Table XII.A.2 Percent of private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.2%	23.6%	52.2%	76.8%	94.8%	97.5%	31.4%	95.6%
New England:								
Connecticut	52.9%	26.1%	55.9%	81.2%	97.6%	99.2%	34.8%	97.3%
Maine	43.1%	20.2%	55.0%	75.1%	91.7%	98.0%	28.5%	94.0%
Massachusetts	56.2%	33.6%	66.5%	84.5%	96.4%	99.7%	42.4%	96.9%
New Hampshire	53.6%	24.0%	68.4%	79.0%	94.5%	98.3%	37.5%	95.2%
Rhode Island	53.0%	29.5%	64.3%	77.5%	98.5%	95.9%	38.4%	96.1%
Vermont	41.5%	19.0%	47.2%	80.2%	96.9%	96.7%	27.8%	95.8%
Middle Atlantic:								
New Jersey	49.3%	29.5%	45.9%	79.7%	95.4%	98.0%	34.8%	96.1%
New York	47.2%	26.7%	64.1%	82.1%	94.2%	96.2%	35.1%	95.3%
Pennsylvania	51.2%	24.0%	57.6%	80.4%	94.4%	99.0%	34.0%	96.6%
East North Central:								
Illinois	51.1%	28.5%	52.0%	82.0%	95.2%	98.7%	35.2%	96.8%
Indiana	43.0%	11.8%	35.4%	66.6%	96.8%	94.3%	19.4%	93.6%
Michigan	47.5%	21.4%	52.2%	72.8%	95.2%	98.2%	31.0%	95.1%
Ohio	53.3%	24.9%	52.1%	73.4%	92.1%	95.9%	33.5%	93.7%
Wisconsin	49.1%	22.3%	48.8%	73.0%	94.2%	98.6%	30.1%	95.8%
West North Central:								
Iowa	54.8%	32.3%	52.0%	86.2%	99.1%	97.6%	38.5%	97.5%
Kansas	50.4%	25.9%	52.1%	81.1%	93.5%	96.9%	33.8%	95.2%
Minnesota	43.9%	13.6%	52.4%	85.6%	94.0%	99.4%	25.5%	96.5%
Missouri	53.6%	25.1%	56.9%	80.4%	99.1%	99.4%	34.7%	97.7%
Nebraska	40.3%	14.2%	50.5%	71.4%	96.7%	95.0%	22.6%	94.1%
North Dakota	48.9%	22.2%	65.6%	86.6%	94.9%	98.2%	34.4%	96.2%
South Dakota	47.0%	26.1%	47.3%	79.7%	93.3%	97.0%	32.7%	94.6%
South Atlantic:								
Delaware	48.4%	22.7%	46.3%	82.7%	87.3%	97.1%	30.4%	95.1%
District of Columbia	71.1%	47.3%	80.0%	85.4%	99.4%	97.0%	57.0%	97.2%
Florida	39.0%	16.2%	42.8%	74.6%	95.0%	96.3%	22.2%	95.1%
Georgia	43.1%	16.7%	42.5%	72.1%	93.6%	96.2%	23.8%	95.1%
Maryland	53.3%	30.1%	61.2%	78.4%	95.7%	97.3%	38.0%	96.2%
North Carolina	42.4%	15.8%	41.6%	68.2%	96.8%	97.6%	22.8%	95.8%
South Carolina	45.4%	18.3%	39.2%	65.5%	97.5%	98.4%	23.7%	96.9%
Virginia	52.3%	22.1%	61.7%	82.1%	94.3%	97.6%	33.6%	96.3%
West Virginia	49.4%	17.3%	45.5%	63.8%	94.7%	96.6%	24.8%	93.3%
East South Central:								
Alabama	56.9%	29.5%	59.5%	85.7%	94.8%	98.6%	38.1%	97.1%
Kentucky	50.7%	19.6%	53.0%	81.3%	95.0%	98.4%	29.1%	96.1%
Mississippi	53.4%	24.8%	51.7%	80.1%	94.4%	99.3%	33.0%	96.4%
Tennessee	54.7%	23.9%	43.2%	81.1%	95.6%	98.1%	32.2%	97.0%
West South Central:								
Arkansas	48.0%	19.8%	44.4%	73.4%	96.0%	97.1%	28.1%	95.5%
Louisiana	53.0%	26.8%	53.9%	77.1%	98.4%	97.7%	35.3%	96.7%
Oklahoma	53.8%	29.2%	60.1%	81.2%	97.7%	99.0%	37.7%	97.2%
Texas	49.9%	26.1%	50.1%	64.7%	89.4%	97.2%	31.7%	93.6%
Mountain:								
Arizona	46.9%	14.8%	55.1%	84.5%	97.3%	96.1%	26.7%	96.2%
Colorado	43.4%	19.6%	52.1%	80.0%	94.8%	95.9%	27.2%	95.5%
Idaho	38.4%	18.7%	51.2%	65.2%	94.2%	95.9%	25.9%	92.5%
Montana	40.9%	24.1%	42.0%	75.0%	95.6%	97.7%	29.0%	94.6%
Nevada	54.0%	24.0%	57.9%	85.0%	95.1%	98.3%	37.4%	96.0%
New Mexico	47.2%	16.9%	34.8%	70.5%	92.4%	96.8%	24.3%	94.6%
Utah	37.0%	16.0%	37.0%	65.7%	94.3%	96.2%	21.5%	93.3%
Wyoming	37.9%	17.3%	37.2%	77.6%	97.2%	95.4%	24.5%	93.4%
Pacific:								
Alaska	34.1%	6.6%	33.8%	72.3%	93.7%	94.9%	15.6%	93.7%
California	48.2%	28.3%	53.5%	77.6%	95.1%	97.8%	34.9%	95.8%
Hawaii	77.8%	64.5%	91.3%	95.8%	96.0%	94.2%	71.3%	94.8%
Oregon	47.2%	24.8%	52.4%	78.0%	94.4%	98.1%	32.5%	96.2%
Washington	48.6%	23.5%	57.0%	78.2%	98.1%	98.5%	32.3%	96.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.57%	0.81%	0.64%	0.42%	0.25%	0.45%	0.21%
New England:								
Connecticut	1.94%	3.32%	5.17%	3.13%	1.54%	0.43%	2.66%	0.69%
Maine	1.75%	2.67%	4.58%	3.90%	2.15%	1.14%	2.22%	1.18%
Massachusetts	2.51%	5.01%	4.81%	3.60%	2.43%	0.17%	3.74%	0.96%
New Hampshire	1.89%	3.48%	4.63%	3.63%	1.93%	1.19%	2.70%	1.13%
Rhode Island	2.25%	3.96%	4.73%	4.29%	1.39%	1.77%	3.04%	1.27%
Vermont	1.78%	2.88%	4.12%	3.09%	1.33%	1.82%	2.26%	1.12%
Middle Atlantic:								
New Jersey	2.57%	4.31%	5.51%	4.17%	2.29%	1.03%	3.44%	1.10%
New York	1.64%	2.75%	3.57%	2.37%	1.58%	1.10%	2.17%	0.85%
Pennsylvania	1.57%	2.80%	3.97%	3.01%	2.54%	0.46%	2.18%	0.84%
East North Central:								
Illinois	1.66%	2.83%	4.21%	2.82%	1.54%	0.66%	2.26%	0.75%
Indiana	1.60%	2.51%	4.68%	4.24%	1.46%	3.23%	2.09%	2.12%
Michigan	1.97%	3.55%	4.47%	4.50%	2.06%	1.65%	2.69%	1.41%
Ohio	1.71%	3.12%	4.61%	3.61%	2.69%	2.36%	2.45%	1.69%
Wisconsin	1.93%	3.23%	4.77%	3.66%	2.03%	0.73%	2.56%	0.92%
West North Central:								
Iowa	1.97%	3.39%	4.86%	2.81%	0.49%	1.08%	2.73%	0.73%
Kansas	1.92%	3.17%	5.44%	3.60%	2.14%	1.41%	2.59%	1.17%
Minnesota	1.64%	2.18%	4.76%	2.67%	1.91%	0.40%	1.91%	0.78%
Missouri	1.84%	3.20%	4.99%	3.53%	0.44%	0.24%	2.59%	0.58%
Nebraska	1.89%	2.66%	5.20%	3.76%	1.39%	2.39%	2.29%	1.52%
North Dakota	2.04%	3.21%	4.53%	2.63%	1.90%	1.18%	2.59%	1.01%
South Dakota	1.90%	2.92%	4.32%	3.09%	2.13%	1.40%	2.40%	1.15%
South Atlantic:								
Delaware	2.55%	3.81%	5.67%	3.18%	5.01%	1.15%	3.05%	1.30%
District of Columbia	2.49%	6.25%	4.56%	3.20%	0.32%	1.54%	4.26%	0.98%
Florida	1.60%	2.39%	4.27%	3.32%	2.45%	1.46%	2.03%	1.20%
Georgia	2.02%	3.25%	4.88%	4.40%	3.06%	1.95%	2.67%	1.54%
Maryland	2.16%	3.68%	4.92%	3.68%	2.18%	1.50%	2.92%	1.15%
North Carolina	1.84%	3.08%	5.25%	4.36%	1.57%	1.06%	2.54%	1.00%
South Carolina	1.92%	3.38%	4.81%	4.47%	1.07%	0.88%	2.72%	0.83%
Virginia	2.13%	3.20%	5.01%	3.35%	3.02%	0.84%	2.71%	0.98%
West Virginia	1.68%	3.20%	4.73%	4.47%	1.98%	1.56%	2.54%	1.39%
East South Central:								
Alabama	2.07%	3.74%	5.03%	3.36%	2.20%	0.59%	2.99%	0.81%
Kentucky	1.79%	3.40%	5.01%	3.42%	2.15%	0.93%	2.69%	1.00%
Mississippi	1.88%	3.53%	5.69%	3.63%	2.46%	0.49%	2.83%	0.92%
Tennessee	2.00%	4.25%	5.18%	3.38%	2.26%	0.67%	3.18%	0.78%
West South Central:								
Arkansas	1.96%	3.23%	5.07%	4.29%	1.48%	1.68%	2.58%	1.28%
Louisiana	1.89%	3.40%	5.04%	3.43%	0.72%	1.78%	2.67%	1.18%
Oklahoma	1.89%	3.41%	4.40%	3.10%	1.24%	0.60%	2.66%	0.73%
Texas	1.47%	2.51%	4.04%	3.22%	2.78%	0.98%	2.06%	1.04%
Mountain:								
Arizona	2.18%	3.00%	5.24%	3.78%	1.42%	2.66%	2.88%	1.81%
Colorado	1.79%	2.72%	4.89%	3.29%	2.34%	1.61%	2.27%	1.20%
Idaho	1.86%	2.74%	4.82%	4.40%	2.51%	2.64%	2.28%	1.87%
Montana	1.81%	2.60%	4.38%	3.65%	1.65%	1.40%	2.19%	1.24%
Nevada	2.41%	3.74%	4.93%	4.57%	1.99%	0.72%	3.68%	0.86%
New Mexico	1.86%	3.53%	4.58%	4.03%	2.85%	1.51%	2.70%	1.31%
Utah	1.63%	2.34%	4.55%	4.13%	1.94%	1.54%	2.00%	1.24%
Wyoming	2.02%	2.93%	4.65%	3.40%	1.52%	2.78%	2.40%	1.88%
Pacific:								
Alaska	1.70%	1.60%	4.29%	3.90%	2.14%	1.88%	1.70%	1.31%
California	1.20%	1.92%	2.66%	2.29%	1.50%	0.70%	1.54%	0.73%
Hawaii	2.09%	3.77%	2.89%	1.71%	2.33%	2.91%	2.86%	1.81%
Oregon	1.71%	2.79%	4.36%	3.44%	2.14%	1.04%	2.24%	0.98%
Washington	1.83%	3.02%	4.43%	3.36%	0.94%	1.33%	2.42%	1.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.B.1 Number of private-sector employees by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	139,689,439	14,088,690	12,314,954	19,152,957	29,029,449	65,103,390	36,186,520	103,502,919
New England:								
Connecticut	1,506,648	163,359	129,381	222,102	355,579	636,227	410,282	1,096,366
Maine	573,182	82,034	66,615	85,642	120,967	217,925	192,720	380,462
Massachusetts	3,517,515	312,092	295,842	456,892	710,512	1,742,177	812,803	2,704,712
New Hampshire	637,472	60,098	76,281	104,299	134,111	262,683	192,428	445,044
Rhode Island	464,625	53,727	51,020	67,782	87,962	204,134	138,146	326,480
Vermont	259,862	39,098	35,960	48,877	69,057	66,869	100,514	159,348
Middle Atlantic:								
New Jersey	3,822,806	447,528	383,614	589,808	968,161	1,433,695	1,118,882	2,703,924
New York	8,698,585	963,323	730,389	1,056,446	2,173,825	3,774,602	2,274,234	6,424,351
Pennsylvania	5,770,808	517,552	488,995	823,018	1,338,968	2,602,274	1,428,549	4,342,258
East North Central:								
Illinois	5,625,960	527,791	442,078	791,095	1,299,317	2,565,678	1,337,415	4,288,545
Indiana	2,872,163	234,146	232,142	426,718	562,069	1,417,087	670,866	2,201,296
Michigan	4,053,883	365,510	404,780	628,851	768,432	1,886,310	1,100,551	2,953,332
Ohio	5,026,103	404,819	442,322	717,561	1,045,656	2,415,745	1,208,471	3,817,632
Wisconsin	2,749,138	267,393	231,928	464,384	640,838	1,144,594	721,350	2,027,787
West North Central:								
Iowa	1,399,905	161,124	135,084	186,134	325,592	591,971	389,699	1,010,207
Kansas	1,256,844	131,119	111,501	164,454	312,495	537,276	332,408	924,436
Minnesota	2,878,271	234,169	253,531	451,904	723,850	1,214,816	707,109	2,171,162
Missouri	2,614,886	237,191	229,488	362,969	494,615	1,290,624	644,065	1,970,821
Nebraska	952,769	114,608	77,414	146,090	184,956	429,701	263,012	689,758
North Dakota	372,678	48,463	43,373	77,342	80,597	122,903	131,022	241,656
South Dakota	399,828	57,642	44,352	75,465	85,952	136,416	141,258	258,570
South Atlantic:								
Delaware	480,698	50,730	41,232	90,849	77,327	220,560	132,355	348,343
District of Columbia	546,275	35,606	36,244	79,228	141,299	253,899	108,386	437,889
Florida	9,782,379	1,041,403	766,010	1,028,617	1,614,029	5,332,321	2,324,897	7,457,482
Georgia	4,268,642	419,679	325,720	562,125	740,668	2,220,450	1,054,748	3,213,894
Maryland	2,520,901	231,431	246,749	359,779	488,936	1,194,006	661,061	1,859,840
North Carolina	4,342,903	432,819	435,419	613,627	737,572	2,123,466	1,166,037	3,176,866
South Carolina	2,010,951	209,158	178,730	251,526	353,194	1,018,343	515,795	1,495,156
Virginia	3,634,221	320,949	311,052	472,707	806,557	1,722,956	899,949	2,734,272
West Virginia	551,576	54,996	53,048	80,402	94,706	268,424	141,212	410,364
East South Central:								
Alabama	1,697,548	175,736	140,843	239,639	330,067	811,262	449,186	1,248,362
Kentucky	1,674,663	158,072	130,463	204,010	318,735	863,383	400,704	1,273,960
Mississippi	961,371	112,569	74,683	137,665	192,862	443,593	261,523	699,848
Tennessee	2,987,827	244,579	231,197	369,956	610,377	1,531,718	685,255	2,302,573
West South Central:								
Arkansas	1,160,243	105,837	106,206	158,997	207,501	581,702	293,546	866,697
Louisiana	1,637,114	182,451	174,466	262,694	409,301	608,202	487,322	1,149,792
Oklahoma	1,444,440	157,748	148,457	207,196	310,837	620,203	399,720	1,044,721
Texas	12,160,147	1,163,929	918,906	1,635,219	2,487,398	5,954,696	2,932,351	9,227,797
Mountain:								
Arizona	2,931,360	249,760	202,724	341,020	607,573	1,530,284	630,900	2,300,460
Colorado	2,520,740	288,587	262,801	364,822	544,539	1,059,990	733,113	1,787,627
Idaho	735,448	110,263	80,342	121,557	131,994	291,293	258,504	476,944
Montana	444,249	84,521	56,415	89,826	83,005	130,482	193,410	250,839
Nevada	1,379,033	103,800	112,753	171,292	291,832	699,355	309,408	1,069,625
New Mexico	658,822	72,160	72,659	101,369	157,247	255,386	201,482	457,340
Utah	1,591,627	175,006	131,921	207,130	364,220	713,350	415,408	1,176,219
Wyoming	222,639	47,402	31,557	45,438	38,764	59,478	105,749	116,889
Pacific:								
Alaska	282,622	47,617	38,577	38,688	57,201	100,538	108,310	174,312
California	16,296,389	1,774,703	1,527,577	2,117,639	3,212,145	7,664,325	4,404,593	11,891,796
Hawaii	520,961	52,701	53,253	77,805	112,606	224,597	140,054	380,907
Oregon	1,714,349	207,795	196,856	259,646	371,254	678,798	535,219	1,179,131
Washington	3,075,369	353,896	322,007	514,652	652,191	1,232,622	920,540	2,154,829

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Totals may not sum exactly because of rounding.

Table XII.B.1 Standard errors for number of private-sector employees by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,237,909	125,285	168,620	225,129	429,308	1,156,357	220,311	1,230,236
New England:								
Connecticut	49,727	7,941	10,947	23,653	27,023	37,657	13,538	49,286
Maine	17,091	3,422	5,006	6,238	7,328	14,490	6,203	16,690
Massachusetts	167,963	18,377	27,005	29,787	84,795	142,739	33,279	166,932
New Hampshire	21,851	3,605	5,855	6,293	8,160	19,472	6,964	21,491
Rhode Island	21,142	2,955	4,436	5,108	6,092	19,846	5,047	20,901
Vermont	8,212	1,801	2,440	3,760	4,506	6,221	2,912	8,038
Middle Atlantic:								
New Jersey	163,380	25,855	38,158	45,935	124,607	97,029	49,959	159,790
New York	259,575	42,130	44,212	55,336	116,395	232,260	61,587	255,213
Pennsylvania	201,789	21,902	34,827	52,032	87,143	180,448	48,046	199,759
East North Central:								
Illinois	180,442	24,719	29,003	46,495	98,206	154,894	39,060	179,669
Indiana	113,076	10,549	17,828	27,248	40,433	106,086	21,804	113,184
Michigan	204,558	20,600	28,013	48,843	56,119	193,945	48,718	201,429
Ohio	135,812	19,434	33,026	44,749	63,563	118,729	42,408	133,255
Wisconsin	92,743	13,226	20,052	31,111	37,112	82,778	24,522	92,112
West North Central:								
Iowa	45,786	7,649	11,669	12,026	19,689	41,427	12,955	45,167
Kansas	68,560	6,936	11,498	11,069	21,027	64,903	12,989	67,998
Minnesota	138,920	12,057	20,176	47,286	80,165	106,764	24,624	138,674
Missouri	87,992	11,302	20,876	20,777	45,071	76,904	23,833	87,238
Nebraska	31,687	6,472	6,996	10,324	11,584	28,050	9,690	31,135
North Dakota	12,810	2,390	3,569	4,984	7,563	9,307	4,940	12,381
South Dakota	12,072	2,489	3,710	6,290	5,187	9,049	5,397	11,366
South Atlantic:								
Delaware	22,760	3,997	4,090	8,540	6,633	20,133	6,161	22,589
District of Columbia	18,649	3,137	3,884	5,514	8,659	15,921	4,856	18,646
Florida	568,085	48,610	53,444	62,996	165,588	543,598	73,412	565,551
Georgia	154,877	21,250	27,403	44,151	64,862	139,345	43,759	151,619
Maryland	134,257	13,372	21,018	26,233	37,284	127,723	24,220	133,600
North Carolina	148,294	22,358	36,248	45,447	64,465	129,632	40,532	147,080
South Carolina	85,389	13,299	12,930	18,683	27,634	79,634	18,370	84,567
Virginia	131,846	15,979	26,483	28,688	62,697	116,448	29,746	131,108
West Virginia	19,600	2,590	4,195	6,441	6,763	17,582	5,292	19,478
East South Central:								
Alabama	117,973	8,305	11,946	16,186	24,692	114,763	16,505	117,738
Kentucky	66,182	7,022	9,806	14,482	24,749	61,374	14,969	65,780
Mississippi	48,468	6,120	7,168	10,739	20,112	43,282	11,198	47,962
Tennessee	129,001	15,652	19,570	27,444	58,556	116,016	26,071	128,215
West South Central:								
Arkansas	49,192	5,419	8,467	11,304	16,029	46,037	10,299	48,998
Louisiana	67,581	9,744	16,243	20,473	39,641	51,303	18,253	66,719
Oklahoma	53,314	7,374	9,958	13,402	26,287	45,426	12,330	53,064
Texas	349,149	45,798	63,501	89,424	147,467	315,739	83,577	346,157
Mountain:								
Arizona	192,095	15,538	17,131	26,228	52,088	185,001	24,515	191,487
Colorado	96,775	13,672	20,955	23,938	50,735	82,202	24,889	95,758
Idaho	35,714	5,412	6,259	8,274	10,890	33,248	8,667	35,296
Montana	16,022	3,614	4,037	6,327	6,061	13,518	6,383	15,378
Nevada	65,861	6,681	9,246	14,413	27,941	59,114	14,068	65,105
New Mexico	22,015	4,553	5,369	6,344	12,088	17,231	7,448	21,477
Utah	74,004	8,598	9,825	13,561	31,161	67,931	13,920	73,398
Wyoming	6,549	2,735	2,203	3,341	2,818	4,449	3,774	5,827
Pacific:								
Alaska	11,010	5,510	3,376	2,620	4,862	8,062	6,406	9,288
California	750,727	51,205	70,179	83,732	166,614	729,496	86,120	748,422
Hawaii	25,980	2,998	4,807	6,038	17,580	18,487	5,538	25,841
Oregon	63,503	9,555	14,662	15,750	23,787	58,068	17,475	62,701
Washington	111,126	15,717	26,185	29,105	55,633	95,587	30,360	110,522

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Totals may not sum exactly because of rounding.

Table XII.B.1.a Number of private-sector employees enrolled in employer-sponsored health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64,650,963	2,611,051	3,480,283	7,609,331	14,609,535	36,340,764	9,548,726	55,102,237
New England:								
Connecticut	680,356	26,164	33,080	83,334	179,224	358,554	97,616	582,740
Maine	262,809	13,243	18,669	34,478	69,297	127,122	47,254	215,555
Massachusetts	1,620,085	76,533	81,044	187,257	366,777	908,473	243,992	1,376,093
New Hampshire	274,596	12,071	19,296	39,730	66,588	136,912	52,020	222,577
Rhode Island	199,689	10,320	14,556	27,103	40,037	107,672	36,278	163,411
Vermont	107,924	4,677	7,419	21,140	35,517	39,171	23,630	84,294
Middle Atlantic:								
New Jersey	1,715,157	88,186	72,351	215,574	505,120	833,927	259,606	1,455,552
New York	3,596,655	187,113	196,909	388,208	895,653	1,928,772	573,798	3,022,857
Pennsylvania	2,748,081	91,010	146,969	354,249	712,214	1,443,639	405,920	2,342,161
East North Central:								
Illinois	2,698,041	136,881	132,992	319,877	671,808	1,436,483	414,474	2,283,567
Indiana	1,334,035	27,091	47,561	175,186	293,524	790,674	145,965	1,188,070
Michigan	1,916,637	54,996	122,799	232,913	425,361	1,080,567	290,797	1,625,840
Ohio	2,342,676	75,389	123,381	296,602	488,658	1,358,647	320,591	2,022,085
Wisconsin	1,226,243	39,966	59,700	185,086	325,346	616,144	175,870	1,050,373
West North Central:								
Iowa	663,991	37,557	32,074	76,457	175,994	341,909	105,848	558,143
Kansas	616,520	31,700	30,771	73,999	154,270	325,780	101,937	514,583
Minnesota	1,121,716	28,014	63,338	156,547	260,248	613,570	166,528	955,188
Missouri	1,243,907	51,033	70,930	155,364	261,968	704,612	198,810	1,045,097
Nebraska	419,528	11,869	20,213	50,710	89,241	247,495	53,409	366,119
North Dakota	175,653	10,123	15,592	37,203	40,255	72,480	43,123	132,530
South Dakota	177,142	8,823	11,988	29,858	47,211	79,263	34,035	143,107
South Atlantic:								
Delaware	220,470	8,027	11,342	31,990	35,137	133,973	32,861	187,609
District of Columbia	312,401	15,301	18,888	42,301	83,579	152,332	53,509	258,893
Florida	4,203,007	133,344	199,413	369,706	727,289	2,773,256	501,624	3,701,383
Georgia	1,990,476	57,126	91,928	223,154	412,387	1,205,880	250,808	1,739,668
Maryland	1,173,587	52,984	79,393	132,245	229,096	679,869	197,160	976,427
North Carolina	2,031,078	53,170	98,103	222,347	372,256	1,285,202	248,618	1,782,460
South Carolina	834,266	28,623	40,362	89,682	177,482	498,117	105,164	729,102
Virginia	1,755,139	54,478	97,393	196,341	420,032	986,895	252,030	1,503,109
West Virginia	243,494	7,375	14,018	26,038	45,098	150,964	30,677	212,817
East South Central:								
Alabama	854,079	41,644	43,457	96,768	168,208	504,002	133,670	720,409
Kentucky	798,001	20,097	34,462	84,199	170,292	488,950	94,484	703,517
Mississippi	458,777	20,416	24,526	61,847	94,298	257,691	75,736	383,041
Tennessee	1,415,298	43,699	53,029	158,187	309,434	850,949	174,310	1,240,988
West South Central:								
Arkansas	566,414	18,151	30,590	65,177	116,404	336,092	78,801	487,612
Louisiana	741,198	34,625	50,057	101,367	214,833	340,315	133,260	607,938
Oklahoma	679,424	34,517	52,734	93,045	170,041	329,088	125,079	554,346
Texas	5,619,327	252,842	259,068	655,151	1,288,294	3,163,973	770,683	4,848,644
Mountain:								
Arizona	1,411,772	31,375	59,632	138,046	297,287	885,431	160,709	1,251,063
Colorado	1,100,139	47,407	75,608	127,062	279,710	570,352	175,119	925,020
Idaho	336,081	17,645	26,324	46,468	68,707	176,937	67,137	268,943
Montana	195,359	16,775	14,838	39,307	43,256	81,183	52,143	143,216
Nevada	651,613	24,192	37,968	72,453	130,789	386,211	107,143	544,471
New Mexico	245,626	11,163	13,180	28,263	65,863	127,158	37,409	208,217
Utah	671,668	26,073	25,872	71,057	194,582	354,085	83,228	588,440
Wyoming	87,115	5,477	7,701	17,875	19,886	36,177	23,924	63,191
Pacific:								
Alaska	108,602	2,005 *	6,359	12,894	28,725	58,618	13,186	95,415
California	8,085,897	383,955	467,311	867,223	1,717,477	4,649,930	1,239,465	6,846,431
Hawaii	292,309	27,716	27,602	45,462	62,788	128,741	75,052	217,257
Oregon	885,184	41,856	78,191	120,146	212,873	432,118	161,954	723,230
Washington	1,541,721	76,236	119,302	232,654	349,118	764,410	302,281	1,239,441

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table XII.B.1.a Standard errors for number of private-sector employees enrolled in employer-sponsored health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	914,602	72,995	89,934	134,489	264,471	867,303	137,603	906,606
New England:								
Connecticut	31,698	3,815	4,994	11,460	18,239	24,089	8,749	30,705
Maine	11,723	2,097	2,406	3,398	5,119	9,872	3,636	11,323
Massachusetts	93,599	14,129	10,496	17,621	49,272	77,156	20,482	91,984
New Hampshire	13,474	2,798	2,341	3,650	5,233	11,603	4,306	12,938
Rhode Island	13,274	1,475	2,064	3,482	4,077	12,181	2,878	13,043
Vermont	5,832	710	1,129	2,091	2,584	4,855	1,846	5,622
Middle Atlantic:								
New Jersey	105,933	18,104	15,127	23,654	75,309	69,158	28,708	102,842
New York	161,690	21,536	22,460	32,294	62,214	145,568	35,851	158,331
Pennsylvania	129,614	11,575	16,285	29,575	61,671	113,211	28,060	127,627
East North Central:								
Illinois	117,729	17,799	15,227	25,926	58,802	101,420	26,270	115,591
Indiana	71,262	5,969	8,893	20,273	24,594	64,946	14,628	70,395
Michigan	123,276	11,147	15,656	20,422	42,899	113,987	23,641	121,673
Ohio	85,649	11,287	16,703	31,754	35,517	72,883	25,470	82,813
Wisconsin	56,214	6,381	9,702	19,616	21,516	49,578	14,304	55,035
West North Central:								
Iowa	29,502	4,679	4,994	7,106	13,049	26,372	7,767	28,750
Kansas	49,337	5,408	6,013	7,064	10,809	47,515	9,271	48,631
Minnesota	61,757	4,986	9,101	13,735	23,747	55,755	12,827	60,967
Missouri	63,300	7,533	10,696	12,680	29,305	55,355	15,393	62,055
Nebraska	19,955	2,631	3,663	5,216	6,938	17,863	5,142	19,440
North Dakota	7,379	1,447	2,040	3,030	2,613	6,059	3,198	6,870
South Dakota	7,997	1,211	1,846	3,017	3,694	6,328	2,669	7,669
South Atlantic:								
Delaware	15,160	1,459	2,124	3,213	4,062	14,173	3,107	14,962
District of Columbia	13,189	2,452	2,560	3,885	6,098	11,012	3,824	12,894
Florida	313,953	20,876	28,577	33,017	68,781	305,387	40,821	311,733
Georgia	106,395	11,533	15,539	24,456	51,798	90,374	24,484	104,291
Maryland	92,040	7,585	10,860	13,953	20,483	88,813	15,458	91,045
North Carolina	109,924	11,496	18,366	25,879	40,480	99,214	25,630	107,638
South Carolina	47,772	8,406	6,646	10,436	18,914	42,191	11,833	46,511
Virginia	90,651	8,635	17,157	20,102	42,785	77,889	22,269	88,588
West Virginia	14,828	1,503	2,121	2,935	4,594	13,789	3,071	14,594
East South Central:								
Alabama	94,887	6,450	6,073	9,880	13,909	93,239	11,029	94,450
Kentucky	49,961	3,769	4,850	10,122	16,375	46,437	9,386	49,342
Mississippi	32,637	3,280	4,293	6,786	8,745	30,628	7,034	32,089
Tennessee	93,378	8,687	10,877	19,886	37,177	84,542	18,606	91,962
West South Central:								
Arkansas	33,257	3,301	4,619	7,383	12,435	30,084	7,250	32,691
Louisiana	44,329	5,180	8,640	11,458	26,822	32,876	11,506	43,194
Oklahoma	29,497	4,714	6,071	9,247	16,038	22,664	8,782	28,568
Texas	224,830	30,963	34,584	62,248	101,914	193,342	55,250	219,482
Mountain:								
Arizona	165,201	6,178	9,155	15,579	36,474	160,795	14,362	164,732
Colorado	57,051	6,575	10,686	13,668	32,912	45,968	14,202	55,662
Idaho	24,269	3,015	3,573	5,595	5,343	22,876	5,583	23,780
Montana	12,795	2,216	2,384	4,722	3,932	10,960	4,844	11,963
Nevada	49,830	3,938	5,240	9,713	13,782	47,111	10,421	48,875
New Mexico	12,585	2,724	2,568	3,498	6,514	9,699	4,233	11,950
Utah	50,718	4,689	4,280	8,036	23,420	45,090	7,822	50,224
Wyoming	4,238	927	1,114	1,906	1,705	3,230	2,061	3,794
Pacific:								
Alaska	6,024	646 *	1,259	1,472	3,014	5,029	1,628	5,837
California	672,295	32,086	40,782	51,914	120,263	659,074	59,222	670,142
Hawaii	17,033	2,494	3,133	4,646	9,042	13,540	4,389	16,691
Oregon	47,370	5,457	11,241	11,297	17,701	42,081	13,188	45,949
Washington	92,147	10,320	16,271	19,299	33,251	83,698	22,120	90,218

