144 *	2,200	1,761
50 or more employees	228	230	621	278	903	453
Total	225	214	595	297	858	447
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	1,073	535	1,213	1,019 *	3,976	2,479 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	225	142	714	613	686	781
Total	235	136	763	618	676	763
San Diego-Chula Vista-Carlsbad, CA:						
Less than 50 employees	744	379	2,044	1,557	5,883	1,965
50 or more employees	405	771 *	1,342	1,823	1,460	2,466
Total	370	565	1,170	1,540	1,635	2,068
Denver-Aurora-Centennial, CO:						
Less than 50 employees	704	525 *	1,105	936	1,622	2,595
50 or more employees	367	164	870	345	1,219	492
Total	336	160	797	326	1,048	641
Baltimore-Columbia-Towson, MD:						
Less than 50 employees	838	327	2,066	899	2,715	1,397
50 or more employees	558	183	759	578	1,375	729
Total	478	162	746	512	1,292	655

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.