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table XII.B.1.b Percent of private-sector employees enrolled in employer-sponsored health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.3%	18.5%	28.3%	39.7%	50.3%	55.8%	26.4%	53.2%
New England:								
Connecticut	45.2%	16.0%	25.6%	37.5%	50.4%	56.4%	23.8%	53.2%
Maine	45.9%	16.1%	28.0%	40.3%	57.3%	58.3%	24.5%	56.7%
Massachusetts	46.1%	24.5%	27.4%	41.0%	51.6%	52.1%	30.0%	50.9%
New Hampshire	43.1%	20.1%	25.3%	38.1%	49.7%	52.1%	27.0%	50.0%
Rhode Island	43.0%	19.2%	28.5%	40.0%	45.5%	52.7%	26.3%	50.1%
Vermont	41.5%	12.0%	20.6%	43.3%	51.4%	58.6%	23.5%	52.9%
Middle Atlantic:								
New Jersey	44.9%	19.7%	18.9%	36.5%	52.2%	58.2%	23.2%	53.8%
New York	41.3%	19.4%	27.0%	36.7%	41.2%	51.1%	25.2%	47.1%
Pennsylvania	47.6%	17.6%	30.1%	43.0%	53.2%	55.5%	28.4%	53.9%
East North Central:								
Illinois	48.0%	25.9%	30.1%	40.4%	51.7%	56.0%	31.0%	53.2%
Indiana	46.4%	11.6%	20.5%	41.1%	52.2%	55.8%	21.8%	54.0%
Michigan	47.3%	15.0%	30.3%	37.0%	55.4%	57.3%	26.4%	55.1%
Ohio	46.6%	18.6%	27.9%	41.3%	46.7%	56.2%	26.5%	53.0%
Wisconsin	44.6%	14.9%	25.7%	39.9%	50.8%	53.8%	24.4%	51.8%
West North Central:								
Iowa	47.4%	23.3%	23.7%	41.1%	54.1%	57.8%	27.2%	55.3%
Kansas	49.1%	24.2%	27.6%	45.0%	49.4%	60.6%	30.7%	55.7%
Minnesota	39.0%	12.0%	25.0%	34.6%	36.0%	50.5%	23.6%	44.0%
Missouri	47.6%	21.5%	30.9%	42.8%	53.0%	54.6%	30.9%	53.0%
Nebraska	44.0%	10.4%	26.1%	34.7%	48.2%	57.6%	20.3%	53.1%
North Dakota	47.1%	20.9%	35.9%	48.1%	49.9%	59.0%	32.9%	54.8%
South Dakota	44.3%	15.3%	27.0%	39.6%	54.9%	58.1%	24.1%	55.3%
South Atlantic:								
Delaware	45.9%	15.8%	27.5%	35.2%	45.4%	60.7%	24.8%	53.9%
District of Columbia	57.2%	43.0%	52.1%	53.4%	59.2%	60.0%	49.4%	59.1%
Florida	43.0%	12.8%	26.0%	35.9%	45.1%	52.0%	21.6%	49.6%
Georgia	46.6%	13.6%	28.2%	39.7%	55.7%	54.3%	23.8%	54.1%
Maryland	46.6%	22.9%	32.2%	36.8%	46.9%	56.9%	29.8%	52.5%
North Carolina	46.8%	12.3%	22.5%	36.2%	50.5%	60.5%	21.3%	56.1%
South Carolina	41.5%	13.7%	22.6%	35.7%	50.3%	48.9%	20.4%	48.8%
Virginia	48.3%	17.0%	31.3%	41.5%	52.1%	57.3%	28.0%	55.0%
West Virginia	44.1%	13.4%	26.4%	32.4%	47.6%	56.2%	21.7%	51.9%
East South Central:								
Alabama	50.3%	23.7%	30.9%	40.4%	51.0%	62.1%	29.8%	57.7%
Kentucky	47.7%	12.7%	26.4%	41.3%	53.4%	56.6%	23.6%	55.2%
Mississippi	47.7%	18.1%	32.8%	44.9%	48.9%	58.1%	29.0%	54.7%
Tennessee	47.4%	17.9%	22.9%	42.8%	50.7%	55.6%	25.4%	53.9%
West South Central:								
Arkansas	48.8%	17.1%	28.8%	41.0%	56.1%	57.8%	26.8%	56.3%
Louisiana	45.3%	19.0%	28.7%	38.6%	52.5%	56.0%	27.3%	52.9%
Oklahoma	47.0%	21.9%	35.5%	44.9%	54.7%	53.1%	31.3%	53.1%
Texas	46.2%	21.7%	28.2%	40.1%	51.8%	53.1%	26.3%	52.5%
Mountain:								
Arizona	48.2%	12.6%	29.4%	40.5%	48.9%	57.9%	25.5%	54.4%
Colorado	43.6%	16.4%	28.8%	34.8%	51.4%	53.8%	23.9%	51.7%
Idaho	45.7%	16.0%	32.8%	38.2%	52.1%	60.7%	26.0%	56.4%
Montana	44.0%	19.8%	26.3%	43.8%	52.1%	62.2%	27.0%	57.1%
Nevada	47.3%	23.3%	33.7%	42.3%	44.8%	55.2%	34.6%	50.9%
New Mexico	37.3%	15.5%	18.1%	27.9%	41.9%	49.8%	18.6%	45.5%
Utah	42.2%	14.9%	19.6%	34.3%	53.4%	49.6%	20.0%	50.0%
Wyoming	39.1%	11.6%	24.4%	39.3%	51.3%	60.8%	22.6%	54.1%
Pacific:								
Alaska	38.4%	4.2% *	16.5%	33.3%	50.2%	58.3%	12.2%	54.7%
California	49.6%	21.6%	30.6%	41.0%	53.5%	60.7%	28.1%	57.6%
Hawaii	56.1%	52.6%	51.8%	58.4%	55.8%	57.3%	53.6%	57.0%
Oregon	51.6%	20.1%	39.7%	46.3%	57.3%	63.7%	30.3%	61.3%
Washington	50.1%	21.5%	37.0%	45.2%	53.5%	62.0%	32.8%	57.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.B.1.b Standard errors for percent of private-sector employees enrolled in employer-sponsored health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.46%	0.58%	0.52%	0.60%	0.63%	0.32%	0.45%
New England:								
Connecticut	1.31%	2.07%	3.08%	2.79%	3.32%	2.02%	1.81%	1.66%
Maine	1.20%	2.28%	2.85%	2.90%	2.36%	2.07%	1.59%	1.50%
Massachusetts	1.58%	3.70%	3.27%	2.88%	3.12%	2.76%	2.11%	1.99%
New Hampshire	1.40%	3.93%	2.56%	2.59%	2.60%	2.73%	1.90%	1.83%
Rhode Island	1.49%	2.44%	3.32%	3.45%	3.19%	2.31%	1.79%	1.82%
Vermont	1.52%	1.73%	2.74%	2.65%	2.60%	3.95%	1.59%	2.16%
Middle Atlantic:								
New Jersey	1.75%	3.48%	3.23%	2.97%	5.26%	2.11%	2.10%	2.29%
New York	1.16%	1.85%	2.39%	2.24%	2.23%	2.02%	1.28%	1.46%
Pennsylvania	1.26%	1.98%	2.76%	2.53%	2.91%	2.05%	1.60%	1.56%
East North Central:								
Illinois	1.31%	2.68%	2.82%	2.41%	2.87%	2.24%	1.61%	1.64%
Indiana	1.47%	2.42%	3.35%	3.20%	2.84%	2.47%	1.89%	1.81%
Michigan	1.46%	2.77%	3.15%	3.03%	3.18%	2.35%	1.91%	1.76%
Ohio	1.03%	2.53%	3.16%	3.10%	2.35%	1.46%	1.82%	1.21%
Wisconsin	1.28%	2.21%	3.24%	2.72%	2.23%	2.49%	1.65%	1.64%
West North Central:								
Iowa	1.09%	2.50%	2.89%	2.74%	2.14%	1.69%	1.70%	1.27%
Kansas	1.86%	3.44%	4.08%	3.29%	3.54%	2.66%	2.22%	2.20%
Minnesota	1.88%	2.00%	2.81%	3.71%	3.69%	3.66%	1.56%	2.57%
Missouri	1.63%	2.79%	3.45%	2.76%	4.35%	2.55%	1.91%	2.05%
Nebraska	1.22%	2.09%	3.54%	2.51%	2.77%	1.91%	1.66%	1.50%
North Dakota	1.43%	2.70%	3.60%	2.82%	4.51%	2.01%	1.95%	2.04%
South Dakota	1.16%	1.96%	2.89%	2.48%	2.07%	2.16%	1.46%	1.47%
South Atlantic:								
Delaware	1.60%	2.71%	4.17%	2.63%	4.04%	1.88%	2.04%	1.86%
District of Columbia	1.49%	4.39%	4.13%	3.82%	3.17%	2.27%	2.39%	1.78%
Florida	1.54%	1.88%	2.94%	2.37%	3.66%	2.35%	1.51%	1.91%
Georgia	1.38%	2.51%	3.67%	3.01%	3.44%	1.99%	1.84%	1.64%
Maryland	1.81%	2.82%	3.32%	2.81%	2.72%	2.99%	1.90%	2.20%
North Carolina	1.45%	2.44%	3.44%	3.39%	2.96%	2.10%	1.92%	1.72%
South Carolina	1.72%	3.54%	3.24%	2.95%	2.99%	3.15%	1.98%	2.29%
Virginia	1.47%	2.47%	4.24%	3.09%	3.14%	2.37%	2.06%	1.80%
West Virginia	1.58%	2.51%	3.33%	3.09%	2.45%	2.44%	1.83%	1.88%
East South Central:								
Alabama	2.45%	3.19%	3.36%	3.11%	3.78%	3.35%	1.98%	2.75%
Kentucky	1.60%	2.25%	3.24%	3.38%	2.72%	2.44%	1.95%	1.85%
Mississippi	1.91%	2.53%	4.53%	3.33%	4.56%	3.03%	2.11%	2.44%
Tennessee	1.71%	3.13%	3.92%	3.56%	3.86%	2.49%	2.25%	2.01%
West South Central:								
Arkansas	1.43%	2.76%	3.53%	3.27%	3.38%	2.10%	2.04%	1.70%
Louisiana	1.67%	2.49%	3.61%	3.43%	3.66%	3.05%	1.95%	2.19%
Oklahoma	1.40%	2.66%	3.03%	3.08%	2.73%	2.73%	1.82%	1.88%
Texas	1.21%	2.29%	2.94%	2.78%	2.50%	2.03%	1.59%	1.52%
Mountain:								
Arizona	3.00%	2.26%	3.44%	3.06%	3.67%	4.70%	1.94%	3.45%
Colorado	1.42%	2.06%	3.37%	3.03%	4.05%	2.23%	1.73%	1.87%
Idaho	1.82%	2.39%	3.45%	3.50%	3.28%	3.48%	1.82%	2.44%
Montana	1.68%	2.34%	3.48%	3.46%	2.92%	3.09%	2.04%	2.14%
Nevada	2.15%	3.40%	3.38%	3.81%	3.92%	3.39%	2.49%	2.61%
New Mexico	1.27%	3.28%	3.07%	2.90%	2.65%	2.24%	1.86%	1.62%
Utah	1.92%	2.45%	2.88%	3.00%	3.63%	3.40%	1.71%	2.38%
Wyoming	1.38%	1.87%	2.99%	3.08%	2.88%	2.88%	1.68%	2.05%
Pacific:								
Alaska	1.48%	1.38% *	2.60%	2.91%	3.65%	2.07%	1.45%	1.75%
California	2.11%	1.55%	2.06%	1.76%	2.12%	3.55%	1.11%	2.50%
Hawaii	1.52%	3.15%	3.93%	3.07%	3.19%	2.66%	2.19%	1.91%
Oregon	1.50%	2.32%	3.98%	3.08%	3.10%	2.68%	1.98%	1.90%
Washington	1.90%	2.60%	3.82%	2.75%	4.32%	3.40%	1.98%	2.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.7%	31.1%	54.9%	80.1%	97.1%	97.8%	50.0%	96.9%
New England:								
Connecticut	85.8%	35.8%	59.3%	79.5%	98.8%	99.0%	54.0%	97.7%
Maine	79.6%	28.8%	56.2%	80.5%	95.2%	96.8%	48.8%	95.2%
Massachusetts	88.7%	42.1%	64.8%	84.8%	99.3%	97.9%	60.6%	97.2%
New Hampshire	82.9%	34.7%	66.9%	79.9%	93.8%	94.1%	58.8%	93.3%
Rhode Island	85.0%	37.8%	66.3%	82.8%	98.6%	97.0%	57.6%	96.6%
Vermont	77.8%	24.5%	49.2%	84.0%	97.9%	98.8%	47.4%	96.9%
Middle Atlantic:								
New Jersey	83.2%	33.8%	51.7%	79.4%	97.7%	98.8%	49.5%	97.1%
New York	86.0%	37.3%	63.8%	85.1%	95.8%	97.4%	56.6%	96.5%
Pennsylvania	86.7%	32.3%	60.1%	83.0%	96.3%	98.8%	55.6%	97.0%
East North Central:								
Illinois	87.7%	39.8%	55.2%	85.3%	96.8%	99.3%	54.9%	97.9%
Indiana	82.9%	16.2%	39.2%	75.0%	97.1%	97.9%	38.3%	96.5%
Michigan	84.3%	26.8%	55.6%	80.4%	97.3%	97.7%	50.9%	96.8%
Ohio	85.8%	30.3%	55.6%	75.9%	97.0%	98.6%	50.3%	97.0%
Wisconsin	84.3%	27.8%	51.4%	82.4%	97.7%	97.3%	48.4%	97.0%
West North Central:								
Iowa	86.1%	39.7%	54.2%	84.7%	99.0%	99.3%	54.8%	98.1%
Kansas	86.3%	36.1%	53.7%	87.3%	98.1%	98.3%	54.4%	97.8%
Minnesota	85.9%	24.0%	54.3%	82.4%	96.7%	99.3%	51.6%	97.1%
Missouri	86.7%	33.8%	60.9%	83.2%	96.6%	98.3%	55.7%	96.8%
Nebraska	81.4%	20.5%	52.3%	74.1%	96.5%	98.9%	41.4%	96.7%
North Dakota	83.9%	32.4%	64.6%	86.5%	98.7%	99.7%	57.5%	98.2%
South Dakota	79.7%	30.6%	55.7%	80.6%	98.6%	95.9%	50.3%	95.8%
South Atlantic:								
Delaware	83.9%	33.3%	50.5%	84.7%	93.4%	98.2%	50.3%	96.7%
District of Columbia	93.6%	62.3%	79.2%	87.2%	97.9%	99.8%	74.0%	98.5%
Florida	82.8%	22.8%	44.0%	77.7%	96.1%	97.1%	39.3%	96.4%
Georgia	84.1%	24.1%	50.5%	78.4%	97.7%	97.2%	45.7%	96.6%
Maryland	87.1%	37.8%	65.4%	79.8%	98.5%	98.8%	56.9%	97.9%
North Carolina	81.0%	20.9%	41.7%	73.1%	98.9%	97.4%	38.9%	96.5%
South Carolina	76.3%	25.6%	40.9%	73.5%	97.4%	86.4%	39.5%	89.0%
Virginia	87.1%	28.7%	63.8%	82.1%	98.1%	98.5%	54.7%	97.8%
West Virginia	82.5%	22.4%	49.2%	73.9%	97.4%	98.6%	42.4%	96.3%
East South Central:								
Alabama	87.5%	36.2%	62.5%	87.8%	96.1%	99.3%	57.6%	98.2%
Kentucky	85.6%	21.1%	52.1%	79.4%	98.7%	99.1%	45.8%	98.1%
Mississippi	84.4%	33.2%	53.1%	81.1%	96.4%	98.5%	51.6%	96.7%
Tennessee	84.9%	30.1%	46.0%	80.7%	94.7%	96.7%	48.7%	95.7%
West South Central:								
Arkansas	83.6%	25.6%	47.1%	74.8%	93.9%	99.6%	43.9%	97.1%
Louisiana	83.1%	33.0%	60.7%	77.2%	96.5%	98.1%	51.5%	96.5%
Oklahoma	86.1%	34.9%	66.1%	84.7%	98.7%	97.9%	56.5%	97.4%
Texas	84.7%	33.3%	51.5%	72.3%	96.3%	98.3%	46.7%	96.7%
Mountain:								
Arizona	87.9%	22.8%	58.0%	83.4%	98.3%	99.4%	49.0%	98.6%
Colorado	83.7%	30.6%	55.9%	83.9%	96.8%	98.3%	49.8%	97.6%
Idaho	78.0%	26.7%	57.3%	70.3%	96.8%	97.7%	44.9%	95.9%
Montana	74.4%	32.1%	42.5%	79.2%	96.4%	98.2%	46.6%	95.8%
Nevada	87.6%	33.5%	62.1%	82.2%	98.5%	96.6%	57.8%	96.3%
New Mexico	78.9%	24.7%	39.3%	69.7%	96.6%	98.4%	39.1%	96.5%
Utah	78.8%	24.6%	40.0%	65.8%	96.2%	94.3%	38.3%	93.1%
Wyoming	68.7%	20.4%	40.7%	77.5%	96.9%	96.9%	40.7%	94.0%
Pacific:								
Alaska	68.6%	7.8% *	40.3%	62.8%	96.1%	95.0%	27.3%	94.3%
California	85.2%	34.5%	56.6%	83.8%	98.2%	97.6%	51.9%	97.6%
Hawaii	95.0%	75.5%	90.9%	96.9%	99.4%	97.7%	87.0%	97.9%
Oregon	82.7%	31.9%	61.1%	81.2%	97.5%	97.1%	51.5%	96.9%
Washington	83.4%	31.5%	59.7%	80.6%	95.0%	99.6%	51.8%	96.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table XII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.66%	0.84%	0.57%	0.28%	0.22%	0.46%	0.17%
New England:								
Connecticut	0.94%	3.87%	5.29%	3.70%	0.60%	0.61%	2.69%	0.59%
Maine	1.20%	3.38%	4.74%	3.62%	1.50%	1.27%	2.56%	1.06%
Massachusetts	1.13%	4.46%	5.66%	3.48%	0.59%	1.31%	2.91%	0.99%
New Hampshire	1.58%	4.43%	4.49%	3.47%	2.74%	2.81%	2.71%	1.90%
Rhode Island	1.23%	4.14%	5.23%	3.66%	1.28%	0.97%	2.82%	0.89%
Vermont	1.20%	2.94%	4.25%	2.97%	0.98%	0.49%	2.30%	0.75%
Middle Atlantic:								
New Jersey	1.27%	4.40%	5.96%	4.26%	1.53%	0.58%	3.21%	0.88%
New York	0.76%	3.16%	3.63%	2.08%	1.32%	0.60%	1.92%	0.61%
Pennsylvania	0.92%	3.15%	4.38%	2.85%	1.92%	0.65%	2.34%	0.82%
East North Central:								
Illinois	0.75%	3.51%	4.27%	2.56%	1.32%	0.26%	2.25%	0.53%
Indiana	1.06%	2.94%	5.06%	3.43%	1.41%	0.88%	2.70%	0.78%
Michigan	1.31%	3.76%	4.55%	3.96%	1.53%	1.36%	3.02%	1.03%
Ohio	0.86%	3.54%	4.67%	3.47%	0.99%	0.56%	2.66%	0.55%
Wisconsin	1.05%	3.67%	5.27%	2.77%	1.00%	1.30%	2.67%	0.84%
West North Central:								
Iowa	0.91%	3.73%	5.20%	3.21%	0.55%	0.28%	2.60%	0.53%
Kansas	1.10%	4.09%	5.94%	2.81%	0.86%	0.72%	2.87%	0.58%
Minnesota	1.07%	3.46%	4.96%	3.57%	1.21%	0.35%	2.65%	0.69%
Missouri	0.94%	3.88%	5.27%	2.98%	1.62%	0.61%	2.75%	0.68%
Nebraska	1.13%	3.97%	5.37%	3.81%	2.25%	0.60%	2.78%	0.93%
North Dakota	1.10%	3.78%	4.84%	2.69%	0.52%	0.23%	2.66%	0.56%
South Dakota	1.21%	3.30%	4.81%	3.13%	0.53%	2.00%	2.67%	1.18%
South Atlantic:								
Delaware	1.27%	5.63%	6.16%	3.05%	2.51%	0.58%	3.30%	0.76%
District of Columbia	0.71%	5.39%	4.76%	2.87%	1.38%	0.14%	2.82%	0.54%
Florida	1.31%	3.18%	4.51%	3.00%	2.53%	1.06%	2.42%	0.97%
Georgia	1.12%	3.62%	5.17%	3.51%	1.04%	1.46%	2.98%	1.09%
Maryland	1.07%	4.22%	4.91%	3.42%	1.06%	0.51%	2.80%	0.59%
North Carolina	1.20%	3.70%	5.34%	4.34%	0.61%	1.13%	2.90%	1.01%
South Carolina	2.33%	4.48%	5.04%	3.81%	1.69%	4.51%	2.90%	3.18%
Virginia	0.92%	3.77%	4.90%	3.18%	1.37%	0.69%	2.66%	0.66%
West Virginia	1.08%	3.56%	5.02%	4.00%	0.93%	0.63%	2.87%	0.76%
East South Central:								
Alabama	1.21%	4.02%	5.16%	2.85%	2.35%	0.37%	2.76%	0.72%
Kentucky	0.94%	3.22%	5.09%	3.74%	0.72%	0.45%	2.88%	0.51%
Mississippi	1.26%	4.35%	6.11%	3.78%	2.30%	0.79%	3.09%	0.98%
Tennessee	1.36%	4.58%	5.45%	3.46%	3.64%	1.50%	3.03%	1.42%
West South Central:								
Arkansas	1.11%	3.95%	5.18%	4.07%	2.26%	0.28%	2.90%	0.76%
Louisiana	1.23%	4.04%	5.25%	3.81%	1.74%	1.02%	2.85%	0.99%
Oklahoma	0.99%	3.59%	4.20%	2.85%	0.75%	0.93%	2.45%	0.71%
Texas	0.77%	3.01%	4.17%	3.06%	0.91%	0.52%	2.21%	0.51%
Mountain:								
Arizona	1.06%	4.03%	5.29%	3.41%	0.85%	0.30%	2.99%	0.41%
Colorado	1.09%	3.45%	5.01%	2.84%	1.57%	0.79%	2.64%	0.70%
Idaho	1.54%	3.66%	4.87%	4.16%	1.29%	1.30%	2.65%	1.05%
Montana	1.42%	3.24%	4.70%	3.28%	1.39%	0.74%	2.55%	0.90%
Nevada	1.27%	4.53%	4.85%	3.48%	0.61%	1.89%	3.05%	1.30%
New Mexico	1.21%	4.49%	4.97%	3.99%	1.13%	0.77%	2.91%	0.76%
Utah	1.59%	3.46%	4.92%	4.26%	1.81%	2.19%	2.61%	1.54%
Wyoming	1.58%	2.99%	4.43%	3.73%	1.65%	1.35%	2.55%	1.42%
Pacific:								
Alaska	1.97%	2.42% *	5.30%	4.44%	1.72%	1.44%	2.89%	1.10%
California	0.89%	2.17%	2.77%	1.59%	0.59%	1.19%	1.50%	0.79%
Hawaii	0.84%	3.25%	3.31%	1.50%	0.44%	1.47%	1.76%	0.93%
Oregon	1.07%	3.38%	4.40%	3.08%	1.00%	0.94%	2.52%	0.69%
Washington	1.24%	3.37%	4.89%	3.24%	3.53%	0.31%	2.55%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table XII.B.2.a Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.5%	81.9%	79.2%	76.9%	78.0%	80.7%	79.2%	79.6%
New England:								
Connecticut	77.3%	73.4%	76.7%	74.9%	73.3%	80.7%	76.1%	77.6%
Maine	80.4%	77.3%	78.3%	73.8%	82.7%	82.0%	76.4%	81.4%
Massachusetts	77.9%	86.8%	68.7%	80.4%	78.6%	77.4%	77.4%	78.0%
New Hampshire	76.4%	82.7%	68.3%	78.0%	77.8%	76.3%	75.9%	76.5%
Rhode Island	77.9%	70.8%	71.5%	78.5%	75.2%	80.8%	72.9%	79.2%
Vermont	78.9%	80.5%	73.5%	78.3%	77.7%	81.7%	78.4%	79.0%
Middle Atlantic:								
New Jersey	79.2%	82.2%	68.4%	78.9%	77.9%	81.4%	77.0%	79.7%
New York	75.1%	78.7%	74.9%	72.6%	74.2%	75.8%	74.8%	75.1%
Pennsylvania	79.2%	71.5%	74.7%	74.6%	77.4%	82.3%	72.9%	80.4%
East North Central:								
Illinois	78.7%	85.6%	80.8%	75.2%	80.7%	77.9%	82.1%	78.1%
Indiana	79.9%	84.9%	74.8%	79.6%	80.7%	79.9%	77.7%	80.2%
Michigan	79.7%	74.2%	79.9%	69.2%	79.9%	82.7%	74.7%	80.6%
Ohio	78.4%	80.0%	77.5%	77.0%	71.4%	81.8%	77.1%	78.6%
Wisconsin	78.3%	77.6%	77.3%	74.8%	78.7%	79.5%	77.3%	78.5%
West North Central:								
Iowa	82.1%	84.7%	76.3%	75.6%	79.2%	85.9%	78.1%	83.0%
Kansas	80.1%	85.8%	77.9%	74.4%	75.9%	83.7%	79.3%	80.2%
Minnesota	71.6%	72.9%	74.2%	64.5%	65.5%	77.0%	73.1%	71.4%
Missouri	78.4%	87.0%	77.9%	74.5%	80.9%	78.0%	79.7%	78.2%
Nebraska	79.9%	78.3%	79.5%	76.9%	75.0%	82.8%	79.6%	79.9%
North Dakota	76.8%	82.9%	76.9%	75.4%	69.1%	81.8%	77.4%	76.6%
South Dakota	79.4%	71.5%	77.9%	72.3%	80.5%	83.3%	73.5%	81.1%
South Atlantic:								
Delaware	78.5%	60.3%	73.9%	67.7%	72.6%	86.2%	70.7%	80.0%
District of Columbia	84.9%	93.9%	89.7%	89.3%	83.9%	83.0%	91.5%	83.7%
Florida	80.6%	83.8%	88.5%	80.3%	79.9%	80.3%	86.4%	79.9%
Georgia	81.8%	87.4%	87.9%	81.0%	80.1%	81.8%	84.6%	81.4%
Maryland	80.8%	77.8%	82.6%	76.7%	81.4%	81.6%	81.7%	80.7%
North Carolina	82.5%	83.6%	82.0%	76.9%	75.4%	86.3%	82.7%	82.5%
South Carolina	80.2%	80.0%	81.2%	74.7%	75.8%	83.0%	79.7%	80.3%
Virginia	82.0%	81.3%	81.3%	77.9%	82.5%	82.9%	80.2%	82.4%
West Virginia	80.8%	81.6%	81.0%	73.3%	79.4%	82.8%	79.1%	81.0%
East South Central:								
Alabama	83.6%	84.1%	78.0%	80.0%	79.2%	86.9%	78.8%	84.6%
Kentucky	81.1%	80.2%	84.6%	81.6%	78.1%	81.9%	81.7%	81.0%
Mississippi	80.6%	78.6%	85.8%	81.5%	73.6%	83.0%	80.7%	80.5%
Tennessee	79.5%	86.2%	74.6%	80.9%	78.0%	79.7%	80.4%	79.3%
West South Central:								
Arkansas	84.1%	85.6%	90.7%	81.8%	81.3%	84.9%	88.2%	83.5%
Louisiana	81.4%	73.3%	73.1%	79.9%	84.1%	82.5%	76.1%	82.6%
Oklahoma	83.3%	88.3%	84.3%	78.5%	83.3%	84.0%	82.1%	83.6%
Texas	81.3%	87.0%	82.0%	82.9%	82.4%	80.0%	83.6%	80.9%
Mountain:								
Arizona	79.2%	83.9%	83.1%	78.4%	77.6%	79.5%	81.4%	78.9%
Colorado	77.8%	77.0%	81.7%	68.1%	76.4%	80.9%	74.5%	78.5%
Idaho	79.4%	82.1%	81.6%	73.6%	76.3%	81.9%	80.0%	79.2%
Montana	80.4%	74.9%	88.3%	77.6%	74.8%	85.1%	78.2%	81.2%
Nevada	78.5%	82.4%	76.9%	77.1%	77.5%	79.2%	79.3%	78.4%
New Mexico	78.7%	76.7%	84.3%	79.1%	77.0%	79.1%	77.8%	78.8%
Utah	75.7%	75.3%	75.0%	79.6%	77.0%	74.4%	76.2%	75.7%
Wyoming	79.4%	77.1%	83.4%	75.3%	75.9%	83.6%	79.4%	79.4%
Pacific:								
Alaska	81.3%	76.1%	71.9%	80.0%	78.0%	85.2%	73.6%	82.7%
California	79.7%	84.2%	79.7%	76.4%	78.3%	80.8%	79.4%	79.8%
Hawaii	77.1%	83.5%	71.5%	77.0%	76.3%	77.5%	77.0%	77.1%
Oregon	83.1%	82.8%	86.1%	78.2%	78.4%	86.8%	79.9%	83.9%
Washington	79.5%	84.0%	81.8%	79.6%	73.9%	81.6%	82.3%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.B.2.a Standard errors for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.29%	0.72%	0.66%	0.57%	0.56%	0.45%	0.42%	0.34%
New England:								
Connecticut	1.53%	4.26%	4.29%	4.93%	3.46%	1.88%	2.39%	1.78%
Maine	1.28%	3.71%	3.49%	3.44%	2.10%	2.10%	2.48%	1.48%
Massachusetts	1.74%	3.05%	5.18%	2.85%	3.24%	2.70%	2.68%	2.00%
New Hampshire	1.54%	4.29%	4.25%	2.70%	2.55%	2.69%	2.60%	1.82%
Rhode Island	1.67%	5.16%	4.75%	3.26%	3.26%	2.49%	2.71%	1.94%
Vermont	1.80%	3.46%	5.23%	3.03%	3.16%	3.67%	2.44%	2.24%
Middle Atlantic:								
New Jersey	1.80%	3.80%	4.95%	3.35%	4.67%	2.05%	2.62%	2.11%
New York	1.17%	2.96%	3.01%	2.50%	2.24%	1.85%	1.86%	1.36%
Pennsylvania	1.27%	3.97%	3.74%	2.72%	2.76%	1.71%	2.28%	1.42%
East North Central:								
Illinois	1.41%	2.43%	2.89%	2.44%	2.29%	2.37%	1.58%	1.63%
Indiana	1.54%	4.29%	6.03%	2.87%	2.73%	2.29%	3.06%	1.69%
Michigan	1.46%	5.16%	2.95%	4.66%	2.46%	1.93%	4.04%	1.51%
Ohio	1.07%	3.75%	3.50%	2.73%	2.58%	1.32%	2.09%	1.19%
Wisconsin	1.32%	4.47%	4.48%	3.19%	2.26%	2.13%	2.39%	1.50%
West North Central:								
Iowa	1.12%	2.92%	4.54%	3.22%	2.10%	1.54%	2.43%	1.24%
Kansas	1.73%	2.98%	4.92%	3.55%	2.82%	2.66%	2.43%	2.01%
Minnesota	2.49%	5.87%	3.76%	6.93%	5.42%	2.69%	2.50%	2.88%
Missouri	1.54%	2.86%	4.24%	3.27%	2.54%	2.40%	2.21%	1.78%
Nebraska	1.34%	5.25%	3.85%	3.11%	2.93%	1.83%	2.44%	1.51%
North Dakota	2.02%	3.71%	3.36%	2.98%	6.21%	1.80%	2.45%	2.55%
South Dakota	1.16%	4.02%	3.09%	3.50%	1.95%	1.46%	2.46%	1.28%
South Atlantic:								
Delaware	1.75%	10.65%	5.39%	4.09%	4.17%	1.62%	4.00%	1.89%
District of Columbia	1.27%	2.09%	2.60%	2.20%	2.40%	2.06%	1.41%	1.47%
Florida	1.53%	5.09%	2.10%	2.64%	3.30%	2.13%	1.79%	1.71%
Georgia	1.35%	4.34%	2.85%	3.80%	2.71%	1.88%	3.31%	1.48%
Maryland	1.55%	4.43%	3.59%	3.54%	2.52%	2.48%	2.24%	1.82%
North Carolina	1.28%	6.02%	3.53%	3.44%	3.24%	1.54%	2.40%	1.42%
South Carolina	1.33%	5.66%	4.06%	3.27%	2.76%	1.82%	2.75%	1.47%
Virginia	1.40%	4.27%	4.24%	2.78%	2.50%	2.17%	2.42%	1.59%
West Virginia	1.24%	4.04%	3.61%	3.77%	2.34%	1.60%	2.50%	1.37%
East South Central:								
Alabama	1.73%	3.42%	3.59%	3.22%	3.86%	2.25%	2.60%	1.96%
Kentucky	1.53%	4.62%	3.28%	2.96%	2.80%	2.25%	2.49%	1.72%
Mississippi	2.14%	6.67%	4.08%	3.63%	5.45%	2.84%	3.36%	2.48%
Tennessee	1.68%	4.34%	5.49%	3.52%	3.48%	2.39%	2.82%	1.89%
West South Central:								
Arkansas	1.32%	4.55%	3.95%	3.35%	2.70%	1.83%	2.17%	1.49%
Louisiana	1.43%	4.60%	4.75%	3.25%	2.20%	2.47%	2.64%	1.64%
Oklahoma	1.08%	2.69%	2.45%	2.95%	2.59%	1.46%	1.97%	1.24%
Texas	1.16%	2.72%	3.45%	2.25%	2.19%	1.75%	1.82%	1.31%
Mountain:								
Arizona	1.97%	4.16%	3.27%	3.13%	3.78%	2.89%	2.37%	2.22%
Colorado	1.75%	4.69%	3.72%	3.91%	4.03%	2.48%	3.00%	2.02%
Idaho	1.76%	4.15%	3.16%	3.35%	2.85%	3.08%	2.08%	2.15%
Montana	1.39%	4.72%	2.90%	2.91%	2.68%	2.18%	2.50%	1.65%
Nevada	1.66%	5.64%	3.65%	3.68%	3.51%	2.39%	2.52%	1.90%
New Mexico	1.33%	5.69%	3.25%	3.35%	2.61%	1.97%	2.98%	1.47%
Utah	2.44%	6.35%	5.12%	2.77%	3.36%	4.12%	2.83%	2.76%
Wyoming	1.58%	4.11%	2.80%	3.89%	2.64%	2.76%	2.43%	1.98%
Pacific:								
Alaska	1.43%	4.93%	6.15%	3.51%	3.31%	1.65%	3.80%	1.52%
California	1.31%	2.16%	2.18%	1.84%	1.97%	2.15%	1.39%	1.54%
Hawaii	1.40%	2.49%	3.89%	2.68%	3.75%	2.10%	2.03%	1.73%
Oregon	1.30%	3.56%	2.47%	2.77%	3.29%	1.64%	2.19%	1.51%
Washington	1.69%	3.74%	3.39%	2.70%	4.11%	2.54%	2.01%	2.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.B.2.a(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.7%	72.7%	65.0%	64.5%	66.5%	70.7%	66.5%	69.0%
New England:								
Connecticut	68.0%	60.9%	56.2%	63.1%	69.5%	70.6%	57.9%	70.1%
Maine	71.7%	72.6%	63.7%	67.8%	72.8%	73.5%	65.8%	73.1%
Massachusetts	66.6%	67.2%	61.5%	60.1%	66.1%	68.9%	64.0%	67.1%
New Hampshire	68.0%	70.1%	55.4%	61.1%	68.0%	72.6%	60.6%	70.1%
Rhode Island	64.9%	71.8%	60.2%	61.5%	61.4%	67.3%	62.5%	65.5%
Vermont	67.7%	60.7%	57.0%	65.8%	67.6%	72.6%	63.3%	69.1%
Middle Atlantic:								
New Jersey	68.1%	71.0%	53.3%	58.4%	68.6%	72.3%	60.9%	69.6%
New York	64.0%	66.2%	56.4%	59.5%	58.0%	69.2%	59.6%	64.9%
Pennsylvania	69.3%	76.1%	66.9%	69.5%	71.4%	68.2%	70.1%	69.2%
East North Central:								
Illinois	69.5%	76.1%	67.5%	63.0%	66.2%	72.4%	68.7%	69.6%
Indiana	70.1%	84.0%	69.9%	68.8%	66.7%	71.3%	73.2%	69.7%
Michigan	70.4%	75.6%	68.2%	66.6%	71.2%	70.9%	69.5%	70.5%
Ohio	69.3%	76.9%	64.7%	70.7%	67.4%	69.7%	68.4%	69.4%
Wisconsin	67.6%	69.2%	64.7%	64.7%	66.0%	69.6%	65.2%	68.0%
West North Central:								
Iowa	67.1%	69.2%	57.4%	64.2%	68.9%	67.7%	63.5%	67.8%
Kansas	71.0%	78.0%	66.0%	69.3%	66.3%	73.7%	71.1%	71.0%
Minnesota	63.3%	68.4%	62.0%	65.2%	56.8%	66.0%	62.4%	63.5%
Missouri	69.9%	73.2%	65.2%	69.1%	67.8%	71.3%	69.5%	70.0%
Nebraska	67.7%	64.6%	62.8%	60.9%	66.7%	70.3%	61.7%	68.7%
North Dakota	73.1%	77.8%	72.4%	73.8%	73.2%	72.4%	73.9%	72.9%
South Dakota	70.0%	70.0%	62.3%	67.8%	69.2%	72.7%	65.2%	71.2%
South Atlantic:								
Delaware	69.6%	78.9%	73.8%	61.4%	67.0%	71.7%	69.8%	69.6%
District of Columbia	71.9%	73.5%	73.3%	68.5%	72.0%	72.5%	72.9%	71.7%
Florida	64.3%	67.0%	66.9%	57.6%	58.7%	66.8%	63.4%	64.5%
Georgia	67.8%	64.7%	63.6%	62.5%	71.1%	68.3%	61.5%	68.8%
Maryland	66.1%	77.7%	59.5%	60.1%	58.4%	70.7%	64.1%	66.5%
North Carolina	69.9%	70.3%	66.0%	64.5%	67.7%	72.0%	66.2%	70.5%
South Carolina	67.8%	66.9%	68.0%	64.9%	68.0%	68.2%	64.7%	68.2%
Virginia	67.6%	72.8%	60.4%	64.9%	64.3%	70.2%	63.8%	68.3%
West Virginia	66.3%	73.3%	66.3%	59.8%	61.5%	68.9%	64.8%	66.5%
East South Central:								
Alabama	68.8%	77.8%	63.3%	57.5%	66.9%	72.1%	65.5%	69.4%
Kentucky	68.7%	75.1%	60.0%	63.7%	69.4%	69.8%	63.1%	69.5%
Mississippi	70.2%	69.5%	72.1%	67.9%	68.9%	71.0%	69.5%	70.3%
Tennessee	70.2%	68.9%	66.8%	65.5%	68.6%	72.1%	65.0%	71.0%
West South Central:								
Arkansas	69.4%	78.2%	67.5%	67.0%	73.5%	68.3%	69.2%	69.4%
Louisiana	66.9%	78.6%	64.6%	62.5%	64.7%	69.1%	69.8%	66.3%
Oklahoma	65.6%	71.0%	63.7%	67.5%	66.6%	64.5%	67.5%	65.2%
Texas	67.2%	75.0%	66.7%	66.8%	65.3%	67.5%	67.4%	67.1%
Mountain:								
Arizona	69.2%	65.7%	61.0%	62.0%	64.1%	73.3%	63.9%	69.9%
Colorado	67.0%	69.7%	62.9%	61.0%	69.5%	67.6%	64.3%	67.5%
Idaho	73.8%	72.9%	70.2%	73.9%	70.5%	75.9%	72.4%	74.2%
Montana	73.5%	82.6%	70.1%	71.2%	72.3%	74.4%	73.9%	73.4%
Nevada	68.7%	84.5%	70.4%	66.7%	58.7%	72.2%	75.5%	67.5%
New Mexico	60.0%	81.8%	54.7%	50.6%	56.3%	64.0%	61.1%	59.8%
Utah	70.7%	80.5%	65.5%	65.5%	72.2%	70.8%	68.7%	71.0%
Wyoming	71.8%	73.4%	71.9%	67.4%	69.7%	75.1%	70.0%	72.5%
Pacific:								
Alaska	68.9%	71.1%	57.0%	66.3%	67.0%	72.0%	60.5%	70.2%
California	73.0%	74.5%	67.9%	64.0%	69.5%	76.9%	68.3%	73.9%
Hawaii	76.7%	83.4%	79.7%	78.3%	73.6%	75.7%	80.0%	75.6%
Oregon	75.1%	76.2%	75.5%	72.9%	75.0%	75.5%	73.5%	75.4%
Washington	75.6%	81.4%	75.9%	70.5%	76.2%	76.4%	77.0%	75.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.B.2.a(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.93%	0.70%	0.52%	0.56%	0.55%	0.44%	0.39%
New England:								
Connecticut	1.19%	4.26%	3.45%	3.47%	2.38%	1.68%	2.46%	1.32%
Maine	0.92%	4.56%	2.52%	2.72%	1.82%	1.27%	1.99%	1.01%
Massachusetts	1.33%	4.99%	3.69%	2.60%	3.00%	1.90%	2.38%	1.51%
New Hampshire	1.02%	5.82%	3.11%	2.47%	1.84%	1.46%	2.38%	1.10%
Rhode Island	1.60%	4.28%	3.55%	3.51%	2.93%	2.65%	2.16%	1.92%
Vermont	1.23%	4.41%	4.10%	2.02%	1.66%	2.51%	2.08%	1.45%
Middle Atlantic:								
New Jersey	1.47%	5.55%	4.97%	2.61%	3.94%	1.44%	2.91%	1.65%
New York	1.14%	3.37%	2.95%	2.27%	2.47%	1.59%	1.75%	1.32%
Pennsylvania	1.44%	3.68%	3.49%	2.11%	2.06%	2.38%	1.92%	1.65%
East North Central:								
Illinois	1.22%	3.28%	3.16%	2.27%	2.87%	1.73%	1.95%	1.40%
Indiana	1.25%	4.17%	4.77%	2.70%	2.46%	1.76%	2.41%	1.37%
Michigan	1.30%	4.89%	3.24%	2.67%	2.41%	2.00%	2.14%	1.49%
Ohio	0.98%	4.32%	4.37%	2.53%	1.66%	1.41%	2.39%	1.07%
Wisconsin	1.27%	5.23%	3.61%	2.26%	2.01%	2.19%	2.03%	1.45%
West North Central:								
Iowa	1.02%	4.05%	3.44%	2.17%	1.76%	1.62%	2.09%	1.16%
Kansas	1.46%	3.88%	4.91%	2.70%	3.77%	1.66%	2.58%	1.67%
Minnesota	2.88%	5.10%	2.91%	2.53%	3.90%	5.20%	2.13%	3.37%
Missouri	1.81%	4.37%	3.85%	2.35%	5.62%	2.23%	2.19%	2.11%
Nebraska	1.17%	9.08%	3.72%	2.31%	1.90%	1.79%	2.80%	1.28%
North Dakota	0.94%	3.20%	3.58%	2.09%	1.55%	1.56%	1.86%	1.08%
South Dakota	0.99%	3.93%	3.47%	2.35%	1.79%	1.55%	2.01%	1.11%
South Atlantic:								
Delaware	1.19%	5.64%	3.74%	2.51%	2.91%	1.61%	2.39%	1.34%
District of Columbia	1.32%	3.96%	3.72%	3.84%	2.49%	1.97%	2.10%	1.53%
Florida	1.71%	8.71%	3.36%	2.80%	3.61%	2.37%	2.96%	1.90%
Georgia	1.17%	7.03%	4.22%	3.53%	2.92%	1.41%	3.02%	1.26%
Maryland	1.54%	3.42%	3.99%	3.22%	2.58%	2.12%	2.27%	1.78%
North Carolina	1.33%	6.41%	4.14%	3.94%	2.57%	1.78%	3.25%	1.45%
South Carolina	1.42%	6.39%	3.73%	3.36%	2.78%	2.04%	2.95%	1.58%
Virginia	1.35%	3.56%	4.99%	2.91%	3.20%	1.81%	2.59%	1.52%
West Virginia	1.44%	4.31%	3.90%	3.22%	2.05%	2.10%	2.49%	1.60%
East South Central:								
Alabama	1.87%	4.05%	3.40%	3.39%	3.03%	2.63%	2.23%	2.15%
Kentucky	1.23%	4.37%	4.14%	3.01%	2.15%	1.73%	2.64%	1.34%
Mississippi	1.45%	4.04%	4.67%	2.90%	2.63%	2.20%	2.43%	1.67%
Tennessee	1.19%	6.69%	5.03%	3.18%	2.64%	1.51%	3.03%	1.27%
West South Central:								
Arkansas	1.48%	5.07%	3.71%	2.74%	2.42%	2.19%	2.30%	1.67%
Louisiana	1.79%	4.57%	4.03%	4.61%	4.11%	2.25%	2.43%	2.10%
Oklahoma	1.84%	4.13%	3.17%	2.91%	2.93%	3.22%	2.10%	2.18%
Texas	1.29%	3.75%	3.43%	2.72%	2.40%	1.96%	2.15%	1.46%
Mountain:								
Arizona	2.64%	5.84%	3.90%	3.25%	3.41%	3.75%	2.77%	2.93%
Colorado	1.64%	3.82%	3.80%	3.17%	4.14%	2.35%	2.31%	1.92%
Idaho	1.40%	4.87%	4.58%	2.79%	2.74%	2.08%	2.50%	1.63%
Montana	1.31%	3.28%	4.02%	2.98%	2.31%	2.25%	2.31%	1.58%
Nevada	2.20%	3.76%	3.71%	3.87%	4.92%	2.84%	2.43%	2.57%
New Mexico	1.64%	5.18%	5.27%	4.00%	2.81%	2.54%	3.46%	1.83%
Utah	1.21%	3.54%	4.08%	2.77%	2.88%	1.51%	2.48%	1.34%
Wyoming	1.19%	4.98%	3.42%	2.39%	2.86%	1.69%	2.19%	1.42%
Pacific:								
Alaska	1.55%	4.33%	3.07%	3.20%	3.67%	2.12%	2.74%	1.74%
California	1.71%	2.43%	2.72%	1.87%	1.76%	2.66%	1.51%	1.97%
Hawaii	1.30%	2.47%	3.21%	2.61%	2.76%	2.19%	1.98%	1.60%
Oregon	1.61%	3.41%	3.26%	2.88%	2.14%	2.96%	2.07%	1.92%
Washington	1.51%	2.60%	3.13%	2.40%	2.82%	2.56%	1.64%	1.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.6%	59.6%	51.5%	49.6%	51.8%	57.1%	52.7%	55.0%
New England:								
Connecticut	52.6%	44.7%	43.1%	47.2%	51.0%	56.9%	44.1%	54.4%
Maine	57.6%	56.1%	49.9%	50.0%	60.2%	60.2%	50.3%	59.5%
Massachusetts	51.9%	58.3%	42.3%	48.3%	52.0%	53.3%	49.5%	52.3%
New Hampshire	52.0%	58.0%	37.8%	47.7%	52.9%	55.4%	46.0%	53.6%
Rhode Island	50.6%	50.8%	43.1%	48.3%	46.2%	54.4%	45.6%	51.8%
Vermont	53.4%	48.8%	41.9%	51.5%	52.5%	59.3%	49.6%	54.6%
Middle Atlantic:								
New Jersey	53.9%	58.4%	36.5%	46.0%	53.4%	58.9%	46.9%	55.4%
New York	48.1%	52.1%	42.2%	43.2%	43.0%	52.5%	44.6%	48.8%
Pennsylvania	54.9%	54.4%	50.0%	51.8%	55.2%	56.2%	51.1%	55.6%
East North Central:								
Illinois	54.7%	65.1%	54.5%	47.4%	53.4%	56.4%	56.4%	54.4%
Indiana	56.0%	71.3%	52.3%	54.8%	53.8%	57.0%	56.9%	55.9%
Michigan	56.1%	56.1%	54.5%	46.0%	56.9%	58.7%	51.9%	56.9%
Ohio	54.3%	61.5%	50.1%	54.4%	48.2%	57.0%	52.8%	54.6%
Wisconsin	52.9%	53.7%	50.0%	48.4%	52.0%	55.3%	50.4%	53.4%
West North Central:								
Iowa	55.1%	58.7%	43.8%	48.5%	54.6%	58.1%	49.5%	56.3%
Kansas	56.8%	67.0%	51.4%	51.5%	50.3%	61.7%	56.3%	56.9%
Minnesota	45.4%	49.9%	46.0%	42.0%	37.2%	50.9%	45.6%	45.3%
Missouri	54.9%	63.7%	50.8%	51.5%	54.8%	55.6%	55.4%	54.8%
Nebraska	54.1%	50.6%	49.9%	46.9%	50.0%	58.2%	49.1%	54.9%
North Dakota	56.2%	64.5%	55.7%	55.6%	50.6%	59.2%	57.2%	55.9%
South Dakota	55.6%	50.0%	48.5%	49.1%	55.7%	60.6%	47.9%	57.8%
South Atlantic:								
Delaware	54.6%	47.5%	54.5%	41.6%	48.6%	61.8%	49.4%	55.7%
District of Columbia	61.1%	69.0%	65.8%	61.2%	60.4%	60.1%	66.7%	60.0%
Florida	51.9%	56.1%	59.2%	46.3%	46.9%	53.6%	54.8%	51.5%
Georgia	55.5%	56.6%	55.9%	50.6%	57.0%	55.9%	52.0%	56.0%
Maryland	53.4%	60.5%	49.2%	46.1%	47.6%	57.6%	52.4%	53.6%
North Carolina	57.7%	58.7%	54.1%	49.6%	51.0%	62.1%	54.8%	58.2%
South Carolina	54.3%	53.5%	55.2%	48.5%	51.6%	56.6%	51.6%	54.8%
Virginia	55.4%	59.2%	49.1%	50.6%	53.1%	58.2%	51.2%	56.2%
West Virginia	53.5%	59.8%	53.7%	43.8%	48.9%	57.0%	51.3%	53.9%
East South Central:								
Alabama	57.5%	65.4%	49.3%	46.0%	53.0%	62.6%	51.7%	58.8%
Kentucky	55.7%	60.2%	50.7%	52.0%	54.2%	57.2%	51.5%	56.3%
Mississippi	56.5%	54.7%	61.8%	55.4%	50.7%	59.0%	56.1%	56.6%
Tennessee	55.8%	59.4%	49.8%	53.0%	53.5%	57.5%	52.3%	56.3%
West South Central:								
Arkansas	58.4%	66.9%	61.2%	54.8%	59.8%	58.0%	61.1%	58.0%
Louisiana	54.5%	57.6%	47.2%	50.0%	54.4%	57.0%	53.1%	54.8%
Oklahoma	54.7%	62.7%	53.7%	53.0%	55.4%	54.2%	55.4%	54.5%
Texas	54.6%	65.2%	54.7%	55.4%	53.8%	54.1%	56.3%	54.3%
Mountain:								
Arizona	54.8%	55.1%	50.7%	48.6%	49.8%	58.2%	52.0%	55.2%
Colorado	52.1%	53.7%	51.4%	41.5%	53.1%	54.7%	47.9%	53.0%
Idaho	58.6%	59.9%	57.2%	54.4%	53.8%	62.1%	57.9%	58.8%
Montana	59.1%	61.9%	61.9%	55.3%	54.0%	63.3%	57.8%	59.6%
Nevada	53.9%	69.7%	54.2%	51.4%	45.5%	57.2%	59.9%	52.9%
New Mexico	47.2%	62.7%	46.2%	40.0%	43.4%	50.6%	47.5%	47.2%
Utah	53.5%	60.7%	49.1%	52.1%	55.6%	52.7%	52.3%	53.7%
Wyoming	56.9%	56.6%	59.9%	50.8%	52.9%	62.7%	55.5%	57.5%
Pacific:								
Alaska	56.0%	54.2%	40.9%	53.1%	52.3%	61.4%	44.6%	58.0%
California	58.2%	62.8%	54.1%	48.9%	54.4%	62.1%	54.3%	59.0%
Hawaii	59.1%	69.7%	57.0%	60.3%	56.1%	58.7%	61.6%	58.2%
Oregon	62.4%	63.1%	65.0%	57.0%	58.8%	65.6%	58.7%	63.3%
Washington	60.1%	68.4%	62.1%	56.1%	56.3%	62.3%	63.4%	59.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table XII.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.88%	0.70%	0.56%	0.61%	0.62%	0.44%	0.44%
New England:								
Connecticut	1.45%	3.57%	3.70%	3.04%	3.35%	2.02%	2.44%	1.68%
Maine	1.24%	4.25%	2.87%	2.98%	2.28%	2.00%	2.19%	1.44%
Massachusetts	1.72%	5.14%	4.02%	2.82%	3.11%	2.75%	2.62%	1.99%
New Hampshire	1.35%	6.30%	3.11%	2.52%	2.29%	2.33%	2.45%	1.59%
Rhode Island	1.53%	4.26%	3.74%	3.43%	3.15%	2.32%	2.19%	1.81%
Vermont	1.77%	4.16%	4.37%	2.70%	2.62%	3.98%	2.34%	2.19%
Middle Atlantic:								
New Jersey	1.98%	5.70%	4.80%	2.92%	5.36%	2.10%	2.97%	2.32%
New York	1.27%	3.50%	2.77%	2.42%	2.27%	2.04%	1.74%	1.49%
Pennsylvania	1.34%	3.56%	3.37%	2.62%	2.78%	2.04%	2.16%	1.54%
East North Central:								
Illinois	1.44%	3.15%	3.09%	2.49%	2.89%	2.25%	1.90%	1.65%
Indiana	1.67%	5.45%	5.40%	3.25%	2.83%	2.49%	2.91%	1.84%
Michigan	1.52%	5.63%	3.41%	3.42%	3.11%	2.25%	3.16%	1.70%
Ohio	1.09%	4.46%	4.16%	3.02%	2.39%	1.45%	2.39%	1.21%
Wisconsin	1.41%	4.39%	3.98%	2.81%	2.24%	2.45%	2.10%	1.62%
West North Central:								
Iowa	1.11%	3.47%	3.48%	2.71%	2.14%	1.69%	2.16%	1.26%
Kansas	1.88%	4.32%	5.22%	3.46%	3.60%	2.62%	2.76%	2.19%
Minnesota	2.30%	5.36%	2.86%	4.84%	3.87%	3.69%	2.12%	2.67%
Missouri	1.78%	3.84%	3.81%	2.90%	4.43%	2.57%	2.21%	2.08%
Nebraska	1.31%	6.29%	4.03%	2.53%	2.63%	1.91%	2.50%	1.46%
North Dakota	1.67%	3.59%	3.72%	2.89%	4.60%	2.02%	2.28%	2.07%
South Dakota	1.18%	4.17%	3.06%	2.76%	2.07%	1.85%	2.07%	1.35%
South Atlantic:								
Delaware	1.67%	8.83%	4.97%	3.11%	4.17%	1.85%	3.30%	1.86%
District of Columbia	1.54%	3.75%	3.80%	4.09%	3.14%	2.27%	2.12%	1.78%
Florida	1.73%	7.06%	3.15%	2.71%	3.71%	2.37%	2.62%	1.92%
Georgia	1.41%	6.44%	4.49%	3.31%	3.43%	1.86%	2.84%	1.56%
Maryland	1.87%	4.13%	3.77%	3.09%	2.72%	2.99%	2.25%	2.20%
North Carolina	1.49%	6.46%	3.92%	3.84%	2.98%	2.00%	2.97%	1.65%
South Carolina	1.40%	6.87%	3.80%	3.39%	2.92%	1.96%	2.86%	1.55%
Virginia	1.57%	4.07%	5.15%	3.13%	3.09%	2.38%	2.68%	1.79%
West Virginia	1.66%	4.63%	3.92%	3.87%	2.45%	2.42%	2.54%	1.87%
East South Central:								
Alabama	2.34%	4.18%	3.50%	3.24%	3.80%	3.33%	2.40%	2.71%
Kentucky	1.65%	4.87%	3.91%	3.31%	2.73%	2.44%	2.67%	1.84%
Mississippi	2.09%	5.10%	4.69%	3.28%	4.68%	3.02%	2.78%	2.45%
Tennessee	1.69%	5.96%	5.61%	3.64%	3.41%	2.38%	3.08%	1.88%
West South Central:								
Arkansas	1.50%	4.93%	4.00%	3.28%	3.26%	2.11%	2.44%	1.69%
Louisiana	1.86%	4.18%	4.37%	3.95%	3.65%	3.06%	2.63%	2.20%
Oklahoma	1.63%	3.87%	3.02%	3.17%	2.74%	2.80%	2.12%	1.93%
Texas	1.37%	3.76%	3.75%	3.00%	2.54%	2.06%	2.18%	1.55%
Mountain:								
Arizona	3.08%	5.37%	3.80%	3.10%	3.69%	4.70%	2.67%	3.46%
Colorado	1.62%	4.21%	4.01%	3.45%	4.10%	2.25%	2.62%	1.89%
Idaho	2.02%	4.32%	3.87%	3.71%	3.39%	3.45%	2.35%	2.46%
Montana	1.72%	4.52%	4.09%	3.58%	2.94%	3.05%	2.78%	2.11%
Nevada	2.24%	5.68%	3.52%	4.13%	3.99%	3.30%	2.78%	2.60%
New Mexico	1.48%	6.07%	5.02%	3.56%	2.70%	2.25%	3.20%	1.65%
Utah	2.10%	6.16%	4.62%	3.06%	3.58%	3.35%	2.91%	2.37%
Wyoming	1.60%	4.38%	3.33%	3.40%	2.90%	2.85%	2.32%	2.03%
Pacific:								
Alaska	1.55%	3.96%	3.56%	3.22%	3.71%	2.03%	2.69%	1.76%
California	2.11%	2.51%	2.58%	1.93%	2.13%	3.48%	1.51%	2.47%
Hawaii	1.51%	2.91%	3.84%	3.01%	3.22%	2.55%	2.19%	1.88%
Oregon	1.61%	3.75%	3.82%	3.14%	3.13%	2.68%	2.44%	1.90%
Washington	2.02%	3.71%	3.74%	2.68%	4.07%	3.40%	2.16%	2.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table XII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,559	8,852	8,329	8,097	8,519	8,691	8,393	8,591
New England:								
Connecticut	9,232	8,663	8,790	8,879	9,555	9,259	8,791	9,316
Maine	9,162	7,701	8,387	8,091	9,292	9,794	7,973	9,470
Massachusetts	9,770	10,368	10,035	9,582	10,694	9,328	9,853	9,754
New Hampshire	8,816	8,219	7,899	8,351	9,134	9,039	8,106	9,010
Rhode Island	9,023	9,384	8,809	9,041	8,947	9,041	8,884	9,058
Vermont	9,043	9,765	10,093	9,097	8,950	8,725	9,790	8,795
Middle Atlantic:								
New Jersey	9,496	9,369	9,758	9,391	9,673	9,420	9,215	9,554
New York	9,902	11,577	10,627	9,444	9,635	9,878	10,515	9,773
Pennsylvania	8,711	8,700	8,109	8,194	8,821	8,887	8,233	8,809
East North Central:								
Illinois	8,851	8,901	8,825	8,594	9,264	8,707	8,796	8,861
Indiana	8,368	7,660	8,930	8,301	8,658	8,252	8,199	8,389
Michigan	8,293	7,755	7,302	8,067	7,447	8,819	7,951	8,357
Ohio	8,456	8,458	8,285	8,012	8,366	8,605	8,378	8,469
Wisconsin	8,567	7,034	8,550	8,396	9,090	8,466	8,022	8,667
West North Central:								
Iowa	8,083	8,423	7,726	7,406	8,023	8,290	7,840	8,134
Kansas	8,033	7,714	6,993	7,056	8,113	8,396	7,273	8,193
Minnesota	8,333	8,058	7,691	8,541	8,217	8,422	8,316	8,337
Missouri	8,274	8,801	8,233	7,222	8,494	8,431	7,993	8,334
Nebraska	8,291	9,444	8,657	8,344	8,392	8,139	8,507	8,254
North Dakota	8,723	8,961	9,075	8,525	8,976	8,544	8,900	8,658
South Dakota	8,569	9,244	7,801	8,344	8,260	8,945	8,074	8,705
South Atlantic:								
Delaware	8,726	10,020	9,456	8,937	8,884	8,450	9,591	8,549
District of Columbia	9,134	8,667	8,609	8,817	9,628	9,071	8,509	9,277
Florida	8,714	8,775	8,093	8,133	8,017	9,067	8,375	8,766
Georgia	8,231	10,278	8,154	8,161	8,478	8,044	8,625	8,167
Maryland	8,195	7,424	7,600	7,141	8,831	8,346	7,171	8,431
North Carolina	8,123	7,941	8,215	7,355	7,939	8,353	7,970	8,149
South Carolina	8,048	9,968	7,646	7,688	7,971	8,052	8,611	7,952
Virginia	8,431	7,725	8,941	7,378	8,746	8,508	8,042	8,510
West Virginia	8,835	8,735	9,387	8,479	9,193	8,743	9,087	8,791
East South Central:								
Alabama	7,889	7,784	8,025	7,639	7,872	7,944	7,854	7,896
Kentucky	8,336	9,105	7,509	8,067	8,178	8,495	8,070	8,379
Mississippi	7,468	7,432	6,955	6,692	6,825	8,044	6,878	7,608
Tennessee	7,987	8,110	7,873	6,960	7,405	8,431	7,554	8,063
West South Central:								
Arkansas	7,563	7,713	7,480	7,194	7,308	7,744	7,315	7,609
Louisiana	8,302	9,320	8,297	8,632	8,051	8,220	8,737	8,188
Oklahoma	7,768	8,008	7,113	7,455	7,990	7,837	7,460	7,844
Texas	8,180	8,766	7,941	7,791	8,105	8,276	7,966	8,222
Mountain:								
Arizona	8,050	7,700	8,800	6,767	7,242	8,490	7,754	8,092
Colorado	8,437	9,946	7,622	7,490	8,763	8,527	7,949	8,539
Idaho	7,955	9,002	6,700	7,266	8,022	8,269	7,527	8,079
Montana	8,212	7,552	8,203	7,896	8,461	8,411	8,015	8,294
Nevada	7,870	9,107	7,255	7,761	7,346	8,066	7,893	7,866
New Mexico	8,804	8,297	10,427	7,710	8,782	8,989	8,814	8,802
Utah	8,064	6,738	6,659	7,841	7,758	8,451	7,304	8,165
Wyoming	8,931	8,930	9,526	9,182	9,270	8,432	9,037	8,881
Pacific:								
Alaska	9,637	9,574	10,385	12,083	9,749	8,747	10,922	9,392
California	8,728	8,747	8,421	8,176	8,576	8,936	8,565	8,760
Hawaii	7,825	7,813	7,938	7,889	7,155	8,160	8,024	7,744
Oregon	8,515	8,464	7,743	7,993	8,383	8,961	7,990	8,662
Washington	8,319	8,605	7,723	7,976	7,959	8,762	8,224	8,347

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.74	141.90	101.92	62.88	68.53	58.03	62.98	43.16
New England:								
Connecticut	159.31	678.60	480.14	507.89	251.45	237.82	281.40	182.60
Maine	158.83	443.46	473.29	283.58	403.60	195.93	253.74	185.17
Massachusetts	242.94	865.33	413.32	237.60	635.84	281.46	333.28	282.30
New Hampshire	159.37	923.08	438.73	398.18	272.62	239.27	357.59	171.49
Rhode Island	169.78	745.10	518.42	502.59	322.20	242.00	346.25	193.45
Vermont	161.01	513.28	785.02	267.98	250.61	278.91	340.58	169.57
Middle Atlantic:								
New Jersey	193.94	1,009.72	680.39	410.53	369.45	290.67	442.06	214.50
New York	177.26	804.43	524.39	360.58	403.72	242.66	359.43	199.95
Pennsylvania	133.55	438.12	333.99	315.19	350.54	160.05	232.06	153.58
East North Central:								
Illinois	123.03	464.47	563.73	228.38	288.39	163.36	267.29	137.36
Indiana	144.22	703.91	664.26	313.32	368.10	178.34	303.89	157.34
Michigan	218.60	654.04	406.42	347.53	244.66	348.17	321.77	250.52
Ohio	91.72	637.39	402.02	248.17	253.69	103.59	255.83	98.02
Wisconsin	115.53	591.63	453.75	360.71	191.02	161.21	335.98	121.25
West North Central:								
Iowa	102.54	480.62	707.51	269.22	177.47	137.29	304.58	105.59
Kansas	117.53	635.07	264.66	287.57	216.86	147.46	269.93	123.20
Minnesota	140.58	769.38	579.47	335.13	246.74	210.44	330.49	155.23
Missouri	248.54	904.98	461.20	341.50	264.10	432.63	335.72	295.46
Nebraska	144.83	1,050.34	650.21	356.15	327.82	180.10	406.19	153.81
North Dakota	115.94	652.61	459.90	244.20	219.47	163.04	268.93	123.67
South Dakota	113.47	643.88	368.64	370.16	171.53	138.92	311.51	114.60
South Atlantic:								
Delaware	229.92	854.09	848.32	477.95	478.65	322.75	440.18	257.07
District of Columbia	136.44	741.96	546.91	358.33	267.08	183.37	314.76	149.04
Florida	190.26	642.98	485.82	280.26	277.76	271.41	302.98	213.30
Georgia	171.84	1,785.84	361.27	370.14	311.77	229.85	520.43	179.48
Maryland	156.00	470.38	551.09	225.36	362.12	236.85	260.32	190.02
North Carolina	132.67	873.30	679.89	331.92	298.81	174.24	369.29	142.55
South Carolina	144.97	1,136.73	503.20	412.87	287.65	171.60	537.09	138.01
Virginia	144.20	831.19	687.93	284.32	246.42	209.89	364.20	156.60
West Virginia	128.84	570.90	711.57	523.46	287.57	138.35	409.99	132.97
East South Central:								
Alabama	104.98	491.06	414.88	236.51	233.14	148.87	241.42	116.77
Kentucky	131.71	1,225.45	608.54	441.38	311.71	139.57	462.33	133.55
Mississippi	138.24	755.09	410.13	294.68	280.38	160.98	287.45	151.51
Tennessee	158.97	537.24	278.94	338.77	342.69	199.52	251.69	178.14
West South Central:								
Arkansas	129.97	388.20	646.52	324.95	221.60	185.83	326.12	141.32
Louisiana	129.77	576.73	674.19	411.37	209.21	172.86	333.95	137.58
Oklahoma	103.82	519.14	310.76	297.19	243.49	121.90	243.55	114.18
Texas	131.95	484.71	417.81	290.41	381.90	148.48	257.08	149.53
Mountain:								
Arizona	203.55	747.26	915.33	326.05	274.36	267.88	429.77	221.88
Colorado	132.22	711.43	580.12	354.07	275.17	165.83	371.21	138.85
Idaho	158.46	700.73	406.04	326.87	291.00	287.29	302.18	190.68
Montana	171.47	613.34	546.72	276.00	477.22	227.83	306.13	208.44
Nevada	171.58	731.57	541.15	478.37	198.31	266.45	390.59	190.57
New Mexico	124.61	692.55	800.13	313.87	225.93	149.65	427.71	122.47
Utah	146.11	474.17	468.82	592.21	325.05	171.22	487.40	149.85
Wyoming	186.27	876.73	777.98	313.66	351.82	292.79	382.00	206.51
Pacific:								
Alaska	177.87	933.69	799.00	553.64	413.05	186.82	556.72	185.37
California	181.76	431.81	441.16	255.71	221.47	274.92	249.66	209.39
Hawaii	191.69	418.77	448.62	274.80	553.16	259.52	263.43	243.33
Oregon	134.17	584.76	404.54	269.61	293.66	193.93	267.65	152.53
Washington	130.47	500.55	397.24	354.19	349.94	114.84	276.01	147.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,748	1,570	1,931	1,803	1,743	1,731	1,802	1,738
New England:								
Connecticut	1,888	1,848	2,175	2,472	1,720	1,784	2,281	1,814
Maine	1,698	1,379	1,656	1,760	1,660	1,745	1,705	1,697
Massachusetts	2,046	2,695 *	3,271	2,752	2,196	1,654	2,914	1,880
New Hampshire	2,020	1,703	2,647	2,163	2,041	1,882	2,102	1,998
Rhode Island	1,911	1,490	1,945	2,229	2,043	1,807	1,935	1,905
Vermont	2,069	2,186	1,899	2,046	2,080	2,099	2,111	2,054
Middle Atlantic:								
New Jersey	2,042	1,140	2,218	3,238	1,810	1,913	2,077	2,034
New York	2,015	2,243	2,730	2,189	2,259	1,739	2,442	1,926
Pennsylvania	1,749	1,940	2,092	1,760	1,592	1,775	1,880	1,723
East North Central:								
Illinois	1,816	1,486	2,288	2,393	1,826	1,654	2,101	1,763
Indiana	1,775	1,226	1,961	1,844	1,989	1,672	1,624	1,793
Michigan	1,812	1,328 *	1,321	1,724	1,754	1,935	1,557	1,860
Ohio	1,866	1,874	1,757	1,580	2,093	1,860	1,677	1,898
Wisconsin	1,863	1,507	2,047	2,292	1,992	1,666	2,075	1,824
West North Central:								
Iowa	1,939	1,964	2,193	1,783	1,759	2,044	1,988	1,929
Kansas	1,762	1,444	1,239	1,611	1,598	1,979	1,485	1,820
Minnesota	1,854	1,826	2,486	2,218	1,876	1,668	2,408	1,743
Missouri	1,732	1,835	1,831	1,508	1,828	1,735	1,735	1,731
Nebraska	1,730	1,570	1,784 *	2,143	1,726	1,636	1,807	1,717
North Dakota	1,462	1,888	942	1,413	1,413	1,592	1,269	1,533
South Dakota	1,781	1,994	1,955	2,006	1,692	1,668	2,092	1,695
South Atlantic:								
Delaware	1,872	1,654 *	1,908	2,083	2,122	1,758	1,838	1,879
District of Columbia	1,818	1,828	1,639	1,433	1,852	1,947	1,608	1,866
Florida	1,707	1,343	1,754	2,289	1,684	1,639	1,911	1,675
Georgia	1,719	1,520	2,238	1,938	1,644	1,666	1,998	1,674
Maryland	2,028	1,434	1,998	1,816	2,234	2,054	1,773	2,087
North Carolina	1,873	1,929	1,711	1,621	1,835	1,955	1,657	1,910
South Carolina	1,725	1,680	1,904	1,578	1,792	1,716	1,756	1,719
Virginia	1,936	945 *	2,327	1,949	1,955	1,941	1,902	1,943
West Virginia	1,804	1,612 *	2,611	1,997	2,124	1,589	2,079	1,756
East South Central:								
Alabama	1,901	1,550	2,276	2,245	1,968	1,794	2,084	1,862
Kentucky	1,746	3,049 *	1,398	1,411	1,604	1,839	1,780	1,740
Mississippi	1,729	1,271	1,566	1,647	1,709	1,826	1,410	1,805
Tennessee	1,679	1,327	1,939	1,495	1,392	1,837	1,632	1,687
West South Central:								
Arkansas	1,690	1,554 *	1,280	1,853	1,439	1,800	1,479	1,729
Louisiana	2,009	2,161	2,058	2,520	1,658	2,044	2,237	1,950
Oklahoma	1,728	1,813	1,614	1,521	2,074	1,609	1,688	1,738
Texas	1,597	1,980	1,719	1,384	1,542	1,625	1,762	1,565
Mountain:								
Arizona	1,584	1,369 *	3,568	1,354	1,588	1,473	2,222	1,495
Colorado	1,792	1,788	2,009	1,950	1,672	1,777	1,916	1,765
Idaho	1,480	2,068	1,075	1,208	1,710	1,477	1,308	1,530
Montana	1,379	1,420 *	1,235	1,359	1,419	1,391	1,388	1,375
Nevada	1,540	1,069 *	1,043	1,696	1,529	1,599	1,190	1,612
New Mexico	1,710	917 *	3,264 *	1,726	2,030	1,454	1,881	1,676
Utah	1,608	728 *	1,127	1,554	1,859	1,583	1,162	1,668
Wyoming	1,524	1,139	1,664 *	1,678	1,480	1,503	1,492	1,539
Pacific:								
Alaska	1,801	2,123	1,390	2,065	1,631	1,865	1,742	1,812
California	1,620	1,083	1,840	1,397	1,579	1,709	1,462	1,652
Hawaii	902	412 *	422 *	566	624	1,494	471	1,076
Oregon	1,269	1,100	1,344	1,267	1,166	1,331	1,290	1,263
Washington	1,343	715	1,237	1,237	1,166	1,582	1,168	1,395

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.45	89.33	65.27	34.67	33.84	30.77	38.58	22.08
New England:								
Connecticut	82.56	523.08	293.55	266.34	158.23	112.19	211.88	88.63
Maine	63.42	336.22	327.35	188.35	116.38	74.46	197.42	61.39
Massachusetts	99.78	1,311.43 *	258.21	174.41	141.35	82.07	440.75	75.64
New Hampshire	79.03	301.88	331.90	176.92	162.91	113.80	195.63	85.54
Rhode Island	85.42	366.80	258.28	280.53	134.82	120.77	177.42	97.26
Vermont	89.50	540.06	229.87	156.26	127.58	194.32	163.86	106.24
Middle Atlantic:								
New Jersey	121.39	335.37	522.82	283.39	292.81	130.61	266.25	136.35
New York	93.63	520.68	304.81	200.96	251.04	95.08	208.30	103.35
Pennsylvania	65.12	361.03	352.64	155.05	126.57	87.09	174.93	69.62
East North Central:								
Illinois	62.03	267.49	277.07	178.39	86.50	91.93	156.47	67.19
Indiana	67.88	328.61	379.54	273.06	108.05	78.62	165.74	73.44
Michigan	98.10	424.92 *	178.99	161.47	158.81	166.09	158.26	114.77
Ohio	61.54	495.85	252.57	149.22	124.83	81.82	158.79	66.62
Wisconsin	60.56	411.99	318.49	149.94	103.34	81.83	173.74	64.27
West North Central:								
Iowa	81.12	427.64	417.88	149.22	114.89	127.63	214.04	87.33
Kansas	74.76	389.39	329.12	148.32	114.55	112.89	179.63	81.04
Minnesota	76.23	313.42	376.96	247.39	84.46	102.85	231.07	75.07
Missouri	75.40	549.40	293.09	131.81	169.23	103.20	191.56	81.81
Nebraska	71.46	471.02	582.60 *	236.10	162.07	68.80	270.91	69.13
North Dakota	69.08	501.85	222.69	158.30	115.47	89.67	171.91	68.60
South Dakota	74.25	460.08	224.74	256.32	87.24	93.07	229.97	69.29
South Atlantic:								
Delaware	76.45	553.41 *	523.71	233.69	189.61	73.41	270.32	73.28
District of Columbia	79.92	409.34	360.80	138.63	177.19	110.17	184.19	88.95
Florida	71.02	370.04	270.05	183.77	128.35	93.49	187.45	75.35
Georgia	77.22	433.37	374.69	212.54	139.32	105.74	211.88	82.38
Maryland	98.28	281.75	325.92	162.28	207.94	147.37	163.96	111.80
North Carolina	81.35	419.51	380.98	171.41	203.93	103.92	210.59	87.70
South Carolina	76.63	494.53	363.52	154.50	148.44	106.52	208.76	82.20
Virginia	69.91	288.03 *	441.80	177.80	119.64	96.38	206.36	73.01
West Virginia	110.56	513.29 *	739.70	243.80	239.86	120.41	372.31	110.53
East South Central:								
Alabama	70.83	436.28	390.83	197.85	182.41	68.35	224.21	69.49
Kentucky	92.89	2,043.65 *	258.40	134.39	143.38	91.15	488.59	73.96
Mississippi	89.64	338.86	315.54	170.57	230.18	126.70	162.54	103.22
Tennessee	61.29	396.05	537.97	208.88	123.89	67.30	229.62	59.87
West South Central:								
Arkansas	86.30	534.06 *	239.59	232.28	144.28	122.91	187.06	95.83
Louisiana	115.25	463.51	353.29	276.05	234.31	137.97	221.75	131.28
Oklahoma	126.49	397.03	255.16	210.05	415.92	76.60	182.73	150.72
Texas	64.57	377.53	209.44	152.32	163.45	74.78	170.45	69.25
Mountain:								
Arizona	136.21	504.38 *	721.85	178.51	178.57	178.18	347.52	136.20
Colorado	71.08	474.01	358.00	217.18	148.15	81.61	209.86	74.12
Idaho	80.91	510.23	222.05	171.48	269.75	78.46	169.53	92.74
Montana	75.78	516.77 *	272.22	133.16	135.53	86.58	197.18	69.39
Nevada	78.29	377.21 *	172.80	228.10	117.91	118.64	147.39	90.23
New Mexico	96.40	294.18 *	1,023.30 *	221.17	188.49	75.15	399.09	83.17
Utah	137.44	269.52 *	271.61	223.86	420.47	84.85	163.27	152.72
Wyoming	86.87	324.77	526.85 *	190.06	104.72	103.46	222.11	74.01
Pacific:								
Alaska	78.81	409.65	346.78	204.12	157.24	101.25	233.18	82.52
California	115.23	186.73	298.93	102.76	110.36	185.27	140.28	132.56
Hawaii	72.28	125.09 *	130.98 *	108.35	180.46	126.13	85.97	98.21
Oregon	57.94	294.21	189.19	149.33	94.33	95.19	129.10	64.63
Washington	78.96	179.27	229.04	165.19	83.75	158.89	154.96	92.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.C.4 Percent of private-sector employees that are enrolled in a health insurance plan that take single coverage by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.2%	64.2%	65.6%	64.5%	59.8%	55.2%	64.9%	57.1%
New England:								
Connecticut	56.1%	63.7%	65.6%	63.6%	56.6%	52.7%	62.0%	55.1%
Maine	60.0%	57.4%	71.1%	73.0%	63.6%	53.1%	68.6%	58.1%
Massachusetts	56.3%	61.5%	58.2%	56.1%	58.6%	54.8%	59.7%	55.7%
New Hampshire	59.1%	67.3%	68.2%	66.8%	59.4%	54.6%	66.9%	57.2%
Rhode Island	56.7%	63.0%	64.9%	63.5%	55.7%	53.7%	63.5%	55.2%
Vermont	59.0%	63.2%	73.4%	64.4%	58.6%	53.2%	67.2%	56.7%
Middle Atlantic:								
New Jersey	54.0%	66.0%	55.1%	62.4%	50.3%	52.7%	60.8%	52.8%
New York	59.2%	60.6%	67.7%	65.0%	61.0%	56.2%	64.2%	58.2%
Pennsylvania	58.4%	69.2%	67.1%	67.2%	61.2%	53.3%	67.0%	56.9%
East North Central:								
Illinois	56.4%	52.9%	61.0%	59.6%	57.8%	55.0%	58.6%	56.0%
Indiana	57.3%	48.3%	54.1%	65.9%	61.5%	54.3%	55.7%	57.5%
Michigan	53.1%	42.9%	55.7%	58.0%	52.1%	52.7%	55.0%	52.8%
Ohio	55.9%	47.1%	64.0%	57.3%	55.1%	55.7%	58.4%	55.5%
Wisconsin	56.4%	66.9%	58.6%	58.7%	55.6%	55.2%	61.0%	55.6%
West North Central:								
Iowa	56.6%	58.8%	68.5%	61.4%	57.2%	53.8%	62.4%	55.5%
Kansas	57.4%	58.1%	62.3%	63.0%	60.3%	54.2%	60.1%	56.8%
Minnesota	59.8%	63.9%	69.8%	62.0%	60.2%	57.8%	67.6%	58.4%
Missouri	56.0%	62.0%	59.7%	64.8%	54.7%	53.7%	62.4%	54.8%
Nebraska	56.8%	61.8%	67.5%	63.4%	58.0%	54.0%	66.0%	55.5%
North Dakota	56.1%	58.9%	63.6%	57.3%	58.9%	51.8%	60.9%	54.5%
South Dakota	56.1%	68.3%	59.1%	64.7%	60.0%	48.6%	62.9%	54.5%
South Atlantic:								
Delaware	57.6%	72.6%	61.0%	67.9%	55.0%	54.7%	65.8%	56.2%
District of Columbia	58.2%	62.6%	61.4%	64.7%	59.3%	55.0%	63.1%	57.2%
Florida	59.9%	68.3%	68.4%	66.8%	65.4%	56.5%	67.6%	58.8%
Georgia	57.3%	68.8%	64.0%	62.9%	57.6%	55.2%	64.3%	56.3%
Maryland	56.8%	60.4%	62.1%	65.8%	63.7%	51.9%	63.3%	55.5%
North Carolina	59.6%	66.9%	77.5%	69.4%	64.5%	54.8%	71.0%	58.0%
South Carolina	62.6%	74.6%	67.7%	69.5%	65.0%	59.4%	72.2%	61.2%
Virginia	57.7%	66.8%	70.7%	62.7%	60.0%	54.0%	67.4%	56.1%
West Virginia	56.1%	72.7%	63.0%	63.7%	55.7%	53.4%	65.8%	54.7%
East South Central:								
Alabama	55.1%	59.1%	66.1%	59.0%	56.8%	52.5%	61.8%	53.9%
Kentucky	56.2%	67.0%	65.9%	65.1%	62.0%	51.5%	65.7%	54.9%
Mississippi	60.0%	67.0%	67.0%	72.0%	62.8%	54.9%	69.9%	58.1%
Tennessee	58.0%	83.6%	68.1%	62.7%	58.8%	54.9%	70.0%	56.4%
West South Central:								
Arkansas	59.2%	70.1%	63.4%	66.8%	61.5%	56.0%	66.8%	58.0%
Louisiana	57.5%	70.7%	63.7%	65.0%	59.8%	51.5%	66.2%	55.6%
Oklahoma	61.5%	63.5%	70.9%	61.9%	63.7%	58.6%	65.5%	60.6%
Texas	58.0%	74.2%	64.8%	66.8%	62.3%	52.6%	69.3%	56.2%
Mountain:								
Arizona	58.2%	59.0%	67.7%	63.3%	56.2%	57.4%	63.0%	57.6%
Colorado	59.5%	54.3%	68.9%	67.0%	60.3%	56.7%	64.8%	58.5%
Idaho	57.6%	59.6%	70.3%	62.7%	60.2%	53.2%	64.8%	55.9%
Montana	58.5%	61.8%	71.5%	64.2%	64.7%	49.3%	64.3%	56.3%
Nevada	56.6%	64.9%	57.5%	60.9%	60.9%	53.7%	59.2%	56.0%
New Mexico	58.9%	78.1%	58.7%	65.4%	59.8%	55.3%	65.3%	57.8%
Utah	49.1%	48.9%	44.7%	47.8%	47.6%	50.5%	46.4%	49.5%
Wyoming	54.0%	69.0%	61.9%	59.1%	50.6%	49.4%	62.6%	50.7%
Pacific:								
Alaska	55.2%	72.1%	72.3%	66.5%	55.6%	50.0%	72.7%	52.7%
California	61.4%	66.7%	65.5%	68.1%	61.2%	59.4%	66.7%	60.4%
Hawaii	67.2%	71.2%	79.3%	77.7%	70.7%	58.4%	75.2%	64.5%
Oregon	61.3%	72.3%	75.1%	66.3%	63.5%	55.2%	73.0%	58.6%
Washington	62.1%	61.7%	74.8%	74.6%	66.8%	54.1%	72.2%	59.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.C.4 Standard errors for percent of private-sector employees that are enrolled in a health insurance plan that take single coverage by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	1.02%	0.75%	0.50%	0.44%	0.40%	0.45%	0.28%
New England:								
Connecticut	1.09%	5.58%	3.74%	5.05%	2.02%	1.19%	4.00%	1.10%
Maine	0.90%	6.41%	2.98%	2.21%	1.77%	1.05%	2.45%	0.94%
Massachusetts	1.30%	4.50%	3.53%	2.47%	3.29%	1.68%	2.10%	1.48%
New Hampshire	1.07%	8.13%	3.17%	2.65%	1.62%	1.49%	2.77%	1.10%
Rhode Island	1.12%	5.68%	4.60%	2.07%	1.98%	1.53%	2.61%	1.20%
Vermont	1.07%	6.52%	4.19%	1.82%	1.88%	1.40%	2.40%	1.13%
Middle Atlantic:								
New Jersey	1.49%	4.74%	6.88%	2.87%	3.57%	1.71%	3.16%	1.64%
New York	0.85%	4.95%	3.21%	1.85%	1.49%	1.22%	2.10%	0.92%
Pennsylvania	0.88%	4.37%	3.06%	1.93%	2.00%	1.11%	1.84%	0.96%
East North Central:								
Illinois	0.94%	5.13%	3.42%	2.28%	1.68%	1.36%	2.29%	1.03%
Indiana	1.15%	7.81%	5.94%	2.81%	1.73%	1.57%	3.26%	1.22%
Michigan	1.40%	8.80%	3.89%	2.54%	2.23%	2.18%	2.86%	1.58%
Ohio	0.92%	5.04%	3.22%	4.47%	1.20%	1.12%	2.46%	1.00%
Wisconsin	0.92%	5.74%	3.97%	2.33%	1.43%	1.38%	2.37%	0.98%
West North Central:								
Iowa	0.90%	4.35%	3.60%	2.75%	1.50%	1.36%	2.38%	0.97%
Kansas	1.27%	6.27%	5.84%	2.62%	1.81%	1.76%	3.01%	1.38%
Minnesota	1.04%	7.08%	3.42%	2.67%	2.21%	1.47%	2.24%	1.16%
Missouri	1.31%	5.62%	4.52%	2.27%	3.37%	1.77%	2.48%	1.48%
Nebraska	0.97%	8.69%	3.76%	2.81%	2.14%	1.19%	3.03%	1.00%
North Dakota	1.12%	5.19%	4.29%	2.07%	1.73%	1.86%	2.24%	1.26%
South Dakota	1.11%	5.50%	4.66%	2.25%	1.58%	1.46%	2.50%	1.20%
South Atlantic:								
Delaware	1.62%	5.45%	6.35%	2.47%	4.23%	2.19%	2.92%	1.82%
District of Columbia	0.85%	6.47%	4.05%	2.17%	1.44%	1.10%	2.52%	0.87%
Florida	1.08%	5.81%	4.25%	2.24%	2.87%	1.38%	2.55%	1.17%
Georgia	1.18%	5.75%	3.10%	2.79%	2.85%	1.52%	2.53%	1.28%
Maryland	1.66%	6.20%	3.55%	2.66%	2.08%	2.68%	2.44%	1.93%
North Carolina	1.31%	7.24%	3.72%	2.59%	3.33%	1.70%	2.55%	1.44%
South Carolina	1.15%	5.83%	4.28%	3.34%	3.02%	1.42%	2.61%	1.24%
Virginia	0.90%	6.10%	3.68%	2.65%	2.12%	1.05%	2.39%	0.94%
West Virginia	1.35%	5.84%	4.37%	3.60%	3.35%	1.84%	3.26%	1.49%
East South Central:								
Alabama	1.31%	5.65%	4.01%	3.64%	2.74%	1.50%	2.60%	1.38%
Kentucky	1.08%	6.40%	4.76%	2.61%	2.08%	1.27%	2.62%	1.13%
Mississippi	1.09%	5.84%	4.29%	2.75%	2.75%	1.07%	2.59%	1.12%
Tennessee	1.03%	3.60%	4.98%	2.89%	2.40%	1.37%	2.43%	1.13%
West South Central:								
Arkansas	1.14%	5.89%	4.22%	2.69%	3.51%	1.22%	2.71%	1.21%
Louisiana	1.42%	5.84%	3.98%	2.77%	3.18%	1.93%	2.52%	1.65%
Oklahoma	1.08%	5.03%	3.18%	3.03%	2.57%	1.33%	2.43%	1.20%
Texas	0.92%	3.57%	4.05%	2.91%	2.07%	1.08%	2.08%	0.99%
Mountain:								
Arizona	1.56%	8.20%	3.62%	3.03%	2.18%	2.38%	2.88%	1.77%
Colorado	1.08%	4.74%	3.35%	2.91%	2.69%	1.31%	2.22%	1.20%
Idaho	1.93%	6.16%	3.29%	2.83%	2.51%	3.63%	2.44%	2.40%
Montana	1.85%	6.03%	3.23%	4.35%	1.91%	2.81%	3.58%	2.09%
Nevada	1.89%	6.78%	4.09%	3.73%	2.53%	2.69%	3.16%	2.14%
New Mexico	1.26%	6.14%	8.24%	3.11%	2.55%	1.40%	4.32%	1.24%
Utah	1.13%	6.74%	4.81%	2.92%	2.45%	1.46%	3.11%	1.21%
Wyoming	1.26%	5.34%	4.43%	2.89%	2.10%	1.87%	2.50%	1.38%
Pacific:								
Alaska	1.28%	6.84%	5.02%	3.57%	2.28%	1.75%	3.37%	1.33%
California	1.02%	3.28%	2.92%	1.44%	1.58%	1.85%	1.67%	1.24%
Hawaii	1.15%	3.80%	3.24%	2.11%	2.94%	1.26%	2.09%	1.36%
Oregon	1.20%	5.48%	2.63%	3.18%	3.02%	1.51%	2.10%	1.34%
Washington	1.57%	5.06%	3.07%	2.07%	2.58%	2.35%	2.07%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,902	22,832	22,786	23,240	24,968	25,441	22,889	25,197
New England:								
Connecticut	27,102	22,183	24,950	25,973	27,781	27,512	24,133	27,592
Maine	25,632	21,801	22,031	24,520	26,025	26,303	22,710	26,128
Massachusetts	27,978	28,341	27,414	29,063	27,717	27,889	27,716	28,025
New Hampshire	26,680	22,551	23,300	23,475	28,006	27,394	23,895	27,224
Rhode Island	25,642	20,901	25,225	22,353	24,665	27,257	22,691	26,200
Vermont	25,590	24,019	24,224	24,983	27,723	24,437	24,647	25,790
Middle Atlantic:								
New Jersey	28,075	23,890	29,296	27,389	29,784	27,154	26,909	28,214
New York	27,858	28,885	25,809	28,387	27,084	28,124	27,815	27,865
Pennsylvania	25,232	25,518	21,197	22,874	24,814	26,161	23,146	25,538
East North Central:								
Illinois	25,774	20,887	22,577	25,360	26,422	26,429	23,053	26,290
Indiana	23,800	23,859	20,537	21,010	23,336	24,617	20,507	24,240
Michigan	23,611	21,781	21,593	21,898	22,723	24,663	21,501	23,984
Ohio	23,686	19,023	21,400	19,443	23,571	25,276	20,530	24,175
Wisconsin	25,496	22,020	27,998	24,685	26,178	25,295	25,837	25,440
West North Central:								
Iowa	23,748	22,649	21,893	21,586	24,003	24,296	21,781	24,075
Kansas	24,273	19,438	20,008	21,711	25,029	25,402	20,562	25,075
Minnesota	24,829	20,679	19,469	21,822	24,370	26,396	21,174	25,352
Missouri	24,230	26,383	19,269	19,226	22,505	26,228	21,352	24,740
Nebraska	24,668	21,654	26,858	25,269	23,695	24,929	25,242	24,597
North Dakota	23,570	22,399	23,465	21,504	24,128	24,470	22,262	23,946
South Dakota	25,054	24,229	21,358	23,291	23,058	27,173	22,702	25,601
South Atlantic:								
Delaware	25,240	20,542	22,136	25,125	25,351	25,621	23,077	25,514
District of Columbia	27,472	22,661	26,817	28,118	27,726	27,743	25,299	27,884
Florida	24,583	21,575	23,327	24,351	26,029	24,493	22,918	24,756
Georgia	24,714	19,376	23,970	24,268	25,772	24,619	23,566	24,845
Maryland	24,421	22,491	28,244	23,100	25,210	24,173	24,416	24,422
North Carolina	23,699	25,107	21,208	23,021	22,433	24,126	24,140	23,660
South Carolina	23,723	25,676	22,329	23,105	21,152	24,531	23,080	23,801
Virginia	25,647	15,539	21,585	23,489	25,832	26,675	20,414	26,369
West Virginia	25,444	27,291	21,044	24,579	26,156	25,663	23,059	25,706
East South Central:								
Alabama	22,804	17,963	21,903	21,488	22,541	23,515	20,872	23,098
Kentucky	23,892	21,337	25,586	22,562	22,240	24,435	23,035	23,974
Mississippi	22,054	17,111	17,744	19,748	19,000	23,832	18,225	22,505
Tennessee	23,517	21,542	21,545	21,859	22,840	24,118	21,331	23,701
West South Central:								
Arkansas	21,757	14,611	19,092	19,293	19,248	23,220	18,276	22,134
Louisiana	24,014	24,414	19,028	22,298	23,906	24,946	21,477	24,459
Oklahoma	23,108	18,583	19,140	22,896	24,705	23,238	20,796	23,556
Texas	24,372	23,590	22,095	22,309	24,320	24,811	21,693	24,682
Mountain:								
Arizona	23,467	21,004	20,625	20,689	22,532	24,445	20,382	23,830
Colorado	24,654	21,940	20,527	21,250	26,043	25,322	21,022	25,296
Idaho	24,284	18,367	15,607	19,592	24,373	26,786	18,224	25,641
Montana	22,353	17,229	19,905	19,899	20,783	24,736	19,363	23,277
Nevada	22,366	19,309	18,790	19,782	21,576	23,584	19,368	22,995
New Mexico	24,843	21,654	20,889	23,210	25,095	25,519	21,808	25,275
Utah	23,738	21,294	18,829	20,676	24,706	24,658	19,983	24,403
Wyoming	25,321	23,465	24,282	23,809	28,093	24,694	23,342	25,829
Pacific:								
Alaska	27,100	--	29,098	32,267	28,105	25,894	30,078	26,886
California	24,986	23,658	24,594	22,985	25,062	25,369	23,633	25,194
Hawaii	22,311	21,404	21,804	21,601	22,325	22,590	21,321	22,534
Oregon	24,761	18,342	18,728	23,976	23,055	26,477	20,401	25,371
Washington	25,867	21,760	20,794	23,228	23,457	27,693	22,228	26,416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.96	479.19	350.13	240.88	212.48	125.70	213.71	103.65
New England:								
Connecticut	482.50	2,909.88	1,814.35	1,203.95	1,014.69	620.37	1,183.44	518.40
Maine	441.14	1,854.70	1,226.35	1,546.23	1,037.05	528.61	1,160.46	461.52
Massachusetts	549.72	1,964.60	894.65	819.68	942.94	871.29	804.58	633.35
New Hampshire	487.30	2,654.40	1,168.84	1,084.44	1,044.54	665.32	908.71	548.31
Rhode Island	527.40	2,135.94	1,794.36	1,091.05	1,279.11	568.50	1,178.35	565.83
Vermont	741.31	2,145.75	1,700.55	832.09	588.77	1,576.97	952.63	882.36
Middle Atlantic:								
New Jersey	505.08	2,244.69	3,683.84	1,028.43	921.16	646.18	1,223.33	545.03
New York	492.80	2,482.45	2,105.92	1,193.27	913.29	683.78	1,320.19	531.04
Pennsylvania	372.93	2,120.78	1,312.63	802.47	986.73	432.46	865.34	405.16
East North Central:								
Illinois	501.01	2,166.07	1,802.52	1,279.96	1,364.44	525.44	1,272.24	528.44
Indiana	499.89	2,799.33	1,596.21	1,844.52	1,101.83	607.51	1,477.52	520.78
Michigan	416.33	2,010.94	1,247.39	735.49	1,115.33	551.23	746.34	464.91
Ohio	488.27	2,207.95	1,643.69	1,684.16	851.22	378.23	909.32	551.25
Wisconsin	401.07	2,316.75	1,501.99	986.37	703.51	599.61	984.25	438.15
West North Central:								
Iowa	332.22	1,461.30	1,019.96	1,002.82	762.85	410.65	762.40	362.93
Kansas	564.68	2,199.92	1,244.34	1,022.18	834.30	705.90	1,193.91	548.00
Minnesota	478.09	1,375.54	1,786.90	873.43	915.80	641.70	838.74	522.54
Missouri	552.87	2,274.76	1,847.22	1,014.88	1,679.53	461.24	1,198.38	613.24
Nebraska	419.85	1,194.76	2,037.26	977.85	943.00	543.24	1,093.60	450.58
North Dakota	427.93	2,243.07	1,442.46	750.92	447.58	757.27	776.19	500.01
South Dakota	373.21	1,521.76	1,428.55	1,098.53	710.22	417.26	902.06	395.46
South Atlantic:								
Delaware	914.53	2,696.07	1,990.28	1,101.35	1,424.39	1,315.64	1,352.90	1,010.21
District of Columbia	441.91	1,311.76	3,142.24	1,025.63	908.94	574.57	1,315.46	460.15
Florida	471.22	1,647.52	1,396.98	1,359.63	1,263.65	563.82	954.16	512.21
Georgia	461.13	2,146.79	1,137.82	1,444.74	1,546.80	426.91	1,228.02	494.92
Maryland	854.50	1,719.80	1,759.44	1,218.43	1,146.55	1,226.45	1,177.59	976.47
North Carolina	516.65	4,132.44	1,874.48	1,332.06	935.59	668.17	1,305.12	549.30
South Carolina	453.45	2,519.99	1,489.90	2,070.82	1,229.33	481.52	1,102.19	491.39
Virginia	431.51	2,161.93	1,661.62	1,143.34	944.98	508.35	1,170.21	438.42
West Virginia	458.40	3,390.55	2,067.77	1,428.96	887.28	596.38	1,532.31	480.01
East South Central:								
Alabama	467.43	1,563.71	1,522.15	779.47	778.39	772.97	843.02	542.78
Kentucky	439.28	3,647.35	2,317.15	1,804.76	1,226.25	459.19	1,435.96	462.72
Mississippi	497.61	1,583.79	1,274.79	970.84	921.35	530.65	964.96	521.28
Tennessee	518.29	4,154.74	1,533.75	1,483.95	1,245.13	642.04	986.80	551.53
West South Central:								
Arkansas	645.95	713.63	1,399.59	909.14	947.54	874.29	750.88	711.02
Louisiana	559.96	2,535.47	1,462.59	1,338.52	1,346.97	723.17	1,053.62	624.68
Oklahoma	400.00	1,716.42	1,026.26	1,321.86	663.07	559.52	1,111.19	432.82
Texas	361.53	1,611.24	1,344.18	825.14	1,126.79	402.75	825.16	387.94
Mountain:								
Arizona	489.95	4,099.93	1,738.61	792.46	915.26	669.68	1,488.83	516.84
Colorado	445.63	1,241.13	1,954.10	996.59	1,017.05	530.67	1,018.40	475.74
Idaho	763.70	2,092.72	1,752.26	1,185.33	775.64	1,111.95	1,019.56	862.56
Montana	514.75	1,835.85	1,864.17	975.67	1,258.26	599.45	905.46	551.70
Nevada	509.80	1,834.41	1,594.11	704.28	931.20	858.81	815.10	633.10
New Mexico	507.39	2,939.75	2,665.25	1,660.79	1,097.71	565.86	1,622.30	506.96
Utah	482.47	1,439.62	1,455.55	795.71	1,157.51	550.34	813.63	538.61
Wyoming	557.69	1,455.61	1,701.54	1,419.04	1,046.61	802.74	907.47	661.73
Pacific:								
Alaska	655.07	--	3,394.58	1,915.40	1,468.73	793.31	2,158.62	685.01
California	377.04	1,749.80	1,565.15	732.98	731.31	555.70	892.37	424.53
Hawaii	429.51	1,310.65	1,529.80	928.12	1,341.64	543.79	804.79	495.23
Oregon	520.87	2,071.90	1,603.56	1,347.18	1,021.58	664.40	1,186.90	561.56
Washington	863.27	1,907.67	1,644.52	1,035.97	1,536.22	1,072.81	1,043.11	934.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,138	6,257	8,156	8,786	7,290	6,793	7,754	7,048
New England:								
Connecticut	6,442	8,532 *	9,967	6,884	6,188	6,058	7,440	6,278
Maine	6,794	5,851 *	9,140	9,478	7,062	6,272	7,629	6,653
Massachusetts	7,643	13,905 *	8,780	10,679	7,212	6,551	11,544	6,937
New Hampshire	6,438	4,536 *	8,048	7,486	7,365	5,829	6,763	6,374
Rhode Island	6,648	6,635	7,574	7,198	6,796	6,355	7,003	6,581
Vermont	7,357	3,811 *	12,498	8,462	8,209	6,147	7,673	7,290
Middle Atlantic:								
New Jersey	7,120	--	--	11,002	5,893	7,222	8,593	6,944
New York	6,889	8,813	6,984	10,580	6,513	6,262	8,672	6,584
Pennsylvania	6,425	3,633 *	6,610	7,815	6,577	6,238	6,075	6,477
East North Central:								
Illinois	6,954	5,054	9,089	8,732	6,896	6,681	7,316	6,885
Indiana	6,454	--	6,039	7,562	6,865	6,248	5,164	6,626
Michigan	6,365	--	5,437	8,019	4,746	6,977	5,577	6,505
Ohio	6,070	5,420	4,825	4,317	6,391	6,535	5,508	6,157
Wisconsin	6,108	4,759 *	5,054	7,208	6,361	5,849	5,653	6,183
West North Central:								
Iowa	6,777	7,524	7,473	6,993	6,630	6,678	7,190	6,708
Kansas	7,280	6,823	6,147	8,481	8,776	6,506	7,277	7,280
Minnesota	6,767	--	7,673	8,315	7,162	6,192	8,068	6,582
Missouri	6,568	6,001 *	8,367	7,033	6,517	6,348	7,775	6,354
Nebraska	6,380	--	6,254	8,702	7,681	5,702	6,269	6,394
North Dakota	5,916	4,480	7,132	6,149	7,470	5,069	6,066	5,873
South Dakota	7,063	5,115 *	7,577	10,097	6,709	6,492	7,448	6,973
South Atlantic:								
Delaware	7,274	--	6,735	10,659	8,536	6,523	7,870	7,198
District of Columbia	7,482	3,586 *	6,671	7,882	7,299	7,951	6,075	7,748
Florida	7,988	2,562 *	9,977	13,986	10,461	7,007	9,162	7,866
Georgia	6,580	--	8,865	8,041	6,569	6,297	6,796	6,556
Maryland	7,028	6,756	10,828	8,137	7,951	6,340	8,920	6,716
North Carolina	7,722	--	10,307	11,353	6,282	7,557	10,406	7,489
South Carolina	7,439	--	8,350	8,466	6,829	7,399	9,013	7,249
Virginia	7,822	--	6,672	9,072	9,902	7,149	7,163	7,913
West Virginia	6,489	--	5,046	8,122	6,892	6,147	7,075	6,425
East South Central:								
Alabama	7,357	2,576 *	9,855	8,985	7,967	7,035	7,391	7,352
Kentucky	6,148	--	3,477 *	7,653	7,296	5,686	6,435	6,120
Mississippi	6,180	9,545	8,027	8,891	5,616	5,725	8,995	5,848
Tennessee	7,035	--	9,104	8,656	5,854	7,099	8,450	6,916
West South Central:								
Arkansas	6,615	--	9,299	8,354	6,068	6,478	7,790	6,488
Louisiana	8,218	--	9,083	10,671	8,786	7,129	10,036	7,899
Oklahoma	7,003	5,444	9,981	7,531	8,679	5,913	7,905	6,828
Texas	7,380	8,137	9,621	10,195	9,319	6,284	9,376	7,150
Mountain:								
Arizona	7,708	--	8,367	11,074	8,441	7,111	8,101	7,662
Colorado	6,835	7,385	7,325	9,018	6,960	6,318	7,719	6,679
Idaho	6,407	3,887 *	6,232	7,769	7,418	6,049	5,636	6,579
Montana	5,837	4,859	8,370	6,039	7,205	5,238	5,278	6,010
Nevada	6,656	5,016	7,127	8,786	6,676	6,320	7,038	6,575
New Mexico	6,320	--	--	8,044	7,960	5,383	6,775	6,255
Utah	6,088	4,807	6,692	6,163	6,794	5,647	6,168	6,073
Wyoming	6,744	6,582	6,627	8,879	6,678	6,033	7,149	6,640
Pacific:								
Alaska	6,725	--	--	8,047	6,966	6,515	6,064	6,772
California	8,295	5,634	10,338	9,080	8,060	8,284	8,174	8,313
Hawaii	5,736	3,733 *	4,288	8,147	5,227	5,940	5,108	5,877
Oregon	6,195	4,755 *	7,882	5,858	5,810	6,401	7,187	6,057
Washington	7,790	4,231 *	9,886	9,038	6,319	8,243	7,661	7,809

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	96.56	446.32	313.14	230.43	174.20	142.50	197.86	107.45
New England:								
Connecticut	384.89	2,951.20 *	1,977.01	1,457.88	844.26	407.60	1,467.22	381.77
Maine	242.10	1,835.87 *	1,333.56	962.97	484.68	240.36	1,074.69	221.68
Massachusetts	440.02	5,404.40 *	1,120.11	1,124.41	590.86	339.48	2,048.69	288.88
New Hampshire	277.79	1,810.93 *	1,396.00	1,101.34	448.65	335.91	974.77	271.94
Rhode Island	255.47	1,383.46	1,267.17	894.78	554.06	298.49	693.05	272.91
Vermont	369.85	1,461.80 *	959.18	713.52	696.67	469.84	919.81	404.68
Middle Atlantic:								
New Jersey	566.33	--	--	1,480.82	1,244.19	378.94	1,082.95	610.90
New York	282.54	2,522.27	1,404.60	1,232.17	405.28	284.14	1,220.02	254.77
Pennsylvania	274.67	1,353.09 *	1,399.08	739.02	800.94	276.41	759.36	294.78
East North Central:								
Illinois	279.02	1,088.97	1,261.16	907.55	559.29	368.39	711.39	304.23
Indiana	302.79	--	1,093.14	1,281.95	344.82	401.59	738.61	322.09
Michigan	393.49	--	1,066.64	989.95	610.19	610.72	678.37	446.33
Ohio	388.19	1,599.00	973.24	1,171.06	487.32	511.62	831.21	429.35
Wisconsin	251.04	1,969.87 *	1,118.68	484.40	421.44	382.92	614.33	275.06
West North Central:								
Iowa	252.60	1,660.63	1,115.94	802.20	392.07	352.60	877.17	256.98
Kansas	348.29	2,002.99	1,810.57	729.76	583.41	423.81	992.67	365.32
Minnesota	308.51	--	1,320.86	1,116.54	701.65	361.34	777.08	329.68
Missouri	313.95	1,898.31 *	1,699.19	782.50	1,044.24	261.93	899.82	330.00
Nebraska	211.25	--	1,640.78	784.41	439.59	210.49	997.96	202.10
North Dakota	282.59	1,271.10	1,251.56	627.08	347.67	430.55	647.38	312.85
South Dakota	298.90	1,801.45 *	882.54	1,001.21	394.51	405.18	697.20	330.54
South Atlantic:								
Delaware	547.87	--	1,709.05	1,140.22	1,669.64	612.76	1,271.50	592.57
District of Columbia	295.35	1,148.23 *	1,328.21	676.72	610.66	388.43	757.84	312.84
Florida	399.77	903.22 *	1,584.51	1,468.14	1,503.79	356.70	1,248.34	418.88
Georgia	340.84	--	2,208.90	993.43	1,078.75	334.01	1,015.42	362.00
Maryland	558.29	1,794.54	3,142.22	962.92	681.67	711.07	1,485.31	581.51
North Carolina	351.55	--	1,285.41	1,004.34	1,199.97	314.87	1,148.30	364.88
South Carolina	348.26	--	1,812.39	1,409.73	632.80	438.60	1,010.71	366.64
Virginia	336.32	--	1,090.89	806.20	731.61	432.33	659.39	371.83
West Virginia	505.10	--	1,051.07	1,145.83	535.98	731.02	1,229.73	543.40
East South Central:								
Alabama	300.52	988.96 *	1,572.47	1,266.76	890.70	288.16	955.50	314.41
Kentucky	231.01	--	1,183.00 *	978.71	499.12	234.67	1,148.96	228.22
Mississippi	246.28	1,677.90	1,023.85	831.84	658.55	255.04	806.85	249.01
Tennessee	423.87	--	1,857.75	1,370.92	732.50	537.61	1,014.68	448.35
West South Central:								
Arkansas	326.96	--	1,454.21	906.32	1,063.83	338.24	976.94	344.57
Louisiana	357.34	--	1,209.74	905.51	438.90	490.63	1,035.68	375.57
Oklahoma	281.08	1,448.11	1,209.97	1,172.52	601.77	279.60	770.76	298.21
Texas	308.97	1,356.09	1,576.63	1,179.78	1,022.77	281.08	813.29	327.79
Mountain:								
Arizona	344.59	--	1,637.65	923.74	788.15	391.04	1,009.27	367.26
Colorado	268.54	1,944.69	1,088.05	1,120.52	574.03	293.53	906.85	267.02
Idaho	249.78	1,388.36 *	1,078.15	872.80	510.97	308.33	681.91	263.32
Montana	418.07	1,175.83	886.33	1,732.72	822.42	348.37	1,173.19	391.27
Nevada	339.89	1,267.67	1,237.77	1,242.67	809.84	457.23	829.50	376.08
New Mexico	384.96	--	--	1,691.48	919.98	332.90	1,605.30	378.52
Utah	474.50	953.96	919.38	872.09	1,337.15	282.93	604.94	548.30
Wyoming	385.83	1,500.20	1,883.65	960.20	841.28	474.47	927.33	423.64
Pacific:								
Alaska	421.48	--	--	1,722.94	984.55	464.14	1,323.75	440.14
California	564.39	1,066.63	1,332.12	691.68	585.14	877.44	708.80	640.47
Hawaii	291.29	1,194.86 *	1,073.54	962.23	568.05	378.15	795.92	309.57
Oregon	447.76	1,435.73 *	1,004.06	956.41	961.38	647.44	728.13	492.85
Washington	722.77	1,323.67 *	1,774.16	1,164.24	598.69	1,087.59	1,029.91	816.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.D.4 Percent of private-sector employees that are enrolled in a health insurance plan that take family coverage by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.9%	22.6%	20.0%	20.0%	22.9%	25.5%	20.6%	24.4%
New England:								
Connecticut	24.9%	25.4%	21.5%	21.9%	25.1%	25.8%	24.6%	24.9%
Maine	23.1%	28.6%	14.7%	13.7%	18.8%	28.7%	18.7%	24.1%
Massachusetts	26.6%	27.3%	26.8%	25.9%	28.2%	26.0%	27.1%	26.5%
New Hampshire	22.6%	19.3%	17.4%	17.9%	21.1%	25.7%	19.5%	23.3%
Rhode Island	27.4%	24.1%	23.3%	23.6%	32.8%	27.1%	23.9%	28.1%
Vermont	21.0%	23.7%	12.9%	17.0%	21.3%	24.0%	16.7%	22.2%
Middle Atlantic:								
New Jersey	26.6%	15.0%	16.1%	21.3%	32.2%	26.8%	18.7%	28.0%
New York	24.3%	29.7%	18.9%	19.7%	22.4%	26.2%	22.3%	24.7%
Pennsylvania	23.6%	23.4%	19.6%	20.3%	21.9%	25.7%	20.4%	24.2%
East North Central:								
Illinois	25.8%	34.1%	21.8%	24.5%	24.2%	26.4%	26.7%	25.6%
Indiana	23.6%	30.3%	24.3%	19.8%	21.0%	25.2%	25.4%	23.4%
Michigan	27.6%	26.4%	30.2%	25.7%	28.4%	27.4%	27.3%	27.6%
Ohio	25.0%	27.2%	22.5%	28.1%	25.4%	24.4%	24.6%	25.1%
Wisconsin	25.5%	22.7%	27.2%	23.9%	26.4%	25.6%	25.1%	25.6%
West North Central:								
Iowa	26.3%	26.9%	20.1%	24.1%	26.5%	27.2%	23.5%	26.8%
Kansas	22.7%	33.0%	18.3%	19.1%	22.5%	23.0%	24.4%	22.3%
Minnesota	25.2%	24.2%	20.7%	24.6%	25.9%	25.5%	21.2%	25.9%
Missouri	24.9%	23.3%	26.2%	21.7%	26.2%	25.1%	23.4%	25.2%
Nebraska	26.2%	30.8%	21.8%	20.6%	26.1%	27.5%	22.7%	26.7%
North Dakota	28.4%	25.5%	24.4%	29.2%	25.0%	31.1%	25.8%	29.2%
South Dakota	26.3%	24.3%	30.2%	21.6%	23.9%	29.2%	25.8%	26.5%
South Atlantic:								
Delaware	24.4%	14.2% *	23.9%	16.6%	27.3%	26.2%	18.4%	25.5%
District of Columbia	23.5%	24.5%	21.6%	20.8%	22.5%	25.0%	21.9%	23.9%
Florida	22.4%	18.5%	17.0%	18.2%	18.4%	24.6%	17.6%	23.0%
Georgia	24.1%	16.4%	18.9%	19.8%	25.5%	25.1%	19.6%	24.7%
Maryland	25.6%	23.0%	22.2%	18.9%	21.0%	29.0%	21.6%	26.4%
North Carolina	21.6%	16.9% *	10.6%	14.7%	20.7%	24.2%	14.1%	22.7%
South Carolina	19.1%	15.0%	17.5%	17.3%	16.0%	20.9%	16.3%	19.5%
Virginia	23.9%	23.8%	19.4%	18.8%	20.8%	26.8%	20.2%	24.6%
West Virginia	25.7%	16.5% *	24.5%	20.4%	26.8%	26.8%	20.2%	26.5%
East South Central:								
Alabama	27.0%	23.5%	23.3%	25.4%	26.4%	28.0%	22.8%	27.7%
Kentucky	24.6%	14.1%	20.9%	17.5%	21.0%	27.7%	18.2%	25.4%
Mississippi	20.3%	18.1%	12.5%	11.8%	20.2%	23.2%	13.0%	21.7%
Tennessee	23.6%	8.7% *	19.2%	19.1%	24.5%	25.2%	14.9%	24.9%
West South Central:								
Arkansas	23.3%	17.3%	17.4%	18.2%	21.1%	25.9%	16.4%	24.4%
Louisiana	23.1%	19.2%	19.5%	20.0%	19.9%	26.9%	19.2%	23.9%
Oklahoma	21.2%	16.1%	16.0%	22.1%	19.5%	23.1%	18.7%	21.7%
Texas	24.1%	17.0%	21.0%	16.0%	20.8%	27.9%	18.2%	25.0%
Mountain:								
Arizona	22.4%	32.6%	19.5%	17.6%	24.2%	22.3%	20.6%	22.6%
Colorado	23.5%	32.2%	21.1%	17.6%	22.9%	24.7%	22.2%	23.7%
Idaho	24.3%	26.1%	18.8%	22.3%	21.8%	26.5%	22.3%	24.9%
Montana	24.1%	21.8%	13.8%	22.3%	19.0%	30.1%	21.3%	25.1%
Nevada	23.4%	19.6%	27.5%	21.9%	20.9%	24.3%	24.7%	23.1%
New Mexico	23.3%	14.5% *	26.3% *	15.8%	21.6%	26.3%	19.0%	24.1%
Utah	32.1%	37.9%	42.6%	36.9%	35.1%	28.3%	39.0%	31.1%
Wyoming	27.5%	15.6%	21.0%	23.0%	30.1%	31.4%	20.4%	30.1%
Pacific:								
Alaska	26.2%	12.8% *	15.1%	18.7%	26.4%	29.4%	14.5%	27.8%
California	21.7%	20.5%	19.4%	17.4%	20.3%	23.3%	18.8%	22.2%
Hawaii	18.7%	17.0%	10.2%	10.8%	15.4%	25.3%	13.4%	20.5%
Oregon	21.1%	19.2%	9.8%	19.5%	19.0%	24.9%	14.2%	22.7%
Washington	21.6%	23.5%	11.3%	12.9%	18.7%	27.1%	14.5%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.D.4 Standard errors for percent of private-sector employees that are enrolled in a health insurance plan that take family coverage by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.18%	0.89%	0.58%	0.43%	0.37%	0.26%	0.37%	0.20%
New England:								
Connecticut	0.90%	5.15%	2.82%	3.48%	1.82%	1.09%	2.69%	0.95%
Maine	0.88%	6.09%	1.97%	1.51%	1.24%	1.40%	2.12%	0.97%
Massachusetts	0.91%	4.90%	3.64%	2.15%	2.14%	1.22%	2.27%	1.00%
New Hampshire	0.78%	5.53%	2.25%	2.31%	1.06%	1.15%	2.17%	0.80%
Rhode Island	1.00%	5.38%	3.76%	1.93%	2.14%	1.39%	2.37%	1.10%
Vermont	0.76%	6.86%	2.39%	1.41%	1.09%	1.33%	1.85%	0.83%
Middle Atlantic:								
New Jersey	1.42%	4.26%	3.41%	2.42%	3.72%	1.33%	2.24%	1.59%
New York	0.73%	4.82%	2.94%	1.57%	1.11%	1.08%	2.05%	0.78%
Pennsylvania	0.77%	4.17%	2.55%	1.75%	1.47%	1.14%	1.64%	0.86%
East North Central:								
Illinois	0.84%	5.71%	2.83%	2.06%	1.59%	1.15%	2.35%	0.90%
Indiana	0.84%	7.82%	6.49%	2.54%	1.32%	1.09%	3.32%	0.85%
Michigan	1.19%	6.53%	3.61%	1.89%	1.90%	1.85%	2.26%	1.35%
Ohio	0.92%	3.75%	2.89%	5.13%	1.09%	0.96%	2.25%	1.01%
Wisconsin	0.74%	5.58%	3.34%	2.03%	1.29%	1.05%	2.22%	0.78%
West North Central:								
Iowa	0.99%	4.30%	3.01%	2.91%	1.96%	1.43%	2.11%	1.12%
Kansas	1.12%	6.87%	3.84%	1.98%	1.62%	1.73%	2.93%	1.20%
Minnesota	1.09%	5.95%	2.98%	2.73%	2.07%	1.61%	1.85%	1.25%
Missouri	1.10%	4.91%	4.43%	2.11%	2.89%	1.43%	2.33%	1.23%
Nebraska	0.85%	8.97%	3.36%	2.49%	1.73%	1.05%	2.83%	0.88%
North Dakota	1.01%	4.97%	3.22%	2.06%	1.43%	1.74%	1.97%	1.16%
South Dakota	1.03%	5.55%	4.28%	2.14%	1.47%	1.62%	2.37%	1.15%
South Atlantic:								
Delaware	1.38%	4.89% *	5.70%	1.96%	3.78%	1.86%	2.49%	1.54%
District of Columbia	0.66%	5.70%	3.80%	1.55%	1.11%	0.83%	2.22%	0.64%
Florida	1.00%	4.13%	2.47%	1.98%	2.39%	1.32%	1.77%	1.10%
Georgia	0.90%	4.68%	3.17%	2.28%	2.60%	1.03%	2.24%	0.97%
Maryland	1.62%	5.33%	3.10%	1.84%	1.76%	2.66%	2.10%	1.90%
North Carolina	1.08%	6.67% *	2.51%	2.16%	3.16%	1.37%	2.01%	1.20%
South Carolina	0.84%	4.12%	3.32%	2.48%	1.34%	1.21%	1.91%	0.92%
Virginia	0.90%	5.46%	3.59%	1.73%	1.89%	1.21%	2.01%	0.99%
West Virginia	1.32%	5.02% *	4.07%	2.40%	3.44%	1.78%	2.59%	1.47%
East South Central:								
Alabama	1.32%	5.34%	3.47%	3.91%	3.09%	1.65%	2.31%	1.46%
Kentucky	1.27%	3.94%	5.24%	1.96%	1.94%	1.73%	2.39%	1.37%
Mississippi	0.77%	4.78%	1.94%	1.68%	2.35%	0.92%	1.70%	0.85%
Tennessee	1.11%	2.98% *	4.55%	2.73%	2.52%	1.49%	1.94%	1.23%
West South Central:								
Arkansas	1.08%	4.88%	3.10%	2.02%	3.12%	1.34%	1.91%	1.20%
Louisiana	1.28%	5.49%	2.84%	2.74%	2.38%	2.00%	2.08%	1.49%
Oklahoma	0.85%	3.06%	2.22%	2.79%	1.83%	1.09%	1.79%	0.95%
Texas	0.82%	2.95%	3.21%	2.04%	1.46%	1.17%	1.71%	0.91%
Mountain:								
Arizona	1.35%	7.67%	2.72%	1.83%	2.56%	1.91%	2.09%	1.52%
Colorado	1.01%	4.77%	2.71%	2.32%	2.61%	1.26%	1.95%	1.14%
Idaho	1.44%	6.06%	2.87%	2.84%	1.86%	2.54%	2.31%	1.72%
Montana	1.56%	4.40%	2.34%	4.53%	1.47%	2.39%	3.54%	1.68%
Nevada	1.34%	4.46%	4.15%	2.75%	2.22%	1.95%	2.45%	1.54%
New Mexico	1.10%	4.89% *	8.99% *	2.02%	2.14%	1.30%	3.90%	1.09%
Utah	1.10%	7.18%	4.64%	2.85%	1.51%	1.48%	2.96%	1.15%
Wyoming	1.14%	3.46%	4.88%	2.47%	1.75%	1.75%	2.31%	1.24%
Pacific:								
Alaska	1.18%	6.44% *	3.54%	2.94%	1.78%	1.85%	2.32%	1.29%
California	0.49%	2.54%	1.98%	1.13%	1.14%	0.66%	1.21%	0.53%
Hawaii	1.12%	2.98%	2.09%	1.51%	2.11%	1.68%	1.51%	1.39%
Oregon	1.05%	5.29%	1.27%	2.58%	2.31%	1.54%	1.69%	1.21%
Washington	1.61%	4.73%	1.91%	1.76%	2.05%	2.82%	1.62%	1.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,982	15,732	16,503	15,867	17,132	17,210	16,050	17,108
New England:								
Connecticut	18,629	15,144	17,114	19,718	19,433	18,327	18,329	18,663
Maine	17,615	15,340	16,090	15,824	17,848	18,205	15,547	17,938
Massachusetts	18,281	17,803	18,177	17,631	20,035	17,951	17,831	18,341
New Hampshire	18,007	14,591	13,248	17,235	19,305	18,252	15,419	18,431
Rhode Island	18,596	15,315	19,239	16,517	19,016	19,010	17,575	18,767
Vermont	18,272	18,493	17,235	17,863	19,314	17,719	18,152	18,297
Middle Atlantic:								
New Jersey	18,473	13,867	20,337	20,145	19,813	17,664	18,425	18,482
New York	19,171	18,839	20,787	19,189	18,953	19,156	19,593	19,108
Pennsylvania	18,400	14,380	16,772	17,584	19,280	18,363	16,759	18,588
East North Central:								
Illinois	17,981	18,718	16,674	18,622	18,365	17,749	17,934	17,988
Indiana	16,534	15,699	17,532	15,995	17,172	16,383	16,391	16,552
Michigan	17,138	17,489	17,092	16,548	15,906	17,689	16,961	17,166
Ohio	16,728	13,494	15,665	16,131	16,843	17,079	14,919	16,979
Wisconsin	17,335	17,443	18,779	16,864	18,531	16,762	17,458	17,319
West North Central:								
Iowa	15,885	14,366	13,740	13,729	15,488	16,675	13,828	16,194
Kansas	16,793	13,675	12,361	13,502	16,163	18,078	13,104	17,337
Minnesota	17,528	15,089	13,149	16,588	19,101	17,501	15,404	17,792
Missouri	16,799	14,610	15,649	14,343	17,429	17,119	14,807	17,067
Nebraska	16,382	--	13,632	16,332	16,416	16,500	15,389	16,474
North Dakota	16,391	14,653	14,082	15,462	17,163	16,934	14,852	16,798
South Dakota	17,320	--	15,773	15,789	16,021	18,396	15,312	17,602
South Atlantic:								
Delaware	17,669	19,741	18,153	17,317	16,032	18,016	18,040	17,613
District of Columbia	18,460	15,975	17,137	18,174	20,133	17,982	16,806	18,733
Florida	16,930	13,626	18,331	15,417	16,908	17,128	15,995	17,033
Georgia	16,677	--	17,880	16,560	16,363	16,626	17,622	16,562
Maryland	16,689	12,865	15,172	16,104	16,893	17,130	14,282	17,096
North Carolina	16,433	10,552	20,090	15,290	15,047	16,896	15,901	16,491
South Carolina	16,091	13,722	16,549	14,952	15,032	16,636	15,744	16,121
Virginia	16,254	--	17,914	14,404	16,470	16,520	14,274	16,468
West Virginia	17,853	--	14,980	16,954	18,221	18,077	15,612	18,093
East South Central:								
Alabama	15,905	14,266	13,382	14,824	16,000	16,283	14,359	16,145
Kentucky	16,133	13,873	16,796	16,246	15,883	16,243	16,341	16,110
Mississippi	14,604	14,438	13,371	12,461	13,780	15,337	13,062	14,862
Tennessee	15,601	15,192	15,059	12,843	14,629	16,401	13,860	15,799
West South Central:								
Arkansas	15,061	15,949	13,506	13,155	14,347	15,722	13,457	15,308
Louisiana	16,393	17,883	13,403	15,543	16,914	16,531	15,411	16,547
Oklahoma	15,200	13,702	12,497	13,618	15,930	15,731	13,457	15,551
Texas	15,972	16,236	17,226	14,199	15,576	16,353	15,652	16,006
Mountain:								
Arizona	15,832	--	15,505	12,353	14,865	16,690	13,078	16,123
Colorado	16,965	17,884	15,290	14,143	17,930	17,125	14,821	17,263
Idaho	16,270	16,594	11,997	13,658	15,596	17,328	14,492	16,567
Montana	16,461	14,307	16,161	15,137	14,685	18,023	15,162	16,828
Nevada	14,757	12,788	14,119	13,432	14,030	15,286	13,001	15,025
New Mexico	17,669	12,821	20,626	16,445	18,641	17,360	17,366	17,716
Utah	15,911	11,933	13,972	13,916	16,983	15,985	13,379	16,181
Wyoming	17,282	15,354	15,729	17,791	18,131	17,106	16,168	17,657
Pacific:								
Alaska	18,919	--	15,723	23,272	19,762	17,913	20,694	18,757
California	17,295	17,121	15,470	15,249	17,317	17,777	16,271	17,448
Hawaii	15,852	14,679	15,396	15,367	15,382	16,411	14,935	16,094
Oregon	16,421	15,160	13,492	16,929	16,179	16,881	14,526	16,711
Washington	16,878	16,820	13,760	15,259	16,964	17,541	15,265	17,186

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.97	454.45	335.86	184.45	142.25	90.06	192.43	73.82
New England:								
Connecticut	364.60	1,936.88	1,724.92	1,397.25	773.30	434.67	1,477.36	371.44
Maine	367.22	1,558.19	1,229.65	870.89	885.42	466.75	845.47	402.46
Massachusetts	517.78	892.33	1,054.44	1,219.56	870.32	728.18	632.92	581.30
New Hampshire	325.03	1,606.06	1,061.11	805.90	616.30	432.45	862.13	336.55
Rhode Island	401.83	1,620.91	908.98	1,138.39	851.76	497.94	867.10	437.78
Vermont	530.09	1,019.14	1,030.58	789.37	455.99	1,148.96	697.86	626.05
Middle Atlantic:								
New Jersey	419.13	2,275.86	2,890.98	866.52	681.73	458.30	1,666.23	385.63
New York	306.85	2,405.03	1,899.94	614.22	670.10	389.27	921.91	324.52
Pennsylvania	315.96	2,575.60	977.13	893.37	859.98	339.21	864.18	333.79
East North Central:								
Illinois	231.12	1,150.28	1,433.11	646.63	539.70	276.32	686.54	245.29
Indiana	299.85	1,331.29	1,457.48	820.25	874.36	336.69	812.73	321.32
Michigan	331.01	1,410.63	1,424.24	829.17	466.91	489.04	821.57	361.53
Ohio	272.83	1,374.16	906.19	697.49	769.10	304.92	669.50	288.81
Wisconsin	300.25	2,283.04	1,586.64	694.87	559.42	397.31	857.52	320.17
West North Central:								
Iowa	256.59	1,564.62	1,696.49	642.95	452.46	347.46	814.73	267.38
Kansas	528.72	1,728.61	1,020.40	670.38	474.14	624.00	660.40	531.05
Minnesota	335.62	969.10	1,052.20	859.15	676.99	438.98	690.69	370.04
Missouri	275.05	908.98	1,610.70	578.07	617.47	346.86	681.97	295.09
Nebraska	308.84	--	2,050.79	798.18	671.28	390.81	1,100.70	321.53
North Dakota	248.10	1,509.42	1,288.31	604.29	402.05	313.57	677.35	249.27
South Dakota	289.64	--	1,378.72	848.80	598.76	345.61	927.48	294.09
South Atlantic:								
Delaware	408.09	1,512.91	2,178.14	964.27	1,348.01	465.04	1,061.02	441.64
District of Columbia	280.48	910.40	1,410.54	765.30	586.62	365.82	700.68	302.26
Florida	304.27	2,523.92	1,203.67	938.96	669.48	371.94	1,007.03	317.89
Georgia	378.55	--	1,135.24	1,104.51	1,294.01	327.47	1,589.19	371.25
Maryland	360.07	1,337.86	1,688.85	851.09	753.72	457.97	862.17	377.04
North Carolina	692.38	1,865.18	2,117.87	684.94	514.51	922.49	1,334.00	750.90
South Carolina	337.83	1,021.92	1,118.86	1,231.39	731.28	390.37	871.77	360.13
Virginia	384.96	--	2,167.56	1,230.96	683.28	514.52	1,171.52	403.50
West Virginia	339.00	--	1,360.13	1,012.86	781.66	423.12	992.73	355.83
East South Central:								
Alabama	340.75	1,143.51	1,381.64	621.06	626.55	520.04	641.97	397.71
Kentucky	469.44	1,877.80	1,371.54	1,144.23	629.74	660.04	1,054.82	507.66
Mississippi	255.39	1,702.07	1,063.81	606.37	722.11	281.75	671.46	269.21
Tennessee	274.32	1,810.62	1,014.50	539.89	890.03	274.95	629.57	291.38
West South Central:								
Arkansas	295.37	1,587.85	1,113.06	585.45	473.59	415.82	667.33	323.28
Louisiana	370.50	1,789.01	1,263.74	665.95	581.46	580.02	790.45	408.08
Oklahoma	254.54	883.64	742.14	735.66	546.93	336.86	516.61	286.88
Texas	275.01	1,496.11	1,296.93	944.51	636.93	308.27	810.33	292.59
Mountain:								
Arizona	489.79	--	1,786.30	985.03	730.38	701.60	1,170.48	521.95
Colorado	327.27	1,889.61	1,208.44	1,120.09	708.38	373.89	1,182.59	329.09
Idaho	429.73	3,179.85	967.71	833.72	983.60	558.97	1,057.36	467.97
Montana	508.53	1,287.80	1,840.55	911.02	962.85	718.28	837.17	593.56
Nevada	599.85	1,576.80	1,234.08	772.25	583.81	947.50	682.03	702.87
New Mexico	370.58	2,393.78	3,651.97	1,074.10	648.15	371.66	1,721.84	336.09
Utah	389.27	960.42	1,192.51	642.86	1,142.06	330.13	645.41	424.17
Wyoming	357.43	1,559.62	1,037.44	733.95	826.88	534.68	675.91	417.03
Pacific:								
Alaska	463.70	--	2,175.84	1,258.52	1,236.52	470.96	2,080.67	471.22
California	273.48	1,702.66	1,303.98	577.46	505.91	366.45	776.53	290.29
Hawaii	352.11	1,655.43	902.87	768.69	1,025.98	393.77	756.54	394.74
Oregon	439.62	1,502.23	1,203.00	1,198.74	526.26	707.73	851.02	491.61
Washington	342.78	1,291.06	1,304.33	733.38	872.24	386.61	756.58	361.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,650	4,926	5,376	5,669	4,870	4,335	5,362	4,554
New England:								
Connecticut	4,181	--	4,927	4,641	4,463	3,924	4,238	4,175
Maine	4,760	--	6,741	5,048	4,312	4,766	5,474	4,649
Massachusetts	4,501	2,793 *	6,534	5,323	5,232	4,082	5,266	4,400
New Hampshire	4,630	--	4,234	5,948	4,701	4,440	4,345	4,677
Rhode Island	4,528	--	4,925	5,284	4,993	4,435	4,226	4,578
Vermont	5,173	--	7,534	5,716	5,233	4,566	6,230	4,948
Middle Atlantic:								
New Jersey	4,738	--	3,680	7,485	3,751	4,996	4,300	4,822
New York	4,767	7,126	6,634	6,050	4,759	4,276	6,534	4,502
Pennsylvania	4,083	--	4,560	5,075	3,865	4,032	4,362	4,051
East North Central:								
Illinois	4,743	3,969	4,132	6,129	5,193	4,381	4,959	4,712
Indiana	4,304	--	4,577	5,126	4,306	4,180	4,534	4,276
Michigan	4,766	--	4,756	5,134	3,624	4,485	7,597	4,308
Ohio	4,246	3,604	3,766	5,018	4,254	4,195	4,549	4,204
Wisconsin	4,254	--	3,457	5,367	4,697	3,684	4,927	4,171
West North Central:								
Iowa	4,328	4,379	4,711	4,909	4,375	4,183	4,375	4,321
Kansas	4,582	--	2,916 *	4,826	4,980	4,512	4,153	4,645
Minnesota	4,960	--	4,847	6,331	5,405	4,517	5,486	4,895
Missouri	5,069	7,307	5,194	5,567	4,930	4,925	6,172	4,921
Nebraska	4,342	--	3,858	5,468	4,979	4,003	3,667	4,405
North Dakota	4,122	--	3,508	4,985	4,709	3,787	3,425	4,306
South Dakota	5,006	--	6,177	6,590	5,075	4,582	5,482	4,939
South Atlantic:								
Delaware	4,963	--	5,585	6,847	5,103	4,554	5,429	4,893
District of Columbia	4,894	2,794 *	3,376	4,504	5,476	4,977	3,496	5,125
Florida	4,993	--	7,717	7,085	5,917	4,524	5,783	4,906
Georgia	4,377	--	7,596	5,053	4,709	3,861	5,752	4,208
Maryland	4,805	2,933	4,929	5,419	4,725	4,846	4,503	4,856
North Carolina	5,197	--	5,833	7,309	5,737	4,801	5,656	5,148
South Carolina	4,638	--	4,151	6,104	4,611	4,546	4,753	4,628
Virginia	4,664	--	7,992	4,423	5,798	4,111	5,459	4,578
West Virginia	3,938	--	4,324	5,789	4,090	3,668	4,200	3,910
East South Central:								
Alabama	4,504	--	5,330	7,188	4,747	3,886	6,620	4,175
Kentucky	4,132	--	4,316	5,141	4,719	3,885	4,226	4,121
Mississippi	4,271	--	3,310	5,646	4,161	4,147	4,286	4,268
Tennessee	4,469	--	6,303	5,231	3,815	4,457	5,853	4,312
West South Central:								
Arkansas	4,830	--	4,159	5,553	4,507	4,860	4,705	4,849
Louisiana	5,589	--	6,598	6,084	6,504	4,721	6,462	5,452
Oklahoma	4,770	7,239	5,682	5,298	5,175	4,053	5,977	4,526
Texas	4,951	7,158	6,324	5,967	5,589	4,377	6,648	4,772
Mountain:								
Arizona	4,640	--	5,583	5,306	4,967	4,412	4,865	4,616
Colorado	4,760	--	5,376	6,379	4,844	4,424	5,169	4,703
Idaho	4,640	--	3,675	5,486	4,923	4,426	5,079	4,566
Montana	4,322	1,820 *	6,479	5,916	4,596	3,832	4,324	4,321
Nevada	4,251	--	4,659	5,571	4,851	3,868	4,820	4,165
New Mexico	4,744	--	--	6,331	5,757	3,857	5,498	4,627
Utah	3,735	--	3,679	4,751	3,860	3,444	4,691	3,632
Wyoming	4,846	--	5,231	7,537	3,905	4,204	5,538	4,613
Pacific:								
Alaska	4,597	--	--	4,685	4,421	4,716	3,880	4,662
California	4,785	4,322	5,406	5,169	5,234	4,521	5,062	4,743
Hawaii	4,247	5,146 *	2,415	5,247	3,700	4,338	4,234	4,250
Oregon	3,975	--	5,719	4,182	4,132	3,623	5,253	3,780
Washington	4,160	4,447	4,970	6,064	3,953	3,732	5,517	3,902

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.23	442.86	201.12	115.52	89.26	45.39	145.32	39.67
New England:								
Connecticut	203.87	--	1,051.20	912.83	547.04	199.93	815.71	207.93
Maine	222.19	--	1,649.69	461.28	370.47	276.17	921.32	211.74
Massachusetts	200.56	875.90 *	1,046.47	814.59	519.23	205.93	575.96	210.23
New Hampshire	268.48	--	785.86	603.55	281.96	447.83	599.89	297.44
Rhode Island	214.25	--	788.22	687.69	261.86	283.20	535.04	234.11
Vermont	285.34	--	1,453.52	448.62	545.27	409.79	632.59	311.64
Middle Atlantic:								
New Jersey	336.28	--	937.38	870.82	717.36	382.15	802.40	370.92
New York	171.55	1,911.30	1,330.21	563.94	372.78	183.91	729.18	164.63
Pennsylvania	188.31	--	786.03	554.63	377.62	246.18	465.38	202.84
East North Central:								
Illinois	185.96	1,087.17	874.48	500.65	308.65	263.71	562.44	197.54
Indiana	193.60	--	1,237.13	651.50	233.15	267.03	591.89	205.98
Michigan	394.51	--	798.05	885.24	318.74	362.99	1,890.52	275.97
Ohio	133.47	984.86	549.60	446.54	235.21	169.79	514.38	134.11
Wisconsin	220.35	--	790.65	352.19	455.77	264.69	661.53	231.95
West North Central:								
Iowa	147.93	760.52	952.72	422.37	214.41	212.82	430.97	157.29
Kansas	194.43	--	965.45 *	339.20	325.96	271.61	554.84	206.25
Minnesota	189.27	--	1,304.90	742.99	417.97	200.00	717.06	193.37
Missouri	223.14	1,386.63	853.80	438.13	559.27	276.99	528.02	240.80
Nebraska	183.19	--	873.94	459.16	364.97	234.77	491.06	194.71
North Dakota	202.93	--	702.64	593.70	236.98	289.19	413.94	230.12
South Dakota	181.56	--	804.33	713.49	229.80	229.60	607.24	188.57
South Atlantic:								
Delaware	294.89	--	921.48	965.20	691.79	321.14	776.96	315.00
District of Columbia	202.82	1,024.63 *	660.99	422.11	589.70	188.94	410.76	223.50
Florida	174.04	--	883.64	543.21	577.67	188.53	599.93	180.38
Georgia	212.03	--	808.79	710.72	707.78	181.67	863.64	208.44
Maryland	244.95	538.46	1,179.81	443.07	370.54	346.02	558.41	268.43
North Carolina	218.16	--	1,032.66	862.01	706.19	226.92	565.11	233.60
South Carolina	270.82	--	1,042.13	708.49	716.19	316.44	792.52	286.01
Virginia	249.16	--	1,596.38	723.54	475.93	291.96	760.11	263.44
West Virginia	139.32	--	847.23	596.07	337.35	155.74	502.50	145.04
East South Central:								
Alabama	387.20	--	1,009.96	537.43	561.91	434.72	938.32	373.33
Kentucky	173.00	--	1,197.83	678.29	292.38	209.33	718.41	175.00
Mississippi	174.24	--	771.40	556.88	401.01	218.48	562.52	180.97
Tennessee	204.68	--	987.44	580.34	376.17	263.01	510.39	212.26
West South Central:								
Arkansas	217.70	--	801.28	743.96	369.61	289.38	532.69	237.14
Louisiana	512.00	--	746.44	653.91	1,435.09	435.35	599.76	582.84
Oklahoma	195.22	1,346.65	734.13	542.39	359.81	195.88	660.02	179.53
Texas	166.13	1,835.44	791.92	499.06	438.81	179.70	621.37	168.40
Mountain:								
Arizona	227.39	--	1,289.73	674.50	410.17	275.38	704.05	238.82
Colorado	184.61	--	597.99	650.82	422.85	212.26	666.93	190.06
Idaho	227.14	--	450.17	494.51	551.06	303.07	502.38	251.69
Montana	273.67	812.00 *	841.12	699.78	515.88	343.42	658.86	298.14
Nevada	224.28	--	1,041.79	683.95	405.56	297.33	681.70	237.21
New Mexico	227.00	--	--	719.53	467.87	247.54	733.61	235.26
Utah	218.46	--	770.42	495.79	516.09	235.24	555.90	226.85
Wyoming	304.21	--	871.91	1,042.25	317.71	256.01	562.86	366.15
Pacific:								
Alaska	242.79	--	--	562.86	414.96	337.02	694.07	254.32
California	129.41	846.97	841.02	427.91	264.41	160.41	451.34	132.31
Hawaii	311.56	2,812.67 *	674.76	744.17	470.08	263.52	1,171.94	244.32
Oregon	231.16	--	641.11	428.15	565.34	293.41	457.50	246.83
Washington	214.26	874.03	795.92	676.74	300.62	281.64	611.16	215.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.E.4 Percent of private-sector employees that are enrolled in a health insurance plan that take employee-plus-one coverage by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	13.2%	14.5%	15.5%	17.3%	19.3%	14.5%	18.5%
New England:								
Connecticut	19.0%	10.9%	12.9%	14.6%	18.3%	21.5%	13.4%	19.9%
Maine	16.9%	14.1%	14.2%	13.2%	17.5%	18.2%	12.7%	17.8%
Massachusetts	17.1%	11.2%	15.0%	18.0%	13.2%	19.2%	13.2%	17.8%
New Hampshire	18.4%	13.4%	14.5%	15.3%	19.5%	19.7%	13.6%	19.4%
Rhode Island	15.9%	12.8%	11.8%	12.9%	11.5%	19.2%	12.6%	16.7%
Vermont	20.0%	13.1%	13.7%	18.5%	20.1%	22.7%	16.0%	21.1%
Middle Atlantic:								
New Jersey	19.4%	19.0%	28.8%	16.3%	17.5%	20.5%	20.5%	19.2%
New York	16.5%	9.6%	13.4%	15.3%	16.6%	17.6%	13.5%	17.0%
Pennsylvania	18.0%	7.4%	13.3%	12.5%	16.9%	21.0%	12.5%	19.0%
East North Central:								
Illinois	17.8%	13.0%	17.1%	15.8%	18.0%	18.6%	14.7%	18.4%
Indiana	19.1%	21.4%	21.5%	14.3%	17.5%	20.5%	18.9%	19.1%
Michigan	19.3%	30.7% *	14.1%	16.3%	19.4%	20.0%	17.8%	19.6%
Ohio	19.0%	25.6%	13.4%	14.7%	19.5%	20.0%	17.0%	19.3%
Wisconsin	18.1%	10.4%	14.1%	17.4%	18.0%	19.2%	13.9%	18.8%
West North Central:								
Iowa	17.1%	14.3%	11.4%	14.5%	16.3%	19.0%	14.0%	17.7%
Kansas	19.9%	8.9%	19.4%	17.9%	17.2%	22.8%	15.5%	20.8%
Minnesota	15.1%	11.9% *	9.5%	13.3%	13.9%	16.7%	11.2%	15.7%
Missouri	19.1%	14.7%	14.0%	13.5%	19.1%	21.1%	14.2%	20.0%
Nebraska	17.0%	7.4% *	10.7%	16.0%	15.9%	18.6%	11.3%	17.8%
North Dakota	15.6%	15.6%	12.0%	13.4%	16.1%	17.1%	13.2%	16.3%
South Dakota	17.6%	7.3% *	10.7%	13.7%	16.0%	22.2%	11.3%	19.1%
South Atlantic:								
Delaware	17.9%	13.1% *	15.1%	15.5%	17.7%	19.1%	15.9%	18.3%
District of Columbia	18.3%	12.9%	17.0%	14.5%	18.2%	20.0%	15.1%	18.9%
Florida	17.7%	13.2% *	14.6%	15.0%	16.2%	18.9%	14.8%	18.1%
Georgia	18.6%	14.8%	17.1%	17.3%	16.9%	19.7%	16.1%	18.9%
Maryland	17.6%	16.6% *	15.7%	15.3%	15.3%	19.1%	15.1%	18.1%
North Carolina	18.8%	16.3% *	11.9%	15.9%	14.8%	21.0%	14.9%	19.3%
South Carolina	18.3%	10.4% *	14.8%	13.2%	19.0%	19.7%	11.5%	19.3%
Virginia	18.3%	9.4% *	9.9%	18.6%	19.2%	19.2%	12.4%	19.3%
West Virginia	18.3%	10.8%	12.5%	16.0%	17.5%	19.8%	14.0%	18.9%
East South Central:								
Alabama	18.0%	17.4% *	10.6%	15.6%	16.8%	19.5%	15.4%	18.4%
Kentucky	19.2%	18.9%	13.2%	17.5%	17.0%	20.7%	16.1%	19.6%
Mississippi	19.7%	14.9%	20.5%	16.1%	17.0%	21.9%	17.1%	20.2%
Tennessee	18.3%	7.7%	12.7%	18.3%	16.7%	19.9%	15.1%	18.8%
West South Central:								
Arkansas	17.5%	12.6%	19.2%	15.0%	17.4%	18.1%	16.8%	17.6%
Louisiana	19.5%	10.1%	16.8%	15.1%	20.4%	21.6%	14.7%	20.5%
Oklahoma	17.3%	20.4%	13.1%	16.0%	16.8%	18.3%	15.8%	17.7%
Texas	17.9%	8.8%	14.2%	17.3%	16.9%	19.4%	12.5%	18.7%
Mountain:								
Arizona	19.5%	8.5% *	12.9%	19.1%	19.6%	20.3%	16.4%	19.9%
Colorado	17.0%	13.5%	10.0%	15.5%	16.8%	18.6%	13.0%	17.7%
Idaho	18.0%	14.3% *	10.8%	15.0%	18.0%	20.2%	12.9%	19.3%
Montana	17.4%	16.4%	14.6%	13.5%	16.3%	20.6%	14.4%	18.5%
Nevada	20.1%	15.6% *	15.0%	17.2%	18.2%	22.0%	16.1%	20.8%
New Mexico	17.8%	7.4% *	15.0%	18.7%	18.6%	18.4%	15.6%	18.2%
Utah	18.8%	13.2% *	12.7%	15.3%	17.3%	21.2%	14.6%	19.4%
Wyoming	18.5%	15.3%	17.0%	17.9%	19.3%	19.2%	17.0%	19.1%
Pacific:								
Alaska	18.6%	15.0% *	12.7%	14.8%	18.0%	20.6%	12.8%	19.4%
California	16.9%	12.8%	15.1%	14.6%	18.5%	17.3%	14.4%	17.4%
Hawaii	14.1%	11.8%	10.5%	11.5%	13.9%	16.4%	11.4%	15.0%
Oregon	17.6%	8.5%	15.2%	14.3%	17.5%	19.9%	12.8%	18.7%
Washington	16.3%	14.8%	14.0%	12.5%	14.5%	18.8%	13.3%	17.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.E.4 Standard errors for percent of private-sector employees that are enrolled in a health insurance plan that take employee-plus-one coverage by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.17%	0.69%	0.48%	0.34%	0.25%	0.29%	0.29%	0.20%
New England:								
Connecticut	0.60%	2.94%	1.90%	2.04%	1.03%	0.81%	1.86%	0.63%
Maine	0.74%	3.40%	2.43%	1.41%	1.29%	1.19%	1.47%	0.83%
Massachusetts	0.85%	3.11%	2.50%	2.94%	1.82%	0.97%	1.51%	0.96%
New Hampshire	0.75%	4.02%	2.68%	1.44%	1.15%	1.17%	1.57%	0.82%
Rhode Island	0.70%	3.38%	2.14%	1.80%	1.60%	0.73%	1.46%	0.76%
Vermont	0.77%	3.22%	2.90%	1.27%	1.21%	1.31%	1.44%	0.86%
Middle Atlantic:								
New Jersey	0.72%	4.13%	5.37%	1.37%	1.24%	0.99%	2.41%	0.73%
New York	0.46%	2.04%	2.23%	1.07%	0.97%	0.62%	1.20%	0.50%
Pennsylvania	0.56%	2.19%	1.88%	1.01%	1.01%	0.84%	1.05%	0.62%
East North Central:								
Illinois	0.58%	2.62%	2.95%	1.25%	1.42%	0.72%	1.39%	0.63%
Indiana	0.72%	5.89%	3.70%	1.25%	1.21%	1.01%	1.96%	0.78%
Michigan	0.64%	10.45% *	2.00%	1.31%	1.17%	0.78%	2.48%	0.61%
Ohio	0.57%	4.66%	1.93%	1.73%	0.93%	0.76%	1.77%	0.60%
Wisconsin	0.62%	2.90%	2.67%	1.36%	1.00%	0.96%	1.33%	0.68%
West North Central:								
Iowa	0.62%	2.91%	2.33%	1.65%	1.30%	0.84%	1.50%	0.68%
Kansas	1.11%	2.64%	3.95%	1.49%	1.62%	1.54%	1.71%	1.23%
Minnesota	0.56%	4.32% *	2.31%	1.31%	1.03%	0.78%	1.42%	0.60%
Missouri	0.65%	3.59%	2.26%	1.16%	1.51%	0.90%	1.37%	0.72%
Nebraska	0.59%	2.72% *	2.71%	1.44%	1.12%	0.81%	1.55%	0.63%
North Dakota	0.61%	3.50%	2.16%	1.17%	0.93%	1.01%	1.31%	0.68%
South Dakota	0.54%	2.49% *	2.13%	1.17%	0.99%	0.71%	1.18%	0.59%
South Atlantic:								
Delaware	1.26%	4.64% *	4.18%	1.71%	1.76%	1.91%	2.16%	1.42%
District of Columbia	0.53%	3.09%	2.74%	1.04%	0.87%	0.78%	1.43%	0.56%
Florida	0.48%	4.37% *	2.76%	1.38%	1.41%	0.53%	1.79%	0.48%
Georgia	0.71%	3.69%	2.49%	2.10%	1.70%	0.88%	2.03%	0.75%
Maryland	0.73%	5.07% *	2.26%	1.42%	1.26%	1.07%	1.73%	0.81%
North Carolina	1.20%	5.61% *	3.08%	1.75%	1.21%	1.77%	1.90%	1.34%
South Carolina	0.85%	5.42% *	3.26%	1.72%	2.57%	0.90%	2.07%	0.90%
Virginia	0.74%	3.58% *	2.39%	2.20%	1.42%	1.02%	1.58%	0.81%
West Virginia	0.66%	3.17%	2.44%	2.39%	1.81%	0.79%	2.15%	0.69%
East South Central:								
Alabama	1.10%	5.26% *	2.01%	1.84%	1.61%	1.66%	2.07%	1.24%
Kentucky	0.82%	4.87%	2.69%	1.65%	0.98%	1.26%	1.69%	0.91%
Mississippi	0.77%	3.62%	3.85%	1.74%	1.33%	0.93%	1.90%	0.81%
Tennessee	0.54%	2.03%	2.54%	1.75%	1.13%	0.70%	1.70%	0.57%
West South Central:								
Arkansas	0.85%	3.16%	3.14%	1.48%	2.22%	1.12%	1.71%	0.95%
Louisiana	0.85%	2.43%	2.92%	1.84%	2.01%	1.08%	1.57%	0.97%
Oklahoma	0.65%	4.93%	2.06%	1.55%	1.60%	0.69%	1.83%	0.67%
Texas	0.61%	2.15%	1.82%	2.76%	1.14%	0.74%	1.07%	0.68%
Mountain:								
Arizona	1.09%	3.34% *	1.89%	2.87%	1.24%	1.61%	2.49%	1.19%
Colorado	0.56%	3.84%	1.81%	1.45%	1.06%	0.75%	1.56%	0.58%
Idaho	0.83%	4.59% *	1.74%	1.32%	1.47%	1.44%	1.50%	1.01%
Montana	0.95%	4.77%	2.70%	1.67%	1.12%	1.52%	1.99%	1.03%
Nevada	1.11%	5.01% *	2.09%	1.89%	1.18%	1.61%	1.82%	1.24%
New Mexico	0.71%	2.58% *	4.15%	2.07%	1.60%	0.80%	2.23%	0.73%
Utah	0.87%	4.82% *	2.37%	1.48%	1.73%	1.02%	1.90%	0.94%
Wyoming	0.73%	4.54%	2.36%	2.03%	1.33%	0.89%	1.58%	0.81%
Pacific:								
Alaska	0.89%	4.88% *	3.09%	1.70%	1.35%	1.34%	1.98%	0.95%
California	0.99%	2.23%	1.89%	0.82%	1.04%	1.69%	1.07%	1.19%
Hawaii	0.80%	2.61%	2.00%	1.13%	1.53%	1.48%	1.29%	0.99%
Oregon	0.65%	1.96%	2.03%	1.74%	1.49%	0.91%	1.23%	0.74%
Washington	0.76%	2.90%	2.51%	1.02%	1.09%	1.27%	1.36%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.8%	82.3%	86.1%	89.5%	87.7%	89.9%	86.1%	89.3%
New England:								
Connecticut	89.0%	92.6%	91.4%	90.2%	86.3%	89.5%	90.2%	88.8%
Maine	96.9%	89.9%	97.3%	94.8%	97.7%	97.7%	93.0%	97.8%
Massachusetts	90.4%	89.1%	95.8%	92.5%	88.5%	90.3%	93.8%	89.7%
New Hampshire	93.6%	90.8%	88.1%	94.3%	95.0%	93.8%	92.0%	94.0%
Rhode Island	92.2%	86.5%	87.3%	94.2%	91.6%	93.1%	89.1%	92.9%
Vermont	93.4%	90.4%	96.4%	95.8%	92.0%	93.2%	94.6%	93.1%
Middle Atlantic:								
New Jersey	84.8%	68.9%	88.1%	85.4%	81.4%	88.1%	80.9%	85.5%
New York	82.2%	69.3%	71.9%	84.5%	78.5%	85.8%	74.9%	83.6%
Pennsylvania	89.2%	71.8%	80.5%	82.9%	88.4%	93.1%	79.1%	90.9%
East North Central:								
Illinois	91.0%	94.0%	81.8%	88.8%	88.4%	93.2%	88.3%	91.4%
Indiana	90.5%	95.5%	95.3%	93.3%	95.2%	87.6%	95.1%	89.9%
Michigan	92.6%	88.6%	93.1%	91.2%	89.8%	94.1%	88.2%	93.3%
Ohio	90.9%	91.0%	93.7%	89.5%	99.3%	87.8%	94.1%	90.3%
Wisconsin	91.3%	85.5%	91.6%	93.8%	94.8%	89.0%	90.5%	91.4%
West North Central:								
Iowa	95.0%	95.1%	96.0%	97.7%	94.8%	94.5%	96.1%	94.8%
Kansas	92.7%	90.0%	96.0%	95.2%	92.7%	92.1%	94.2%	92.4%
Minnesota	93.4%	91.8%	96.8%	94.8%	93.6%	92.8%	96.0%	93.0%
Missouri	93.6%	90.7%	82.5%	96.2%	97.4%	93.0%	89.6%	94.4%
Nebraska	95.3%	90.1%	93.1%	99.0%	95.4%	94.9%	94.6%	95.4%
North Dakota	97.5%	92.4%	99.2%	97.8%	99.1%	96.8%	97.3%	97.6%
South Dakota	97.0%	93.7%	93.2%	97.3%	95.1%	98.9%	95.2%	97.4%
South Atlantic:								
Delaware	94.0%	76.4%	85.7%	88.0%	90.9%	97.9%	87.5%	95.1%
District of Columbia	81.5%	80.9%	70.2%	63.6%	77.5%	90.2%	73.7%	83.1%
Florida	93.7%	90.5%	91.7%	89.9%	92.3%	94.8%	91.2%	94.0%
Georgia	93.2%	76.6%	98.9%	93.9%	92.2%	93.7%	91.4%	93.4%
Maryland	85.7%	79.0%	80.4%	92.2%	85.6%	85.7%	83.5%	86.2%
North Carolina	95.6%	93.6%	97.0%	97.9%	96.9%	94.8%	97.1%	95.4%
South Carolina	94.9%	97.4%	96.4%	95.5%	94.3%	94.8%	96.4%	94.7%
Virginia	92.9%	83.7%	92.3%	91.0%	90.1%	95.0%	87.7%	93.8%
West Virginia	93.5%	89.5%	91.1%	95.7%	97.0%	92.5%	92.7%	93.6%
East South Central:								
Alabama	94.7%	91.8%	90.3%	95.1%	92.5%	95.9%	93.6%	94.9%
Kentucky	95.0%	86.6%	91.9%	95.6%	93.0%	96.2%	92.3%	95.4%
Mississippi	94.5%	97.3%	94.6%	97.2%	94.7%	93.5%	95.2%	94.3%
Tennessee	93.3%	84.9%	83.3%	93.3%	95.6%	93.5%	87.3%	94.1%
West South Central:								
Arkansas	94.0%	96.0%	94.0%	97.1%	95.6%	92.8%	95.9%	93.7%
Louisiana	89.4%	84.7%	85.9%	84.6%	81.1%	97.0%	82.4%	90.9%
Oklahoma	97.0%	88.6%	98.2%	97.3%	96.8%	97.7%	95.6%	97.3%
Texas	93.8%	89.3%	96.1%	94.8%	89.8%	95.3%	93.1%	93.9%
Mountain:								
Arizona	95.3%	93.1%	97.8%	95.1%	92.9%	96.1%	96.5%	95.2%
Colorado	95.0%	83.5%	94.1%	94.8%	93.8%	96.8%	91.2%	95.8%
Idaho	95.6%	89.2%	94.3%	97.8%	94.4%	96.4%	94.0%	96.0%
Montana	96.6%	85.4%	98.1%	96.3%	97.7%	98.3%	94.2%	97.5%
Nevada	82.6%	80.4%	84.9%	85.3%	86.0%	80.9%	84.9%	82.2%
New Mexico	89.1%	69.8%	92.6%	95.2%	91.3%	87.9%	85.3%	89.8%
Utah	96.1%	87.3%	91.6%	93.9%	96.4%	97.3%	90.8%	96.8%
Wyoming	97.4%	92.2%	93.4%	98.9%	98.7%	97.6%	95.9%	98.0%
Pacific:								
Alaska	94.7%	95.6%	92.5%	96.3%	94.5%	94.7%	93.0%	95.0%
California	70.6%	66.5%	63.4%	73.9%	67.6%	72.1%	67.3%	71.2%
Hawaii	48.4%	28.4%	37.7%	39.3%	52.4%	56.2%	34.8%	53.0%
Oregon	91.3%	88.8%	92.4%	95.7%	91.2%	90.2%	91.9%	91.2%
Washington	91.6%	89.4%	89.9%	94.7%	91.8%	91.0%	91.0%	91.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table XII.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	1.12%	0.91%	0.58%	0.70%	1.50%	0.54%	1.00%
New England:								
Connecticut	2.40%	3.75%	3.54%	3.61%	6.52%	2.98%	2.74%	2.76%
Maine	0.69%	4.10%	1.84%	2.30%	1.05%	1.02%	2.06%	0.70%
Massachusetts	2.06%	3.73%	2.67%	3.83%	3.33%	3.31%	1.66%	2.40%
New Hampshire	1.30%	5.96%	4.19%	2.15%	1.97%	2.20%	2.31%	1.51%
Rhode Island	1.18%	4.63%	4.61%	2.54%	2.74%	1.62%	2.49%	1.31%
Vermont	1.01%	4.44%	1.81%	1.85%	2.02%	1.74%	1.85%	1.19%
Middle Atlantic:								
New Jersey	2.87%	12.28%	4.92%	4.07%	8.10%	2.62%	5.33%	3.24%
New York	1.65%	4.94%	5.78%	2.53%	3.47%	2.38%	2.85%	1.88%
Pennsylvania	1.46%	6.52%	4.48%	3.55%	3.74%	1.72%	3.09%	1.61%
East North Central:								
Illinois	1.04%	2.11%	4.93%	2.66%	2.41%	1.33%	2.13%	1.16%
Indiana	2.30%	3.20%	3.29%	4.49%	1.78%	3.57%	2.38%	2.55%
Michigan	1.44%	4.94%	3.07%	3.57%	3.71%	1.82%	3.17%	1.59%
Ohio	1.81%	6.62%	3.00%	5.74%	0.29%	2.76%	2.14%	2.06%
Wisconsin	1.46%	5.64%	3.76%	2.19%	1.47%	2.68%	2.23%	1.66%
West North Central:								
Iowa	0.98%	2.18%	2.09%	1.03%	2.34%	1.42%	1.16%	1.14%
Kansas	2.48%	3.97%	2.34%	1.90%	3.13%	4.37%	1.62%	2.94%
Minnesota	1.16%	4.22%	1.72%	2.02%	2.06%	1.85%	1.16%	1.35%
Missouri	1.06%	3.73%	5.63%	1.37%	1.33%	1.66%	2.41%	1.17%
Nebraska	1.04%	5.72%	6.55%	0.66%	2.51%	1.36%	2.89%	1.11%
North Dakota	0.59%	4.30%	0.48%	1.29%	0.35%	1.09%	1.12%	0.69%
South Dakota	0.59%	4.33%	4.09%	1.27%	1.37%	0.39%	1.97%	0.55%
South Atlantic:								
Delaware	0.94%	7.73%	5.81%	3.36%	3.34%	0.48%	2.94%	0.94%
District of Columbia	1.85%	6.97%	7.28%	5.37%	4.08%	2.45%	3.81%	2.10%
Florida	1.18%	4.14%	3.13%	2.57%	1.83%	1.64%	1.95%	1.31%
Georgia	1.00%	8.39%	0.77%	2.33%	2.15%	1.32%	2.55%	1.08%
Maryland	3.08%	5.54%	6.73%	2.87%	3.46%	5.07%	3.46%	3.65%
North Carolina	1.14%	4.54%	3.00%	1.43%	1.34%	1.72%	1.56%	1.28%
South Carolina	0.99%	1.95%	3.57%	1.93%	1.86%	1.46%	1.70%	1.11%
Virginia	1.07%	6.18%	3.77%	3.13%	2.79%	1.24%	3.03%	1.13%
West Virginia	1.19%	5.45%	4.08%	2.50%	1.13%	1.79%	2.35%	1.32%
East South Central:								
Alabama	1.34%	3.28%	4.06%	2.25%	3.58%	1.73%	1.77%	1.55%
Kentucky	0.91%	8.70%	4.64%	2.12%	1.95%	1.14%	2.83%	0.95%
Mississippi	0.92%	1.81%	3.86%	1.68%	2.05%	1.41%	1.90%	1.04%
Tennessee	1.52%	6.23%	8.94%	2.49%	1.62%	2.31%	3.64%	1.65%
West South Central:								
Arkansas	1.53%	3.08%	3.85%	1.46%	2.18%	2.43%	1.74%	1.76%
Louisiana	2.68%	5.04%	6.17%	4.18%	8.07%	0.75%	3.74%	3.18%
Oklahoma	0.59%	4.70%	0.96%	1.11%	1.15%	0.86%	1.41%	0.64%
Texas	0.89%	3.86%	1.80%	1.74%	2.35%	1.14%	1.75%	0.99%
Mountain:								
Arizona	0.79%	4.01%	2.18%	1.85%	2.77%	0.77%	1.32%	0.88%
Colorado	0.95%	5.46%	3.00%	1.98%	2.75%	0.92%	2.24%	1.04%
Idaho	1.06%	6.00%	2.85%	0.91%	2.19%	1.61%	2.03%	1.21%
Montana	0.89%	6.60%	1.30%	1.75%	1.70%	0.85%	2.34%	0.85%
Nevada	5.32%	7.57%	5.08%	4.76%	3.54%	8.67%	3.84%	6.29%
New Mexico	1.84%	13.92%	3.74%	2.15%	2.95%	2.81%	5.14%	1.94%
Utah	0.76%	7.22%	5.09%	2.86%	1.38%	0.79%	3.04%	0.73%
Wyoming	0.56%	3.80%	3.38%	0.59%	0.75%	0.81%	1.42%	0.54%
Pacific:								
Alaska	1.00%	3.05%	3.99%	2.51%	1.76%	1.49%	2.93%	1.07%
California	5.18%	4.15%	4.21%	2.59%	3.28%	9.08%	2.40%	6.15%
Hawaii	3.08%	4.81%	6.29%	5.96%	6.70%	5.44%	3.50%	3.88%
Oregon	1.74%	4.06%	3.04%	1.78%	4.93%	2.48%	1.97%	2.08%
Washington	1.94%	4.23%	3.82%	2.01%	4.64%	3.13%	2.15%	2.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Percents may not add to 100% because of rounding.

Table XII.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,060	2,402	2,499	2,637	2,356	1,718	2,521	1,972
New England:								
Connecticut	2,375	3,420	3,121	3,270	2,687	1,784	3,239	2,207
Maine	2,486	3,200	3,074	3,447	2,918	1,666	3,296	2,286
Massachusetts	1,691	1,929	1,941	2,274	1,817	1,462	2,080	1,614
New Hampshire	2,491	4,415	3,239	3,529	2,647	1,691	3,589	2,194
Rhode Island	2,005	3,095	1,961	2,845	2,475	1,460	2,604	1,861
Vermont	2,462	2,813	2,694	2,984	2,385	2,074	2,566	2,427
Middle Atlantic:								
New Jersey	1,770	1,796	1,902	2,318	1,589	1,692	2,191	1,688
New York	1,833	2,095	2,264	2,592	2,085	1,475	2,315	1,740
Pennsylvania	1,949	2,383	2,272	2,586	2,142	1,599	2,418	1,861
East North Central:								
Illinois	1,852	2,057	1,828	2,074	1,970	1,731	1,924	1,838
Indiana	2,193	3,346	3,393	2,821	2,437	1,780	3,150	2,072
Michigan	1,715	2,091	1,782	1,804	2,092	1,529	1,869	1,689
Ohio	2,262	2,738	3,375	3,113	2,580	1,780	3,140	2,110
Wisconsin	2,334	2,447	3,077	2,798	2,566	1,952	2,777	2,252
West North Central:								
Iowa	2,265	2,377	2,764	2,826	2,453	1,946	2,627	2,188
Kansas	2,279	2,135	2,294	2,705	2,464	2,081	2,430	2,247
Minnesota	2,398	2,605	3,042	2,983	2,788	1,965	3,091	2,255
Missouri	2,299	2,911	2,724	2,858	2,706	1,894	2,874	2,182
Nebraska	2,434	4,143 *	2,696	2,936	2,713	2,081	3,139	2,312
North Dakota	2,115	1,766	1,813	2,033	2,449	2,080	1,940	2,178
South Dakota	2,646	3,152	3,245	3,203	2,874	2,031	3,278	2,475
South Atlantic:								
Delaware	1,986	2,642	2,486	2,607	2,405	1,640	2,689	1,854
District of Columbia	1,448	1,369	1,708	1,402	1,507	1,408	1,518	1,434
Florida	2,024	1,968	2,722	3,087	2,613	1,637	2,642	1,930
Georgia	2,289	2,732	2,807	3,189	2,675	1,885	2,864	2,195
Maryland	2,008	2,546	2,605	2,453	2,035	1,764	2,550	1,893
North Carolina	2,267	3,135	2,879	3,056	2,867	1,771	3,040	2,133
South Carolina	2,328	2,987	3,139	3,436	2,523	1,899	3,264	2,168
Virginia	2,014	1,978	1,776	2,471	2,530	1,710	1,998	2,017
West Virginia	2,028	2,091	2,278	2,683	2,289	1,779	2,433	1,961
East South Central:								
Alabama	1,784	1,778	1,473	1,830	1,784	1,805	1,797	1,781
Kentucky	2,192	2,894	2,557	2,637	2,606	1,862	2,588	2,130
Mississippi	2,041	1,832	2,311	2,383	2,214	1,840	2,113	2,023
Tennessee	2,303	3,149	3,286	3,398	2,824	1,754	3,187	2,164
West South Central:								
Arkansas	2,021	1,702	1,681	2,108	2,338	1,932	1,771	2,067
Louisiana	1,965	2,060	2,099	1,991	2,497	1,607	2,144	1,922
Oklahoma	2,178	2,184	2,296	2,314	2,266	2,064	2,369	2,133
Texas	2,360	2,985	3,045	3,100	2,796	1,837	3,051	2,225
Mountain:								
Arizona	2,174	2,659	3,277	3,039	2,700	1,751	3,046	2,051
Colorado	2,315	3,205	3,792	3,158	2,413	1,757	3,393	2,101
Idaho	2,195	3,246	2,370	2,929	2,360	1,748	2,744	2,038
Montana	2,569	3,182	3,194	3,141	2,798	1,744	3,136	2,336
Nevada	2,276	2,301	2,025	2,085	2,543	2,238	2,188	2,295
New Mexico	2,109	1,886 *	1,787	2,430	2,295	1,962	2,019	2,126
Utah	2,113	2,918	2,343	2,482	2,400	1,835	2,546	2,060
Wyoming	2,091	2,689	2,051	2,293	1,990	1,911	2,344	1,974
Pacific:								
Alaska	1,867	2,766	1,817	2,149	2,081	1,624	2,092	1,824
California	1,682	1,844	2,119	1,837	1,815	1,540	1,909	1,637
Hawaii	1,161	1,267	1,414	1,327	863	1,207	1,553	1,056
Oregon	2,061	2,653	2,569	2,503	2,441	1,473	2,530	1,930
Washington	1,893	2,032	1,534	2,530	2,221	1,489	2,003	1,861

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.00	61.10	45.35	33.73	31.02	18.53	28.46	16.48
New England:								
Connecticut	73.74	432.75	224.07	144.76	127.78	95.45	165.74	81.67
Maine	72.54	271.73	166.11	203.92	138.32	83.55	120.33	83.47
Massachusetts	63.86	176.14	138.84	136.23	203.89	71.86	105.04	71.26
New Hampshire	109.04	850.58	163.25	159.75	176.46	101.47	274.52	95.77
Rhode Island	83.24	283.24	170.37	206.85	177.81	76.96	153.78	91.85
Vermont	98.60	228.69	191.89	244.05	136.71	206.27	116.01	126.63
Middle Atlantic:								
New Jersey	64.77	239.05	138.41	212.88	107.86	87.23	193.12	65.27
New York	62.61	277.47	180.40	133.94	107.20	78.81	124.74	68.25
Pennsylvania	59.93	232.11	221.47	154.78	143.46	72.94	124.44	67.39
East North Central:								
Illinois	55.99	211.88	200.08	118.40	100.43	86.80	104.71	63.39
Indiana	69.20	509.48	253.94	230.46	146.28	77.89	173.05	73.21
Michigan	89.93	335.39	121.21	125.40	150.65	124.57	99.48	102.16
Ohio	54.70	318.52	212.34	192.65	131.50	51.88	146.79	56.50
Wisconsin	76.02	277.96	355.79	200.60	114.24	102.65	173.24	82.80
West North Central:								
Iowa	51.55	171.09	304.98	166.45	89.41	71.98	137.65	55.59
Kansas	55.75	211.95	311.65	165.60	117.86	70.62	157.50	58.76
Minnesota	72.40	255.01	256.35	223.60	115.30	101.98	202.03	75.45
Missouri	68.43	258.57	213.00	152.98	162.33	80.58	135.33	74.98
Nebraska	85.14	1,404.73 *	181.38	172.13	145.25	97.49	336.07	79.78
North Dakota	58.74	207.22	238.89	169.72	88.24	73.16	162.35	54.89
South Dakota	66.84	187.61	265.00	171.74	130.85	66.66	120.62	77.74
South Atlantic:								
Delaware	85.17	398.55	187.38	208.40	183.52	96.32	200.57	88.48
District of Columbia	49.32	248.51	331.27	124.36	92.51	65.21	144.98	51.65
Florida	99.69	294.29	254.86	176.51	134.37	109.90	171.32	105.76
Georgia	60.80	335.84	205.04	203.37	163.38	70.16	139.96	67.22
Maryland	72.03	325.09	305.36	220.60	149.43	108.13	165.42	82.88
North Carolina	77.63	396.75	258.38	153.05	222.85	78.28	166.09	85.20
South Carolina	76.61	389.60	280.07	221.36	186.89	67.51	180.18	78.21
Virginia	64.11	233.12	196.19	181.19	160.72	75.77	126.28	72.43
West Virginia	90.33	354.87	286.45	281.66	150.67	117.54	214.30	97.13
East South Central:								
Alabama	74.19	291.71	247.32	215.43	160.43	100.86	167.80	82.58
Kentucky	72.90	355.78	251.81	217.56	129.02	80.22	154.67	79.02
Mississippi	86.43	208.72	326.04	204.24	171.22	121.79	179.70	97.95
Tennessee	115.81	404.86	260.03	213.15	256.80	112.60	176.34	124.03
West South Central:								
Arkansas	70.19	186.72	223.47	170.10	141.58	101.98	127.38	79.35
Louisiana	75.24	239.15	212.41	200.04	187.76	81.10	149.54	86.08
Oklahoma	73.24	195.12	167.43	214.83	138.13	114.77	135.54	84.86
Texas	61.23	262.64	195.74	179.28	146.96	64.70	128.66	66.89
Mountain:								
Arizona	143.57	417.63	193.94	198.39	165.81	143.50	167.25	146.29
Colorado	88.69	262.16	373.73	196.11	233.38	76.12	213.30	91.33
Idaho	74.19	281.68	206.75	207.92	171.78	98.94	167.33	80.26
Montana	93.87	248.69	327.90	163.96	155.51	117.12	159.76	108.80
Nevada	125.34	325.30	245.98	209.31	191.01	201.76	181.44	146.69
New Mexico	80.43	609.47 *	279.99	214.75	208.37	65.05	246.86	83.34
Utah	65.10	306.33	288.52	236.26	133.83	67.55	180.09	69.89
Wyoming	77.73	279.89	212.92	168.31	169.10	131.24	133.13	97.56
Pacific:								
Alaska	65.67	244.13	223.70	191.35	150.76	74.74	160.78	71.75
California	51.40	194.77	210.41	105.39	126.29	66.54	110.87	56.31
Hawaii	95.91	206.43	285.21	279.31	222.70	87.07	176.51	104.62
Oregon	103.70	273.92	219.95	173.31	262.81	118.43	137.45	124.49
Washington	76.47	200.04	138.74	137.00	142.96	108.74	106.10	93.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,929	5,027	4,994	5,079	4,270	3,481	5,019	3,775
New England:								
Connecticut	4,238	5,417	7,393	5,298	4,844	3,407	6,017	3,961
Maine	4,273	7,640	6,420	6,950	5,391	3,064	7,059	3,831
Massachusetts	3,411	4,874	4,729	4,661	3,718	2,752	4,734	3,165
New Hampshire	4,450	6,918	6,617	6,851	5,474	3,240	6,648	4,028
Rhode Island	3,981	7,893	4,114	5,888	5,015	2,786	5,822	3,642
Vermont	4,894	6,317	5,336	5,664	4,821	4,454	5,358	4,796
Middle Atlantic:								
New Jersey	3,446	4,927	5,372	4,230	3,311	3,192	4,928	3,269
New York	3,558	4,175	4,131	4,929	4,065	3,087	4,414	3,434
Pennsylvania	3,526	6,550	3,987	4,599	3,666	3,158	4,627	3,404
East North Central:								
Illinois	3,768	4,969	4,604	4,463	3,875	3,373	4,691	3,602
Indiana	4,062	5,894	6,813	4,942	4,777	3,429	5,364	3,882
Michigan	3,456	--	4,140	4,179	3,589	3,113	4,199	3,324
Ohio	4,260	5,105	5,466	5,459	4,643	3,682	5,045	4,130
Wisconsin	4,343	--	5,842	5,150	4,588	3,729	5,405	4,175
West North Central:								
Iowa	4,207	4,716	6,006	4,897	4,273	3,837	5,231	4,030
Kansas	4,310	3,422	4,210	5,202	4,640	4,110	4,021	4,373
Minnesota	4,272	5,343	7,314	4,778	4,884	3,567	6,375	3,962
Missouri	4,187	5,858	4,554	6,248	4,151	3,649	5,396	3,985
Nebraska	4,600	--	5,415	5,536	5,006	4,240	5,454	4,498
North Dakota	4,365	4,349	4,545	4,159	4,712	4,273	4,532	4,316
South Dakota	4,667	4,617	7,053	5,738	4,993	3,902	6,045	4,365
South Atlantic:								
Delaware	3,483	4,392	7,067	4,605	3,925	2,944	5,743	3,224
District of Columbia	3,108	3,342	2,819	3,116	3,106	3,109	3,265	3,080
Florida	3,972	5,135 *	5,050	5,303	4,150	3,724	5,119	3,857
Georgia	4,409	6,417	6,045	6,127	5,080	3,790	6,070	4,225
Maryland	3,423	3,406	4,241	3,729	3,741	3,230	3,977	3,328
North Carolina	4,194	--	6,253	6,707	5,349	3,546	6,671	3,977
South Carolina	4,222	--	5,619	5,942	4,624	3,676	6,007	3,994
Virginia	3,830	4,687	4,051	4,663	4,426	3,479	4,517	3,736
West Virginia	3,829	5,349	4,323	4,342	4,672	3,396	4,374	3,768
East South Central:								
Alabama	3,501	3,144	4,260	3,870	2,999	3,549	4,106	3,409
Kentucky	4,018	--	7,311	5,212	4,777	3,530	5,828	3,857
Mississippi	3,624	2,642	4,187	4,283	3,442	3,637	3,615	3,625
Tennessee	4,231	--	6,925	7,171	3,962	3,760	5,895	4,097
West South Central:								
Arkansas	3,807	5,585	3,173	4,292	3,643	3,762	3,847	3,803
Louisiana	3,753	--	5,117	5,087	4,603	2,876	5,419	3,487
Oklahoma	4,381	4,418	5,628	5,161	4,726	3,886	4,801	4,299
Texas	4,204	6,147	5,339	6,622	4,904	3,542	5,923	4,000
Mountain:								
Arizona	4,431	--	5,923	5,837	4,844	3,956	5,954	4,249
Colorado	4,395	7,488	7,332	5,584	4,581	3,489	7,112	3,925
Idaho	3,638	5,669	4,471	5,205	3,681	3,005	5,105	3,317
Montana	4,183	5,832	6,263	5,256	4,734	3,211	5,581	3,757
Nevada	4,745	4,640	3,081	5,224	4,356	5,007	4,571	4,788
New Mexico	4,160	6,937	2,588	4,713	3,526	4,383	4,073	4,174
Utah	4,207	4,368	5,336	5,114	4,696	3,513	5,183	4,043
Wyoming	3,811	4,967	2,889	4,302	3,876	3,649	3,914	3,786
Pacific:								
Alaska	3,381	--	3,046	2,983	3,909	3,199	3,749	3,357
California	3,587	4,460	4,248	4,112	3,877	3,317	4,151	3,509
Hawaii	2,906	--	--	4,181 *	2,781	2,897	3,135	2,868
Oregon	3,493	4,686	4,601	4,306	3,744	3,054	4,604	3,335
Washington	3,914	3,655	3,184	4,172	4,390	3,804	3,821	3,928

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.91	186.00	121.39	87.38	74.28	35.34	80.03	31.72
New England:								
Connecticut	176.20	892.13	531.78	496.60	405.69	237.20	471.91	193.48
Maine	198.83	1,197.45	469.13	622.58	346.48	163.13	600.98	174.43
Massachusetts	139.38	531.75	483.67	267.10	294.00	168.35	277.02	145.14
New Hampshire	178.22	923.67	525.06	578.34	449.66	169.45	455.78	185.22
Rhode Island	234.98	946.74	933.71	539.84	536.46	170.32	640.71	244.82
Vermont	216.31	794.08	493.32	307.75	199.79	484.17	324.02	254.87
Middle Atlantic:								
New Jersey	174.67	650.48	805.41	376.67	417.74	174.91	382.34	184.16
New York	114.30	405.97	865.84	289.60	265.94	141.06	338.85	120.91
Pennsylvania	148.80	1,355.03	398.90	459.24	288.14	191.03	431.08	155.64
East North Central:								
Illinois	163.36	1,021.57	623.23	279.04	325.98	203.01	496.14	166.29
Indiana	136.07	735.86	476.60	545.19	287.82	151.64	555.36	135.16
Michigan	124.12	--	609.17	398.67	235.99	137.13	399.55	123.01
Ohio	127.20	743.21	558.88	624.73	283.76	142.99	454.82	130.88
Wisconsin	167.19	--	862.99	436.75	297.62	199.74	538.38	171.50
West North Central:								
Iowa	145.12	663.08	917.34	548.67	310.37	169.87	501.15	145.88
Kansas	162.64	657.44	659.12	466.42	420.58	164.74	389.50	177.33
Minnesota	174.76	1,025.43	888.59	592.12	366.18	187.69	477.09	173.68
Missouri	184.84	724.96	701.50	474.11	550.99	180.33	409.67	199.73
Nebraska	147.01	--	757.47	378.94	279.71	195.15	476.94	154.24
North Dakota	156.48	763.08	465.55	391.41	260.88	240.19	368.58	169.74
South Dakota	168.15	769.30	662.38	432.59	266.94	190.32	397.28	170.54
South Atlantic:								
Delaware	245.51	669.10	773.72	406.27	605.04	260.42	559.72	240.21
District of Columbia	120.90	641.93	430.74	428.29	246.95	157.05	335.58	129.53
Florida	140.17	1,612.35 *	601.90	384.64	438.65	146.11	547.19	139.60
Georgia	207.00	874.04	664.45	582.49	734.29	178.20	512.46	221.84
Maryland	280.68	715.13	311.63	367.67	350.91	394.99	254.55	319.51
North Carolina	154.37	--	656.92	518.60	471.20	151.54	579.34	156.34
South Carolina	151.93	--	663.09	558.91	423.01	164.60	462.11	155.02
Virginia	137.22	731.73	288.55	459.76	354.30	178.52	317.69	149.82
West Virginia	165.89	723.44	1,018.45	571.29	381.84	185.10	610.04	170.23
East South Central:								
Alabama	172.08	873.73	981.06	811.54	374.88	183.52	576.45	184.12
Kentucky	182.24	--	929.76	679.47	350.31	166.01	612.97	176.91
Mississippi	177.95	484.90	544.33	376.97	371.94	239.95	366.94	194.21
Tennessee	243.28	--	576.66	739.12	535.23	242.98	398.91	255.70
West South Central:								
Arkansas	195.67	839.10	449.28	431.71	630.18	215.26	375.38	213.47
Louisiana	176.57	--	635.24	458.77	398.77	156.70	508.58	179.76
Oklahoma	152.97	691.65	509.67	537.90	279.70	191.23	400.54	166.45
Texas	126.47	801.44	515.11	550.62	311.67	144.43	372.77	132.13
Mountain:								
Arizona	182.26	--	657.82	511.60	612.45	170.40	614.69	181.85
Colorado	171.95	553.69	970.73	617.10	352.54	160.67	477.11	161.09
Idaho	161.65	771.58	543.48	534.27	248.95	174.11	391.37	160.28
Montana	264.63	568.91	556.20	505.34	338.28	289.27	402.25	264.40
Nevada	313.42	727.65	554.12	627.69	536.73	464.51	529.35	368.13
New Mexico	171.68	934.08	367.31	566.34	326.22	208.54	568.44	176.83
Utah	146.08	609.28	586.17	353.49	282.81	183.54	371.26	160.42
Wyoming	169.21	573.29	548.08	424.14	441.21	197.84	430.84	183.79
Pacific:								
Alaska	166.05	--	427.76	473.37	443.68	158.60	384.73	175.20
California	120.00	641.16	460.35	318.09	377.60	126.11	293.70	129.62
Hawaii	243.45	--	--	1,321.03 *	507.98	277.92	929.02	238.21
Oregon	224.25	1,289.18	612.95	487.82	423.00	322.21	519.95	244.18
Washington	310.62	783.38	371.16	555.90	354.18	480.13	402.94	352.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.3.e Average employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,620	4,395	4,141	4,732	4,075	3,208	4,427	3,517
New England:								
Connecticut	4,042	5,399	5,605	5,332	4,929	3,309	5,123	3,913
Maine	4,374	5,968	6,003	6,243	5,113	3,304	6,095	4,111
Massachusetts	3,119	4,320	3,772	4,371	3,818	2,594	4,187	2,961
New Hampshire	4,064	3,883	5,709	6,693	4,820	2,988	5,529	3,843
Rhode Island	3,389	4,883	3,294	5,517	5,163	2,605	4,184	3,257
Vermont	4,511	5,607	4,448	5,644	4,476	3,968	4,654	4,480
Middle Atlantic:								
New Jersey	3,236	--	4,324	3,807	2,630	3,143	4,475	3,028
New York	3,086	3,432	3,170	4,303	3,560	2,656	3,827	2,990
Pennsylvania	3,238	3,059	3,490	4,968	3,578	2,880	4,068	3,159
East North Central:								
Illinois	3,289	4,219	3,376	3,577	3,594	3,037	3,716	3,227
Indiana	3,847	--	6,588	5,142	4,260	3,160	6,328	3,526
Michigan	3,241	6,262	3,880	4,169	3,466	2,704	4,770	3,003
Ohio	4,031	4,656	4,715	6,289	4,747	3,250	5,284	3,851
Wisconsin	4,308	5,638	4,429	5,522	4,810	3,665	5,098	4,212
West North Central:								
Iowa	4,143	4,019	4,562	5,444	4,588	3,704	4,590	4,074
Kansas	4,309	--	3,849	5,409	4,408	4,114	4,634	4,258
Minnesota	4,203	--	4,691	5,220	4,930	3,646	5,328	4,054
Missouri	3,737	5,237	4,407	4,843	4,393	3,225	4,972	3,575
Nebraska	4,325	--	4,652	4,872	5,136	3,961	4,766	4,282
North Dakota	3,772	3,190	4,372	3,454	4,170	3,673	3,840	3,754
South Dakota	4,401	--	5,380	5,987	4,684	3,795	5,609	4,230
South Atlantic:								
Delaware	3,314	--	2,739 *	4,690	3,618	2,967	4,065	3,205
District of Columbia	2,873	--	4,031	2,582	2,915	2,826	3,156	2,829
Florida	3,581	--	4,628	5,270	4,043	3,262	4,762	3,459
Georgia	4,083	5,189	4,539	5,604	5,162	3,490	4,862	3,993
Maryland	3,267	--	3,590	3,864	3,472	3,065	3,737	3,181
North Carolina	4,019	3,761	6,524	6,310	4,736	3,451	5,831	3,824
South Carolina	3,992	--	4,867	5,900	4,488	3,475	5,340	3,870
Virginia	3,737	--	3,248	4,489	4,590	3,240	4,389	3,675
West Virginia	3,497	--	4,257	3,890	3,984	3,247	3,944	3,446
East South Central:								
Alabama	3,601	--	3,239	4,300	2,961	3,709	3,917	3,551
Kentucky	3,954	--	4,183	4,728	4,790	3,534	5,221	3,817
Mississippi	3,523	3,188	3,290	4,306	3,675	3,384	3,417	3,541
Tennessee	3,664	--	5,491	5,239	4,101	3,173	4,325	3,590
West South Central:								
Arkansas	3,576	2,765	2,691	3,638	3,978	3,550	2,930	3,680
Louisiana	3,445	4,418	4,652	3,643	4,316	2,850	4,418	3,318
Oklahoma	4,049	5,935	3,978	5,206	3,603	3,760	4,893	3,877
Texas	4,016	5,157	4,713	4,764	4,965	3,475	4,687	3,949
Mountain:								
Arizona	3,906	--	5,046	5,174	4,939	3,314	5,274	3,758
Colorado	3,852	--	5,830	5,610	4,039	3,246	5,479	3,637
Idaho	3,624	--	3,727	5,010	4,019	3,170	4,397	3,499
Montana	4,038	6,324	5,039	5,355	4,931	2,903	5,283	3,738
Nevada	4,290	--	3,832	4,187	4,387	4,321	4,341	4,282
New Mexico	3,439	--	--	3,893	3,068	3,604	3,057	3,497
Utah	3,665	--	3,975	4,604	4,106	3,392	4,232	3,606
Wyoming	3,598	--	3,510	4,038	3,803	3,321	3,685	3,569
Pacific:								
Alaska	3,330	--	3,243	3,083	4,105	3,022	3,423	3,322
California	3,044	3,344	3,080	3,421	3,140	2,938	3,205	3,023
Hawaii	2,283	--	--	2,223 *	1,541	2,622	2,761	2,216
Oregon	3,118	--	3,913	4,037	3,705	2,512	4,077	2,962
Washington	3,405	2,782	2,761	5,160	3,866	2,995	3,428	3,401

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.3.e Standard errors for average employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.92	181.08	111.74	102.90	67.77	36.45	73.98	32.02
New England:								
Connecticut	144.73	916.76	485.84	493.39	299.46	166.15	357.90	156.84
Maine	212.79	1,157.12	653.81	695.46	404.28	316.97	481.25	235.38
Massachusetts	163.57	424.63	397.99	379.15	292.86	204.32	293.05	177.08
New Hampshire	167.48	708.07	700.02	371.58	404.01	130.89	399.84	172.82
Rhode Island	230.04	579.38	743.96	502.41	878.57	169.31	387.59	257.57
Vermont	203.90	1,012.91	335.34	682.37	204.15	339.08	275.15	241.94
Middle Atlantic:								
New Jersey	175.76	--	852.80	273.55	319.67	195.33	516.75	171.01
New York	119.49	658.81	601.73	345.03	242.67	131.62	368.30	123.29
Pennsylvania	145.00	493.90	679.10	413.73	268.88	196.59	346.74	155.68
East North Central:								
Illinois	122.42	506.34	705.16	292.68	325.85	143.35	331.50	131.28
Indiana	152.08	--	593.74	402.87	313.41	162.71	443.47	145.96
Michigan	163.84	995.68	325.79	409.72	261.14	151.70	553.34	139.08
Ohio	116.96	784.92	425.02	388.61	282.35	115.95	407.76	116.31
Wisconsin	172.93	1,038.98	591.92	595.70	245.41	206.82	391.81	187.33
West North Central:								
Iowa	125.28	400.21	667.12	543.18	217.50	168.32	357.14	134.12
Kansas	167.84	--	444.45	553.91	280.41	247.14	403.19	186.35
Minnesota	160.60	--	1,009.76	382.92	326.02	214.97	460.91	170.99
Missouri	136.70	693.32	367.47	353.49	384.13	144.13	311.10	146.36
Nebraska	164.89	--	501.50	447.92	280.31	217.78	475.39	174.75
North Dakota	117.95	406.79	488.93	296.32	208.55	170.16	279.38	128.57
South Dakota	121.04	--	668.05	315.44	221.10	135.52	383.20	120.76
South Atlantic:								
Delaware	181.71	--	862.50 *	410.23	428.67	198.80	508.59	189.14
District of Columbia	133.79	--	1,106.74	271.13	245.68	161.18	527.80	130.74
Florida	167.22	--	537.89	479.14	290.35	201.48	438.97	172.95
Georgia	153.12	762.47	531.81	521.60	318.25	178.86	437.42	165.00
Maryland	141.13	--	377.73	410.50	348.08	189.04	314.31	157.34
North Carolina	191.64	674.63	746.92	592.42	470.17	232.22	503.71	204.90
South Carolina	167.41	--	1,026.57	317.50	535.94	151.65	623.52	170.65
Virginia	187.70	--	648.72	403.16	518.70	189.71	413.99	202.41
West Virginia	160.59	--	753.80	529.32	351.97	207.37	534.78	169.24
East South Central:								
Alabama	282.77	--	888.03	592.67	388.90	390.58	524.69	322.32
Kentucky	156.01	--	702.63	449.72	302.04	177.93	503.57	158.16
Mississippi	202.55	629.19	688.07	386.96	497.09	275.66	386.69	226.88
Tennessee	181.68	--	562.23	656.66	428.68	179.44	404.36	194.61
West South Central:								
Arkansas	173.70	388.14	391.40	317.81	384.82	250.07	242.10	198.96
Louisiana	170.78	679.22	853.42	449.30	357.15	156.23	417.97	185.02
Oklahoma	170.92	894.32	487.04	459.12	242.19	234.22	458.79	177.92
Texas	140.77	834.54	434.77	714.09	374.33	146.19	314.03	150.98
Mountain:								
Arizona	194.06	--	580.12	430.99	318.61	196.10	402.42	196.13
Colorado	155.99	--	744.33	397.58	378.95	176.27	436.58	162.47
Idaho	158.87	--	627.74	432.75	248.08	210.13	419.84	167.97
Montana	234.52	836.04	794.69	522.69	339.39	228.86	467.76	248.13
Nevada	293.36	--	601.79	758.18	443.64	417.64	636.11	322.52
New Mexico	156.43	--	--	441.14	352.73	170.47	418.69	167.49
Utah	128.45	--	528.10	478.56	226.14	174.51	587.64	129.46
Wyoming	167.29	--	443.60	318.51	523.54	143.25	354.74	190.25
Pacific:								
Alaska	187.62	--	485.66	486.73	421.14	208.47	435.99	200.13
California	98.15	480.33	242.90	276.00	232.61	125.59	203.07	107.55
Hawaii	199.78	--	--	780.03 *	348.56	238.20	682.42	204.89
Oregon	153.42	--	448.22	463.31	281.45	187.79	342.16	164.13
Washington	189.01	588.23	395.72	446.01	293.75	282.41	350.71	215.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.6%	76.7%	85.3%	88.0%	92.5%	96.0%	83.6%	94.4%
New England:								
Connecticut	93.9%	57.9%	93.6%	87.8%	96.9%	97.3%	82.9%	96.0%
Maine	96.4%	87.2%	90.4%	91.9%	98.4%	99.1%	90.0%	98.1%
Massachusetts	94.9%	81.3%	94.1%	92.2%	95.4%	96.6%	89.1%	96.0%
New Hampshire	96.3%	94.5%	92.1%	92.5%	97.8%	97.7%	91.0%	97.7%
Rhode Island	91.3%	76.6%	81.5%	86.1%	89.5%	96.8%	81.7%	93.8%
Vermont	97.0%	85.9%	94.4%	96.6%	97.5%	99.0%	93.9%	98.0%
Middle Atlantic:								
New Jersey	92.8%	64.3%	85.4%	92.6%	94.2%	96.4%	79.2%	95.6%
New York	91.4%	75.5%	87.0%	89.2%	86.4%	96.7%	82.8%	93.2%
Pennsylvania	91.5%	72.4%	82.2%	79.1%	95.4%	95.9%	80.6%	93.7%
East North Central:								
Illinois	92.8%	82.9%	84.3%	88.7%	92.8%	95.6%	85.4%	94.2%
Indiana	91.8%	85.0%	75.9%	89.4%	92.0%	93.5%	86.7%	92.4%
Michigan	94.1%	71.6%	86.3%	91.7%	97.4%	95.2%	84.4%	95.9%
Ohio	92.7%	66.3%	79.0%	88.1%	94.0%	95.9%	78.8%	95.0%
Wisconsin	92.4%	83.4%	92.1%	91.1%	94.3%	92.6%	89.5%	93.0%
West North Central:								
Iowa	94.8%	79.5%	96.1%	94.2%	93.8%	97.3%	88.0%	96.3%
Kansas	94.6%	80.1%	86.2%	94.4%	93.4%	97.8%	87.5%	96.1%
Minnesota	93.0%	79.3%	87.7%	92.0%	92.0%	95.1%	87.8%	94.0%
Missouri	94.7%	65.9%	86.1%	93.4%	94.1%	98.7%	85.5%	96.7%
Nebraska	95.1%	91.5%	66.3%	93.7%	96.2%	98.1%	82.0%	97.3%
North Dakota	93.8%	84.7%	94.3%	91.1%	91.2%	98.3%	91.3%	94.7%
South Dakota	93.5%	82.1%	92.2%	94.0%	92.8%	95.9%	90.7%	94.3%
South Atlantic:								
Delaware	92.8%	80.2%	72.6%	94.0%	83.0%	97.9%	83.5%	94.7%
District of Columbia	93.5%	84.7%	88.7%	83.6%	95.3%	97.3%	87.5%	94.9%
Florida	94.6%	73.5%	94.1%	87.8%	97.0%	96.2%	86.2%	95.9%
Georgia	90.1%	83.8%	84.2%	80.2%	89.0%	93.5%	83.6%	91.2%
Maryland	92.6%	70.6%	80.1%	85.6%	96.0%	96.7%	79.2%	95.7%
North Carolina	94.7%	86.1%	93.2%	91.1%	91.1%	97.3%	90.5%	95.4%
South Carolina	93.6%	80.7%	78.3%	84.4%	96.7%	96.7%	80.8%	95.8%
Virginia	95.2%	83.5%	92.5%	90.7%	97.4%	96.3%	91.7%	95.9%
West Virginia	89.2%	89.8%	69.8%	88.5%	94.3%	89.8%	81.1%	90.6%
East South Central:								
Alabama	91.6%	71.2%	77.3%	83.7%	88.6%	97.8%	78.7%	94.3%
Kentucky	95.7%	86.7%	87.2%	89.5%	95.9%	98.2%	88.2%	96.9%
Mississippi	93.5%	74.4%	80.9%	96.9%	94.2%	95.4%	85.0%	95.5%
Tennessee	92.4%	76.5%	78.9%	86.6%	93.1%	95.6%	79.4%	94.6%
West South Central:								
Arkansas	92.5%	67.6%	77.2%	93.8%	89.4%	96.6%	81.9%	94.4%
Louisiana	95.1%	91.6%	89.4%	94.5%	94.0%	97.8%	93.0%	95.7%
Oklahoma	93.2%	81.3%	82.3%	91.4%	92.2%	97.8%	85.0%	95.2%
Texas	91.8%	77.6%	86.1%	89.9%	89.2%	95.7%	82.2%	93.7%
Mountain:								
Arizona	93.5%	76.6%	81.6%	92.5%	90.4%	96.2%	86.0%	94.5%
Colorado	95.0%	96.6%	88.7%	87.3%	98.2%	96.2%	87.1%	96.6%
Idaho	94.9%	89.8%	91.3%	92.5%	96.8%	96.1%	89.4%	96.5%
Montana	94.8%	78.2%	95.2%	93.3%	96.5%	98.7%	88.6%	97.3%
Nevada	92.7%	84.4%	79.5%	83.7%	88.2%	98.4%	82.0%	94.9%
New Mexico	95.1%	84.0%	91.6%	93.6%	97.0%	96.2%	88.3%	96.5%
Utah	95.8%	97.6%	84.1%	81.5%	98.4%	97.7%	85.4%	97.1%
Wyoming	90.5%	73.8%	87.7%	87.4%	93.2%	95.1%	84.4%	93.4%
Pacific:								
Alaska	91.2%	81.9%	64.9%	87.0%	86.2%	99.7%	76.1%	94.1%
California	89.9%	71.3%	81.2%	82.6%	87.9%	94.9%	78.2%	92.2%
Hawaii	80.3%	64.3%	59.1%	73.1%	76.7%	96.3%	64.5%	86.7%
Oregon	92.9%	70.8%	87.1%	85.8%	96.9%	97.3%	83.6%	95.5%
Washington	93.4%	83.4%	86.2%	88.5%	95.2%	97.1%	85.2%	95.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.25%	1.43%	1.06%	0.62%	0.52%	0.29%	0.64%	0.26%
New England:								
Connecticut	0.93%	9.24%	2.85%	3.66%	1.09%	0.86%	3.40%	0.91%
Maine	0.75%	5.58%	4.66%	3.16%	0.69%	0.32%	2.75%	0.61%
Massachusetts	1.09%	5.74%	3.35%	2.32%	2.20%	1.57%	2.33%	1.21%
New Hampshire	0.73%	3.90%	3.57%	2.40%	1.03%	0.94%	2.34%	0.67%
Rhode Island	1.29%	6.74%	5.56%	4.03%	2.85%	1.19%	3.30%	1.33%
Vermont	0.60%	5.99%	2.80%	1.54%	0.89%	0.52%	1.85%	0.51%
Middle Atlantic:								
New Jersey	1.48%	11.97%	6.04%	2.37%	3.09%	1.22%	5.63%	1.26%
New York	1.31%	5.95%	4.65%	2.31%	4.12%	0.81%	2.79%	1.47%
Pennsylvania	0.96%	6.70%	4.30%	4.30%	1.39%	0.72%	3.01%	0.95%
East North Central:								
Illinois	0.85%	5.23%	4.60%	2.42%	1.63%	1.07%	2.48%	0.88%
Indiana	1.88%	8.64%	10.34%	5.19%	3.03%	2.69%	4.31%	2.05%
Michigan	1.09%	11.19%	4.71%	2.76%	0.83%	1.57%	3.37%	1.06%
Ohio	1.16%	8.55%	5.91%	4.21%	2.08%	1.39%	4.08%	1.15%
Wisconsin	1.40%	6.18%	3.45%	3.13%	1.84%	2.41%	2.37%	1.61%
West North Central:								
Iowa	0.74%	5.42%	2.12%	2.28%	1.69%	0.72%	2.47%	0.71%
Kansas	0.90%	6.35%	7.07%	1.99%	1.88%	0.79%	3.11%	0.83%
Minnesota	1.28%	7.48%	5.80%	2.51%	3.14%	1.62%	3.05%	1.39%
Missouri	0.89%	9.24%	5.60%	2.64%	1.99%	0.43%	3.33%	0.74%
Nebraska	1.11%	7.02%	11.80%	2.81%	1.47%	0.60%	5.89%	0.64%
North Dakota	0.97%	6.81%	2.60%	2.72%	2.16%	0.59%	2.32%	1.03%
South Dakota	1.08%	7.15%	3.91%	2.27%	2.32%	1.30%	2.58%	1.18%
South Atlantic:								
Delaware	1.41%	7.60%	10.61%	2.10%	6.28%	0.62%	4.30%	1.41%
District of Columbia	1.17%	5.76%	5.92%	5.01%	1.67%	1.15%	3.08%	1.26%
Florida	0.88%	8.83%	2.36%	3.46%	0.92%	1.04%	3.13%	0.84%
Georgia	1.18%	7.47%	6.14%	4.71%	2.65%	1.23%	3.87%	1.21%
Maryland	1.23%	7.37%	6.37%	4.08%	1.65%	1.32%	3.57%	1.15%
North Carolina	0.93%	7.12%	3.44%	3.09%	3.18%	0.78%	2.80%	0.97%
South Carolina	1.02%	8.66%	7.66%	4.50%	1.13%	1.02%	4.21%	0.93%
Virginia	0.78%	6.60%	3.54%	3.03%	1.05%	1.00%	2.19%	0.82%
West Virginia	2.25%	4.37%	8.01%	3.87%	1.51%	3.55%	4.19%	2.54%
East South Central:								
Alabama	1.42%	7.40%	6.97%	4.15%	3.91%	0.80%	3.74%	1.35%
Kentucky	0.85%	5.96%	5.80%	4.64%	1.62%	0.53%	3.61%	0.78%
Mississippi	1.10%	8.36%	7.78%	1.43%	3.38%	0.66%	3.61%	1.00%
Tennessee	1.39%	10.41%	7.57%	5.45%	2.87%	1.37%	4.88%	1.32%
West South Central:								
Arkansas	1.49%	10.52%	7.93%	2.14%	4.31%	1.54%	4.21%	1.57%
Louisiana	0.83%	3.48%	3.91%	2.11%	1.94%	0.79%	1.80%	0.92%
Oklahoma	1.06%	5.67%	5.30%	2.51%	2.47%	1.09%	3.01%	1.08%
Texas	1.05%	5.53%	4.45%	2.52%	2.43%	1.33%	2.90%	1.11%
Mountain:								
Arizona	1.37%	7.63%	6.94%	2.77%	3.28%	1.38%	3.34%	1.39%
Colorado	0.94%	2.63%	5.49%	3.67%	1.05%	1.19%	3.40%	0.85%
Idaho	1.15%	5.56%	4.61%	3.45%	1.51%	1.57%	3.25%	1.06%
Montana	1.13%	7.69%	2.77%	2.41%	1.97%	0.59%	3.15%	0.83%
Nevada	1.22%	7.21%	7.39%	4.94%	3.36%	0.66%	4.32%	1.09%
New Mexico	0.80%	7.54%	3.53%	2.40%	0.90%	1.09%	3.10%	0.75%
Utah	0.92%	2.42%	6.81%	6.39%	0.61%	0.68%	5.02%	0.71%
Wyoming	1.49%	8.73%	5.82%	3.90%	2.35%	1.47%	3.37%	1.54%
Pacific:								
Alaska	1.59%	12.72%	10.13%	3.86%	4.07%	0.14%	5.82%	1.47%
California	1.36%	4.62%	5.08%	2.31%	2.30%	1.54%	2.56%	1.37%
Hawaii	2.18%	5.69%	6.81%	4.66%	6.27%	1.17%	3.71%	2.78%
Oregon	1.14%	6.10%	5.11%	4.94%	1.01%	0.90%	3.26%	1.10%
Washington	1.05%	5.14%	5.36%	3.15%	1.74%	1.04%	3.10%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.7%	75.8%	79.6%	82.6%	91.5%	91.9%	79.3%	91.3%
New England:								
Connecticut	89.3%	69.2%	84.8%	65.5%	94.3%	93.3%	62.3%	93.8%
Maine	95.2%	68.1%	94.0%	92.9%	94.7%	98.6%	82.8%	97.3%
Massachusetts	91.0%	83.8%	85.7%	84.5%	91.9%	93.1%	81.8%	92.7%
New Hampshire	94.2%	75.1%	87.8%	86.7%	95.8%	96.9%	85.4%	95.9%
Rhode Island	91.0%	67.6%	85.5%	84.5%	89.3%	95.8%	80.6%	92.9%
Vermont	96.2%	94.3%	91.6%	92.6%	96.4%	98.0%	94.4%	96.6%
Middle Atlantic:								
New Jersey	92.9%	79.4%	74.2%	89.6%	93.1%	95.2%	81.3%	94.3%
New York	91.1%	75.3%	92.1%	85.3%	90.8%	93.7%	81.4%	92.7%
Pennsylvania	89.9%	67.9%	74.2%	69.7%	94.1%	94.6%	73.1%	92.4%
East North Central:								
Illinois	88.0%	76.8%	74.4%	81.2%	88.1%	91.7%	77.5%	89.9%
Indiana	88.2%	82.8%	56.5% *	78.9%	88.1%	91.9%	70.6%	90.5%
Michigan	91.6%	70.9%	91.6%	94.0%	94.6%	91.0%	88.1%	92.3%
Ohio	88.7%	80.9%	70.2%	64.9%	92.9%	95.1%	73.6%	91.0%
Wisconsin	87.3%	57.3%	90.0%	89.4%	95.4%	83.7%	84.3%	87.8%
West North Central:								
Iowa	95.5%	67.5%	96.7%	98.3%	97.3%	96.9%	84.9%	97.2%
Kansas	93.5%	84.7%	87.1%	91.5%	94.3%	95.3%	86.3%	95.1%
Minnesota	90.8%	82.7%	85.9%	84.8%	92.1%	92.4%	88.7%	91.0%
Missouri	91.7%	66.3%	70.8%	86.0%	92.6%	96.4%	78.4%	94.1%
Nebraska	94.5%	73.0%	68.5%	93.2%	96.2%	96.9%	76.2%	96.7%
North Dakota	93.9%	90.3%	85.8%	92.9%	91.2%	97.4%	90.5%	94.9%
South Dakota	89.6%	66.4%	78.4%	96.3%	90.6%	91.1%	82.4%	91.2%
South Atlantic:								
Delaware	94.8%	89.4%	89.9%	92.7%	89.3%	97.2%	91.2%	95.2%
District of Columbia	92.8%	64.1%	83.2%	89.5%	94.2%	96.8%	80.4%	95.2%
Florida	92.3%	80.3%	72.4%	78.5%	93.1%	94.9%	76.5%	93.9%
Georgia	88.1%	85.5%	89.9%	78.8%	91.2%	88.4%	81.9%	88.8%
Maryland	84.5%	68.7%	67.0%	81.2%	90.0%	86.2%	69.2%	87.1%
North Carolina	93.7%	100.0%	72.0%	74.2%	92.9%	96.6%	83.5%	94.6%
South Carolina	92.4%	79.0%	84.8%	84.0%	95.3%	93.9%	79.5%	93.9%
Virginia	94.1%	86.7%	82.2%	88.6%	99.1%	94.4%	86.0%	95.2%
West Virginia	92.8%	90.2%	83.0%	83.8%	95.2%	94.2%	86.3%	93.5%
East South Central:								
Alabama	93.1%	87.9%	67.9%	90.2%	87.1%	97.7%	81.7%	94.9%
Kentucky	93.2%	75.0%	70.7%	94.4%	88.8%	95.8%	82.6%	94.2%
Mississippi	92.5%	74.7%	85.5%	97.0%	89.3%	94.5%	84.7%	93.5%
Tennessee	90.7%	80.5%	79.3%	83.9%	85.8%	94.1%	80.2%	91.5%
West South Central:								
Arkansas	89.9%	71.7%	72.0%	79.5%	92.3%	92.4%	74.3%	91.6%
Louisiana	88.0%	96.1%	82.8%	91.4%	83.3%	89.4%	90.6%	87.5%
Oklahoma	88.3%	61.2%	80.4%	82.2%	88.0%	92.9%	76.8%	90.5%
Texas	90.6%	85.3%	88.8%	76.6%	88.0%	93.4%	85.9%	91.2%
Mountain:								
Arizona	92.6%	79.8%	83.3%	91.5%	88.4%	95.4%	86.4%	93.3%
Colorado	93.5%	88.0%	79.8%	94.3%	93.8%	95.3%	84.5%	95.1%
Idaho	90.3%	85.9%	85.4%	95.0%	98.3%	87.7%	88.2%	90.8%
Montana	93.1%	82.4%	84.6%	89.2%	96.1%	95.9%	90.1%	94.1%
Nevada	90.9%	72.7%	88.5%	80.6%	88.3%	94.5%	80.3%	93.1%
New Mexico	91.3%	77.1%	83.0%	87.5%	86.7%	95.4%	85.0%	92.3%
Utah	93.3%	90.6%	75.7%	89.1%	92.3%	97.4%	83.8%	95.0%
Wyoming	89.6%	77.0%	80.9%	81.9%	95.5%	91.6%	74.8%	93.5%
Pacific:								
Alaska	92.2%	--	89.8%	78.8%	89.1%	96.1%	81.3%	93.0%
California	79.9%	55.3%	70.2%	79.5%	89.8%	79.3%	66.2%	82.0%
Hawaii	82.0%	49.9%	67.1%	77.6%	72.1%	91.5%	62.0%	86.5%
Oregon	95.4%	88.1%	86.8%	86.5%	98.9%	97.1%	88.8%	96.3%
Washington	93.1%	92.6%	85.0%	90.2%	92.7%	94.2%	88.2%	93.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	1.89%	1.67%	1.59%	0.62%	1.31%	0.97%	0.93%
New England:								
Connecticut	2.25%	11.17%	7.14%	12.37%	1.96%	2.14%	9.57%	1.50%
Maine	1.61%	17.66%	3.11%	3.11%	2.28%	0.75%	8.86%	0.82%
Massachusetts	2.10%	6.73%	7.42%	6.00%	3.42%	3.20%	5.18%	2.30%
New Hampshire	1.15%	10.60%	5.44%	6.15%	1.94%	0.92%	4.45%	1.04%
Rhode Island	1.69%	10.97%	6.73%	4.68%	4.05%	1.71%	4.86%	1.72%
Vermont	0.81%	3.90%	4.47%	2.93%	1.40%	0.86%	2.01%	0.88%
Middle Atlantic:								
New Jersey	1.44%	10.40%	11.96%	4.13%	2.80%	1.72%	5.04%	1.46%
New York	1.28%	6.50%	4.41%	4.64%	2.50%	1.57%	3.69%	1.32%
Pennsylvania	1.38%	10.71%	7.43%	7.00%	1.93%	1.14%	4.92%	1.33%
East North Central:								
Illinois	1.66%	8.65%	7.78%	4.68%	4.07%	1.85%	4.59%	1.76%
Indiana	2.31%	10.97%	19.25% *	8.47%	4.71%	2.44%	10.10%	2.11%
Michigan	1.68%	12.91%	4.87%	2.25%	3.18%	2.50%	3.64%	1.87%
Ohio	3.10%	7.55%	7.83%	15.61%	2.44%	1.34%	5.19%	3.56%
Wisconsin	2.95%	15.20%	8.07%	4.59%	1.42%	5.32%	5.31%	3.33%
West North Central:								
Iowa	0.97%	9.00%	2.03%	1.12%	0.86%	1.34%	4.04%	0.88%
Kansas	1.15%	7.44%	6.53%	3.65%	1.83%	1.39%	3.96%	1.07%
Minnesota	1.85%	11.43%	6.95%	5.54%	3.55%	2.51%	3.70%	2.05%
Missouri	1.65%	12.33%	12.88%	5.01%	3.72%	1.19%	6.55%	1.42%
Nebraska	1.19%	12.42%	11.80%	4.66%	1.58%	0.99%	6.98%	0.79%
North Dakota	1.08%	6.06%	6.13%	2.91%	2.55%	0.78%	2.77%	1.13%
South Dakota	1.92%	14.09%	9.43%	1.71%	2.65%	2.76%	5.65%	1.89%
South Atlantic:								
Delaware	1.31%	6.69%	7.96%	2.84%	5.43%	1.04%	3.97%	1.38%
District of Columbia	1.42%	14.09%	8.73%	3.86%	2.21%	1.17%	5.99%	1.13%
Florida	1.34%	11.28%	10.90%	7.58%	2.64%	1.22%	6.70%	1.19%
Georgia	1.91%	10.78%	6.65%	7.60%	3.74%	2.40%	6.53%	1.98%
Maryland	4.21%	12.72%	11.27%	6.65%	4.66%	6.14%	6.65%	4.82%
North Carolina	1.24%	0.00%	12.04%	7.87%	3.47%	1.00%	5.47%	1.26%
South Carolina	1.38%	12.66%	7.31%	4.38%	1.99%	1.76%	5.38%	1.39%
Virginia	1.00%	9.06%	9.71%	4.11%	0.52%	1.19%	4.58%	0.92%
West Virginia	1.34%	7.43%	8.33%	6.95%	2.66%	1.42%	5.18%	1.36%
East South Central:								
Alabama	1.49%	5.35%	10.81%	3.11%	4.51%	0.87%	4.79%	1.37%
Kentucky	1.46%	12.69%	13.00%	3.74%	4.14%	1.40%	5.97%	1.46%
Mississippi	1.36%	12.18%	7.39%	1.54%	5.10%	0.82%	5.22%	1.36%
Tennessee	1.98%	12.87%	9.53%	8.19%	6.04%	1.73%	5.41%	2.09%
West South Central:								
Arkansas	1.85%	13.42%	11.63%	6.88%	3.04%	2.21%	7.31%	1.81%
Louisiana	3.52%	3.99%	9.06%	3.41%	7.15%	5.45%	3.96%	4.06%
Oklahoma	2.30%	11.83%	8.07%	5.80%	4.67%	3.27%	5.49%	2.52%
Texas	1.50%	5.65%	4.95%	10.03%	2.98%	1.51%	3.11%	1.64%
Mountain:								
Arizona	1.85%	10.77%	7.74%	2.89%	5.63%	1.90%	4.39%	1.99%
Colorado	1.57%	6.70%	9.53%	2.12%	4.30%	1.55%	4.90%	1.63%
Idaho	3.77%	11.03%	6.22%	2.89%	0.62%	6.28%	4.37%	4.53%
Montana	1.97%	8.49%	5.70%	8.33%	2.48%	1.39%	3.67%	2.33%
Nevada	2.10%	12.06%	6.63%	7.58%	4.53%	2.45%	5.64%	2.13%
New Mexico	1.83%	12.60%	10.23%	8.09%	4.53%	1.81%	5.86%	1.93%
Utah	2.01%	5.09%	8.56%	4.38%	5.54%	1.03%	4.04%	2.28%
Wyoming	2.00%	12.28%	10.33%	6.34%	1.70%	2.82%	6.35%	1.78%
Pacific:								
Alaska	2.04%	--	5.92%	10.53%	4.42%	2.11%	6.03%	2.14%
California	5.80%	7.55%	6.73%	3.44%	2.18%	9.22%	4.00%	6.84%
Hawaii	2.72%	9.75%	8.84%	6.46%	7.29%	2.78%	6.01%	2.84%
Oregon	1.11%	6.37%	6.99%	6.43%	0.68%	0.95%	3.42%	1.16%
Washington	1.96%	3.99%	7.35%	4.06%	4.59%	2.61%	3.72%	2.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.9.e Percent of private-sector employees enrolled with employee-plus-one coverage in a health insurance plan that had an employee-plus-one maximum out-of-pocket by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.5%	77.5%	79.1%	85.3%	90.5%	92.9%	80.3%	91.9%
New England:								
Connecticut	89.8%	82.8%	89.7%	62.7%	90.7%	94.0%	68.5%	92.3%
Maine	93.4%	88.6%	95.2%	90.7%	94.9%	93.4%	92.7%	93.5%
Massachusetts	90.1%	65.0%	96.7%	86.0%	86.7%	92.6%	86.0%	90.7%
New Hampshire	93.2%	88.4%	73.7%	89.2%	96.2%	94.9%	81.3%	95.1%
Rhode Island	92.4%	68.8%	89.2%	73.1%	96.0%	96.6%	80.2%	94.4%
Vermont	96.5%	80.4%	92.4%	94.7%	96.6%	98.7%	91.3%	97.6%
Middle Atlantic:								
New Jersey	91.7%	--	83.3%	91.7%	89.7%	96.7%	79.1%	94.1%
New York	91.1%	75.8%	80.7%	81.0%	87.8%	95.9%	76.8%	93.3%
Pennsylvania	93.2%	--	65.0%	82.6%	95.0%	96.5%	75.6%	95.2%
East North Central:								
Illinois	88.5%	85.2%	87.2%	89.1%	85.0%	90.3%	85.3%	89.0%
Indiana	92.0%	97.8%	95.4%	90.2%	89.6%	92.6%	95.7%	91.5%
Michigan	93.1%	90.3%	95.2%	90.5%	96.5%	92.3%	91.2%	93.4%
Ohio	87.3%	63.4%	72.0%	89.8%	92.3%	87.9%	73.8%	89.2%
Wisconsin	89.2%	88.8%	93.0%	92.4%	93.3%	86.0%	90.2%	89.1%
West North Central:								
Iowa	94.2%	63.5%	97.2%	94.3%	96.6%	95.4%	83.0%	95.8%
Kansas	94.1%	83.2%	88.7%	94.6%	89.1%	96.7%	91.5%	94.5%
Minnesota	92.9%	--	82.2%	84.1%	95.1%	95.6%	79.2%	94.6%
Missouri	92.4%	83.8%	94.5%	88.8%	94.4%	92.5%	88.7%	92.9%
Nebraska	95.9%	100.0%	85.1%	94.6%	95.7%	96.6%	91.8%	96.2%
North Dakota	91.4%	82.0%	95.5%	87.9%	90.0%	94.1%	90.8%	91.6%
South Dakota	93.9%	--	93.3%	91.9%	93.0%	95.9%	89.6%	94.5%
South Atlantic:								
Delaware	91.7%	--	65.6%	82.0%	80.6%	98.8%	74.6%	94.3%
District of Columbia	91.3%	63.0%	88.7%	76.8%	92.3%	95.7%	82.0%	92.8%
Florida	92.7%	96.6%	70.8%	81.7%	96.7%	94.1%	81.4%	94.0%
Georgia	90.0%	--	87.9%	82.2%	89.1%	92.2%	82.8%	90.9%
Maryland	86.8%	--	85.9%	83.2%	92.8%	86.6%	80.8%	87.8%
North Carolina	87.7%	83.1%	78.1%	82.2%	92.4%	88.0%	80.1%	88.5%
South Carolina	93.1%	95.4%	64.0%	73.5%	96.9%	95.9%	74.4%	94.7%
Virginia	91.0%	100.0%	95.9%	72.4%	96.2%	91.8%	92.0%	90.8%
West Virginia	89.9%	--	88.9%	88.8%	92.9%	89.9%	88.6%	90.1%
East South Central:								
Alabama	94.0%	96.2%	83.3%	83.6%	90.9%	96.8%	90.2%	94.6%
Kentucky	94.3%	71.7%	92.8%	90.1%	91.3%	96.6%	86.0%	95.2%
Mississippi	92.4%	75.6%	66.5%	96.7%	91.1%	95.3%	79.7%	94.6%
Tennessee	89.9%	77.9%	84.4%	80.0%	88.0%	92.6%	79.2%	91.1%
West South Central:								
Arkansas	88.6%	84.5%	59.7%	87.1%	92.5%	90.5%	74.9%	90.7%
Louisiana	93.1%	93.9%	81.7%	90.0%	92.3%	95.5%	87.5%	94.0%
Oklahoma	86.3%	92.0%	57.1%	77.2%	82.9%	92.8%	77.8%	88.0%
Texas	90.4%	72.9%	76.8%	92.3%	88.9%	92.0%	78.2%	91.7%
Mountain:								
Arizona	92.8%	--	89.8%	85.1%	88.4%	95.5%	90.0%	93.1%
Colorado	92.1%	90.3%	64.7%	83.4%	90.9%	96.3%	73.2%	94.7%
Idaho	92.7%	89.7%	84.7%	91.7%	97.0%	92.2%	85.6%	93.9%
Montana	88.6%	53.7% *	90.1%	93.9%	94.9%	89.7%	76.7%	91.9%
Nevada	92.2%	93.4%	82.9%	78.5%	83.8%	97.1%	80.7%	93.9%
New Mexico	91.9%	95.1%	--	85.1%	93.0%	94.4%	82.2%	93.4%
Utah	96.8%	89.3%	82.7%	90.6%	97.0%	98.6%	86.7%	97.9%
Wyoming	85.8%	--	85.9%	71.2%	90.3%	94.5%	67.4%	92.0%
Pacific:								
Alaska	92.9%	94.3%	97.3%	77.0%	82.1%	99.7%	88.5%	93.3%
California	85.8%	71.4%	61.4%	80.3%	85.2%	89.9%	68.7%	88.3%
Hawaii	79.3%	55.0%	75.2%	67.8%	70.3%	90.3%	65.1%	83.1%
Oregon	93.1%	--	86.6%	85.0%	93.8%	96.7%	82.7%	94.7%
Washington	92.4%	68.2%	87.9%	91.3%	89.9%	95.9%	82.0%	94.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.9.e Standard errors for percent of private-sector employees enrolled with employee-plus-one coverage in a health insurance plan that had an employee-plus-one maximum out-of-pocket by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	2.53%	2.07%	0.97%	0.61%	0.52%	1.13%	0.40%
New England:								
Connecticut	2.13%	9.24%	7.29%	12.05%	3.22%	1.88%	11.97%	1.63%
Maine	2.36%	8.79%	3.03%	5.19%	2.68%	4.08%	3.28%	2.67%
Massachusetts	2.86%	12.25%	3.30%	5.63%	4.92%	4.23%	4.00%	3.21%
New Hampshire	1.43%	6.32%	13.56%	3.65%	2.16%	1.48%	6.49%	1.16%
Rhode Island	1.84%	12.94%	5.17%	9.30%	2.76%	1.65%	5.01%	1.94%
Vermont	0.85%	11.60%	4.41%	2.73%	1.28%	0.74%	3.40%	0.70%
Middle Atlantic:								
New Jersey	1.88%	--	10.29%	3.55%	3.54%	0.99%	8.61%	1.28%
New York	1.26%	8.66%	12.77%	4.68%	2.79%	0.92%	5.67%	1.05%
Pennsylvania	0.95%	--	8.53%	4.50%	1.73%	0.85%	4.56%	0.86%
East North Central:								
Illinois	1.59%	9.43%	5.46%	2.77%	3.82%	2.07%	3.92%	1.73%
Indiana	1.69%	2.39%	2.97%	4.76%	4.70%	2.02%	2.04%	1.88%
Michigan	1.41%	6.44%	2.84%	4.20%	1.20%	2.21%	3.37%	1.55%
Ohio	1.94%	12.00%	7.75%	4.25%	2.46%	2.82%	5.73%	2.06%
Wisconsin	3.33%	7.91%	4.33%	2.90%	2.25%	5.92%	3.07%	3.72%
West North Central:								
Iowa	1.47%	13.67%	2.82%	2.21%	1.24%	1.96%	6.24%	1.35%
Kansas	1.31%	9.77%	6.23%	2.07%	3.65%	1.29%	2.99%	1.41%
Minnesota	1.36%	--	8.47%	5.79%	2.09%	1.33%	6.19%	1.27%
Missouri	1.80%	8.53%	3.39%	4.29%	2.52%	2.62%	3.69%	1.98%
Nebraska	0.95%	0.00%	9.52%	3.12%	1.48%	1.20%	4.46%	0.95%
North Dakota	1.59%	11.91%	2.74%	3.98%	3.05%	2.09%	3.82%	1.74%
South Dakota	1.06%	--	5.16%	3.93%	2.24%	1.05%	3.77%	1.08%
South Atlantic:								
Delaware	2.08%	--	19.21%	6.62%	7.66%	0.43%	9.14%	1.70%
District of Columbia	1.52%	13.56%	6.36%	7.43%	2.11%	1.50%	4.97%	1.55%
Florida	1.36%	2.63%	16.27%	5.68%	1.05%	1.30%	8.01%	1.10%
Georgia	1.47%	--	5.94%	6.19%	3.40%	1.55%	6.14%	1.44%
Maryland	3.72%	--	6.07%	5.79%	2.66%	5.66%	5.73%	4.29%
North Carolina	5.58%	12.48%	9.65%	6.67%	2.96%	7.79%	6.37%	6.18%
South Carolina	1.70%	5.01%	17.01%	10.10%	1.43%	1.45%	10.42%	1.50%
Virginia	1.92%	0.00%	3.05%	10.79%	1.78%	1.88%	4.12%	2.07%
West Virginia	2.33%	--	5.30%	4.12%	2.79%	3.29%	4.01%	2.54%
East South Central:								
Alabama	1.44%	2.91%	11.10%	5.90%	4.45%	1.06%	4.23%	1.49%
Kentucky	1.06%	13.25%	4.02%	5.12%	3.11%	0.86%	4.93%	1.02%
Mississippi	1.62%	12.47%	12.89%	1.87%	4.49%	1.48%	6.16%	1.46%
Tennessee	1.82%	14.39%	7.73%	7.88%	4.36%	1.88%	6.37%	1.86%
West South Central:								
Arkansas	2.25%	9.42%	11.32%	5.78%	2.91%	3.03%	6.88%	2.32%
Louisiana	1.38%	4.47%	10.09%	3.92%	2.98%	1.39%	4.84%	1.37%
Oklahoma	2.15%	6.63%	10.25%	6.09%	5.89%	2.10%	5.42%	2.35%
Texas	1.61%	14.91%	7.02%	2.89%	3.51%	2.11%	5.21%	1.67%
Mountain:								
Arizona	1.71%	--	5.42%	6.28%	4.64%	1.61%	4.38%	1.82%
Colorado	1.70%	7.17%	11.24%	6.99%	4.78%	1.09%	7.02%	1.59%
Idaho	1.56%	7.60%	8.28%	3.59%	1.19%	2.37%	4.51%	1.65%
Montana	4.03%	17.99% *	6.29%	2.98%	3.85%	6.65%	9.18%	4.36%
Nevada	1.74%	6.62%	8.15%	8.42%	5.19%	1.17%	6.55%	1.61%
New Mexico	1.57%	4.81%	--	5.78%	2.38%	1.46%	7.69%	1.28%
Utah	0.69%	8.28%	9.39%	3.61%	1.32%	0.49%	4.37%	0.56%
Wyoming	2.47%	--	7.06%	7.76%	3.75%	1.88%	7.00%	1.94%
Pacific:								
Alaska	1.91%	6.20%	2.07%	7.79%	6.58%	0.14%	6.14%	2.00%
California	1.36%	8.63%	7.52%	3.28%	2.30%	1.73%	4.30%	1.35%
Hawaii	2.89%	12.91%	8.62%	6.71%	7.05%	3.11%	6.59%	3.13%
Oregon	1.21%	--	5.23%	5.60%	2.17%	1.13%	4.58%	1.17%
Washington	2.00%	10.57%	6.96%	4.40%	6.11%	2.17%	4.96%	2.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,769	5,503	5,591	5,547	4,803	4,448	5,593	4,625
New England:								
Connecticut	4,944	5,684	6,451	6,083	4,937	4,455	6,157	4,747
Maine	5,106	5,887	6,573	6,192	5,352	4,231	6,370	4,806
Massachusetts	4,371	6,541	5,854	5,055	4,330	3,942	5,867	4,107
New Hampshire	5,219	6,823	6,353	6,543	5,433	4,306	6,652	4,855
Rhode Island	4,438	4,846	4,310	4,985	5,057	4,053	4,613	4,399
Vermont	4,915	5,289	5,702	5,584	4,578	4,578	5,490	4,732
Middle Atlantic:								
New Jersey	4,446	5,125	6,173	5,083	4,388	4,092	5,476	4,270
New York	4,649	5,554	6,262	5,831	4,657	4,139	6,067	4,385
Pennsylvania	5,260	5,681	5,662	6,981	5,316	4,718	6,247	5,086
East North Central:								
Illinois	4,224	4,804	4,406	4,490	3,808	4,300	4,629	4,155
Indiana	4,819	6,002	5,770	5,220	4,939	4,588	5,643	4,728
Michigan	4,954	4,237	5,644	5,775	5,541	4,480	5,543	4,858
Ohio	4,730	5,704	5,085	5,385	4,829	4,498	5,237	4,660
Wisconsin	4,777	4,993	5,737	5,193	4,679	4,587	5,285	4,688
West North Central:								
Iowa	4,546	4,769	4,759	5,479	4,216	4,442	5,011	4,455
Kansas	5,140	5,085	5,002	5,205	4,949	5,238	5,132	5,142
Minnesota	4,697	4,714	5,406	5,126	4,635	4,527	5,228	4,597
Missouri	4,779	5,926	5,558	5,447	4,978	4,399	5,514	4,638
Nebraska	4,879	4,786	5,480	5,261	4,841	4,769	5,405	4,803
North Dakota	3,951	4,279	3,068	3,527	3,985	4,333	3,500	4,109
South Dakota	5,194	6,082	5,815	5,663	5,038	4,847	6,034	4,973
South Atlantic:								
Delaware	5,021	5,072	6,420	5,481	5,597	4,660	5,629	4,911
District of Columbia	3,750	4,303	4,735	3,950	3,313	3,767	4,605	3,570
Florida	4,798	4,809	5,742	5,639	5,268	4,452	5,581	4,688
Georgia	5,130	5,967	5,577	5,926	5,518	4,775	5,585	5,062
Maryland	4,765	5,773	5,736	5,413	4,558	4,529	5,896	4,549
North Carolina	5,232	6,061	5,762	5,721	5,517	4,948	5,835	5,134
South Carolina	5,411	6,223	6,027	5,677	5,881	5,084	5,887	5,343
Virginia	4,762	5,364	5,105	5,734	4,619	4,541	5,324	4,654
West Virginia	5,163	5,736	5,908	6,045	5,481	4,779	6,213	5,000
East South Central:								
Alabama	4,792	5,347	5,075	5,472	4,564	4,679	5,260	4,709
Kentucky	4,755	5,097	4,971	5,498	4,961	4,489	5,554	4,638
Mississippi	4,927	4,954	4,909	5,007	4,795	4,956	4,765	4,962
Tennessee	4,795	5,624	5,804	5,062	5,018	4,544	5,542	4,686
West South Central:								
Arkansas	4,894	5,522	4,640	4,495	4,699	5,043	4,698	4,925
Louisiana	4,821	5,324	5,776	5,103	4,683	4,592	5,561	4,634
Oklahoma	5,050	6,104	4,403	4,981	5,434	4,871	5,152	5,027
Texas	5,042	5,607	5,278	5,743	5,143	4,751	5,677	4,933
Mountain:								
Arizona	4,655	6,071	5,805	5,889	5,153	4,178	5,938	4,491
Colorado	4,879	5,805	5,718	5,802	4,418	4,705	5,742	4,716
Idaho	5,312	6,050	5,702	6,143	5,085	5,015	5,888	5,157
Montana	5,024	5,355	5,345	5,131	5,222	4,674	5,337	4,905
Nevada	5,389	5,719	6,571	5,726	5,370	5,213	5,979	5,283
New Mexico	4,761	5,158	5,251	5,468	4,300	4,746	5,273	4,666
Utah	4,882	5,931	7,012	5,153	5,035	4,565	6,167	4,732
Wyoming	4,750	5,050	5,256	5,311	4,065	4,650	5,373	4,487
Pacific:								
Alaska	5,363	6,182	7,014	5,566	5,567	5,013	6,297	5,219
California	4,357	5,804	5,954	5,755	4,177	3,908	5,731	4,124
Hawaii	3,289	3,231	3,236	3,019	2,890	3,593	3,274	3,293
Oregon	4,877	5,463	5,827	5,720	4,965	4,316	5,856	4,638
Washington	4,748	5,337	5,671	5,527	4,635	4,279	5,729	4,491

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.87	90.80	70.19	46.29	40.88	39.45	42.41	30.21
New England:								
Connecticut	121.58	427.20	251.28	183.47	230.74	179.62	183.89	138.44
Maine	96.26	496.53	325.36	217.58	175.39	121.71	212.10	105.15
Massachusetts	125.85	479.62	449.41	237.21	330.97	152.07	249.98	135.67
New Hampshire	138.97	477.16	220.88	295.39	191.38	204.75	231.60	150.21
Rhode Island	126.18	469.37	381.61	310.63	234.87	172.01	242.36	144.04
Vermont	117.61	549.17	312.41	297.66	185.76	165.62	204.28	138.24
Middle Atlantic:								
New Jersey	112.68	473.62	631.54	254.47	275.15	133.68	282.90	124.37
New York	106.74	365.36	272.59	153.90	155.13	158.86	161.15	116.60
Pennsylvania	116.23	432.16	380.87	220.98	276.71	159.49	219.11	131.10
East North Central:								
Illinois	86.91	449.82	350.02	216.04	132.32	130.85	203.60	95.85
Indiana	91.58	438.76	237.95	251.98	146.15	135.85	217.86	99.83
Michigan	193.56	743.32	337.15	287.96	215.33	273.64	269.79	214.82
Ohio	81.16	440.92	317.18	223.21	156.57	109.79	214.93	87.34
Wisconsin	107.69	484.89	365.08	214.62	172.73	176.40	224.69	120.29
West North Central:								
Iowa	80.60	293.86	413.81	224.81	126.21	118.75	212.80	87.80
Kansas	127.45	388.49	492.98	231.53	144.67	217.13	240.96	144.59
Minnesota	120.71	580.86	313.89	217.70	145.75	208.03	190.02	141.36
Missouri	105.62	350.30	259.47	231.57	248.95	133.15	195.32	116.15
Nebraska	90.19	415.66	404.58	256.03	177.84	122.22	229.24	98.14
North Dakota	84.62	400.50	245.37	199.05	111.38	139.44	179.93	92.92
South Dakota	82.27	417.85	419.15	200.69	145.34	108.89	213.09	83.49
South Atlantic:								
Delaware	123.81	552.21	573.93	271.86	383.80	160.19	283.45	137.90
District of Columbia	87.72	382.22	499.07	285.43	194.17	93.63	237.90	91.72
Florida	161.08	567.15	334.24	213.67	214.18	215.11	222.86	175.07
Georgia	96.76	557.29	353.95	330.18	240.33	118.67	273.30	104.06
Maryland	190.45	449.48	441.66	286.96	247.80	333.86	251.58	230.08
North Carolina	119.05	393.45	452.13	232.78	234.02	178.70	250.89	134.26
South Carolina	103.13	427.20	445.39	312.87	214.24	135.02	256.58	111.76
Virginia	96.82	571.50	377.27	221.96	134.97	154.41	230.63	108.82
West Virginia	164.29	701.83	544.59	430.05	268.78	205.38	347.67	170.19
East South Central:								
Alabama	160.45	480.62	472.90	324.94	247.58	249.21	288.49	185.60
Kentucky	103.36	394.70	264.63	347.86	216.25	122.58	291.55	106.62
Mississippi	150.09	562.80	403.24	359.94	240.39	235.58	322.40	168.02
Tennessee	118.13	359.31	245.06	213.25	372.25	122.15	192.13	129.08
West South Central:								
Arkansas	140.04	525.75	460.84	313.22	251.01	204.36	312.59	154.45
Louisiana	163.13	560.78	470.49	316.81	380.10	224.47	273.71	188.00
Oklahoma	131.43	355.70	291.89	293.58	337.84	159.83	217.45	153.27
Texas	82.80	397.88	315.34	234.92	174.19	111.01	194.78	90.68
Mountain:								
Arizona	253.91	375.98	280.05	292.62	240.05	305.72	175.92	264.09
Colorado	114.38	516.33	288.35	276.10	265.68	146.24	214.92	129.20
Idaho	151.71	393.33	362.77	269.51	191.09	313.38	222.33	195.49
Montana	118.71	340.11	324.38	258.20	297.93	156.44	202.41	139.96
Nevada	132.64	439.87	295.30	377.17	247.55	191.24	303.30	147.92
New Mexico	126.29	894.79	682.59	333.20	251.49	140.69	423.11	126.93
Utah	111.24	390.77	395.87	245.23	243.68	122.43	230.01	120.28
Wyoming	121.97	515.27	480.26	309.93	206.00	141.73	269.98	120.22
Pacific:								
Alaska	111.34	437.24	501.54	223.08	299.57	116.43	304.60	115.99
California	106.31	274.83	253.95	183.63	143.47	103.61	159.88	98.81
Hawaii	85.85	270.67	228.27	148.67	174.89	142.56	151.39	101.89
Oregon	116.21	531.04	436.03	240.71	187.03	210.17	265.20	134.08
Washington	123.22	403.61	456.44	233.69	203.77	227.76	250.03	144.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table XII.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,118	10,467	10,512	10,357	9,037	8,804	10,497	8,943
New England:								
Connecticut	9,138	12,176	11,927	11,510	8,793	8,624	12,020	8,822
Maine	9,136	10,764	12,197	12,114	9,587	8,281	11,660	8,771
Massachusetts	8,589	10,864	12,171	10,562	9,254	7,451	11,325	8,152
New Hampshire	9,532	12,734	12,758	13,707	10,395	7,993	13,558	8,831
Rhode Island	8,699	10,907	8,407	10,128	9,242	8,091	9,543	8,560
Vermont	9,273	9,159	10,023	9,675	8,906	9,359	9,296	9,268
Middle Atlantic:								
New Jersey	8,417	10,364	--	9,345	8,513	7,910	10,281	8,226
New York	8,953	11,699	8,953	10,624	8,866	8,515	10,693	8,692
Pennsylvania	9,837	11,777	10,386	12,973	10,984	8,796	11,779	9,611
East North Central:								
Illinois	8,391	9,286	10,650	8,470	7,816	8,382	9,528	8,206
Indiana	8,734	8,547	9,322	9,663	9,705	8,293	9,335	8,671
Michigan	9,390	11,512	10,900	11,668	9,635	8,538	11,272	9,072
Ohio	9,170	9,883	8,636	9,939	9,292	8,989	8,851	9,210
Wisconsin	8,865	10,272	10,141	9,263	8,524	8,761	9,166	8,818
West North Central:								
Iowa	8,466	8,478	10,157	9,871	7,898	8,352	9,750	8,280
Kansas	9,631	8,710	6,892	9,881	9,682	9,864	8,764	9,800
Minnesota	8,596	7,639	10,186	8,792	8,435	8,533	9,235	8,507
Missouri	8,706	11,117	11,156	10,698	8,094	8,296	10,678	8,416
Nebraska	9,153	--	9,138	9,237	8,788	9,333	9,053	9,163
North Dakota	7,708	8,101	7,331	7,503	7,928	7,725	7,729	7,702
South Dakota	9,724	10,992	10,836	11,115	9,100	9,382	10,757	9,507
South Atlantic:								
Delaware	8,630	--	13,182	9,441	8,599	8,202	10,965	8,347
District of Columbia	7,286	--	9,330	7,422	5,840	7,764	8,763	7,050
Florida	9,400	10,031	11,124	10,065	9,600	9,222	10,547	9,303
Georgia	10,055	10,690	11,030	11,971	10,490	9,574	11,225	9,931
Maryland	8,803	11,966	12,120	9,468	7,933	8,559	11,689	8,424
North Carolina	9,542	7,890	12,335	11,212	9,610	9,369	10,899	9,438
South Carolina	10,235	--	11,770	10,649	10,075	10,010	12,134	10,041
Virginia	9,391	9,493	9,460	10,156	9,534	9,233	9,485	9,380
West Virginia	10,068	10,181	8,238	11,097	11,492	9,651	9,470	10,128
East South Central:								
Alabama	9,364	10,017	10,882	11,364	7,635	9,411	10,502	9,214
Kentucky	8,504	--	9,696	9,421	10,111	7,962	10,302	8,352
Mississippi	9,802	7,966	9,652	10,338	10,074	9,750	9,666	9,817
Tennessee	8,916	--	10,766	11,007	8,510	8,674	10,491	8,800
West South Central:								
Arkansas	9,172	11,396	9,037	8,323	7,296	9,744	9,735	9,123
Louisiana	9,548	12,860	11,026	9,730	9,460	9,141	11,226	9,243
Oklahoma	9,724	12,488	9,666	10,662	10,312	9,128	10,786	9,549
Texas	9,525	10,013	9,817	11,764	9,873	9,169	10,673	9,400
Mountain:								
Arizona	9,294	--	10,442	11,079	9,287	8,984	10,459	9,167
Colorado	9,154	11,720	12,313	10,544	8,075	8,863	11,742	8,747
Idaho	9,466	12,168	11,197	10,852	8,711	8,968	10,917	9,151
Montana	8,932	12,533	9,695	9,092	8,655	8,451	10,171	8,564
Nevada	10,809	12,306	10,816	10,783	10,880	10,734	11,384	10,705
New Mexico	9,209	10,229	--	8,981	8,084	9,568	9,646	9,152
Utah	9,166	11,184	12,387	9,739	8,651	8,901	11,312	8,831
Wyoming	8,592	8,642	8,710	9,719	7,892	8,594	9,076	8,493
Pacific:								
Alaska	10,665	--	9,681	9,529	10,572	10,855	10,422	10,680
California	8,552	10,314	10,252	10,207	8,088	8,275	10,163	8,352
Hawaii	7,954	7,162	8,693	7,402	7,202	8,216	7,693	7,996
Oregon	8,906	11,672	11,396	10,018	9,180	8,242	11,292	8,598
Washington	9,201	11,496	13,514	9,547	8,039	9,065	12,150	8,782

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table XII.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.99	237.22	191.57	120.92	112.45	63.51	115.17	53.05
New England:								
Connecticut	356.46	1,308.30	1,072.07	501.33	674.11	511.10	643.86	387.41
Maine	218.69	1,138.89	913.57	663.69	434.50	254.72	581.08	226.59
Massachusetts	235.25	1,152.25	820.91	502.72	496.07	292.83	608.14	251.58
New Hampshire	270.12	1,073.24	648.83	456.62	479.09	312.72	417.02	277.94
Rhode Island	304.89	921.97	666.65	761.80	730.21	384.15	544.18	343.68
Vermont	247.84	786.10	766.00	513.71	332.03	472.75	410.17	286.96
Middle Atlantic:								
New Jersey	401.04	1,192.29	--	444.66	943.75	391.83	914.32	430.95
New York	245.47	1,075.27	917.62	412.39	360.52	363.05	611.22	266.22
Pennsylvania	277.74	1,029.65	969.13	564.96	695.85	335.61	582.70	300.83
East North Central:								
Illinois	194.90	963.03	845.81	680.24	347.75	261.63	552.36	207.33
Indiana	196.14	1,493.13	1,273.74	577.52	347.56	252.59	677.03	205.73
Michigan	306.97	1,781.44	817.25	600.79	636.44	397.82	578.51	330.67
Ohio	235.64	1,036.28	1,008.83	977.28	362.66	321.81	797.90	243.44
Wisconsin	221.20	648.38	987.74	590.65	357.50	338.93	592.89	238.62
West North Central:								
Iowa	202.17	1,029.85	1,015.25	688.53	382.16	258.54	570.82	214.46
Kansas	275.95	1,002.98	1,352.22	557.08	363.64	441.36	640.64	306.66
Minnesota	224.81	1,007.22	1,026.98	837.63	408.95	287.10	515.57	244.92
Missouri	296.96	501.50	944.66	658.81	804.61	329.33	552.45	319.39
Nebraska	185.11	--	1,769.39	768.88	306.38	214.03	933.46	180.95
North Dakota	205.19	930.19	818.83	652.32	357.43	234.16	434.27	232.58
South Dakota	224.45	872.60	624.95	645.85	381.04	304.87	417.16	248.57
South Atlantic:								
Delaware	588.06	--	885.04	767.76	1,297.61	771.63	786.52	635.72
District of Columbia	178.04	--	1,311.59	555.22	350.21	164.55	734.12	164.62
Florida	274.20	1,104.22	936.95	540.71	834.36	318.75	515.25	291.23
Georgia	303.33	1,100.70	727.00	702.86	977.60	314.34	486.88	331.37
Maryland	268.73	1,725.74	863.66	614.71	528.92	342.87	665.96	282.66
North Carolina	290.61	1,225.47	1,689.53	702.55	682.41	349.25	922.65	302.81
South Carolina	266.52	--	1,159.96	765.67	584.42	338.20	753.64	281.51
Virginia	235.19	1,428.73	812.01	550.51	555.29	304.07	546.00	256.00
West Virginia	445.02	1,942.64	1,235.37	878.11	903.48	581.08	891.56	479.77
East South Central:								
Alabama	459.49	629.66	940.99	830.55	1,038.90	592.31	531.84	517.01
Kentucky	270.53	--	640.61	816.98	723.92	276.93	554.23	282.13
Mississippi	300.85	950.66	1,307.70	694.04	637.33	398.69	646.92	325.30
Tennessee	296.38	--	1,343.87	733.48	1,077.08	203.82	702.26	309.45
West South Central:								
Arkansas	384.83	1,248.46	1,227.62	575.71	1,086.15	380.34	722.92	412.87
Louisiana	301.72	1,668.75	1,223.40	779.28	619.50	387.57	770.37	320.66
Oklahoma	267.94	1,971.46	780.25	906.72	490.71	358.94	719.65	288.92
Texas	214.18	1,041.66	613.61	619.37	492.02	269.73	540.16	229.74
Mountain:								
Arizona	283.93	--	1,211.67	494.99	695.68	343.02	833.52	298.09
Colorado	207.03	1,171.97	978.48	702.30	338.38	248.52	644.31	200.80
Idaho	281.99	861.95	1,021.73	1,107.25	302.08	365.21	720.64	305.71
Montana	271.88	813.31	928.30	910.96	470.48	315.32	927.95	247.04
Nevada	258.04	908.34	1,156.89	634.98	656.65	331.49	614.99	291.54
New Mexico	323.30	1,318.60	--	803.43	458.97	378.16	1,566.51	306.07
Utah	188.75	1,075.56	1,106.46	478.02	383.80	235.46	587.07	196.83
Wyoming	231.50	908.43	1,793.37	647.97	425.87	274.74	794.88	228.42
Pacific:								
Alaska	266.50	--	1,381.81	778.21	760.44	249.49	994.72	275.76
California	162.06	608.15	724.51	366.48	314.61	223.05	383.91	175.58
Hawaii	382.14	827.70	1,029.62	364.34	241.36	542.88	479.43	434.31
Oregon	335.26	918.85	1,298.24	608.20	565.96	545.31	560.17	376.63
Washington	318.81	796.83	652.32	791.44	644.20	433.01	490.65	367.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.F.11.e Average employee-plus-one maximum out-of-pocket (in dollars) per employee enrolled with employee-plus-one coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,115	11,046	10,937	10,625	9,102	8,696	10,932	8,900
New England:								
Connecticut	9,115	13,688	11,926	11,817	9,079	8,548	12,310	8,847
Maine	9,603	10,037	11,752	12,265	9,812	8,695	11,542	9,303
Massachusetts	8,412	11,253	12,997	9,245	9,396	7,575	12,254	7,931
New Hampshire	9,537	11,751	12,702	12,907	10,544	7,951	12,878	9,069
Rhode Island	8,369	10,409	8,952	10,520	9,704	7,663	9,545	8,202
Vermont	8,966	11,041	9,641	10,197	8,148	8,900	9,611	8,837
Middle Atlantic:								
New Jersey	8,558	10,433	13,914	9,728	8,812	7,533	11,622	8,067
New York	8,623	8,041	12,383	11,087	8,880	7,935	11,059	8,323
Pennsylvania	9,749	--	9,883	13,061	10,827	8,859	12,207	9,525
East North Central:								
Illinois	8,356	10,093	9,527	7,924	8,024	8,372	9,216	8,236
Indiana	8,814	10,023	10,332	10,305	9,596	8,206	10,680	8,577
Michigan	9,556	14,137	10,416	11,722	9,894	8,626	11,965	9,176
Ohio	9,598	12,169	10,707	11,729	9,670	9,035	11,530	9,376
Wisconsin	9,348	11,331	9,868	10,144	8,851	9,271	9,728	9,301
West North Central:								
Iowa	8,502	7,859	8,835	10,436	8,321	8,273	8,976	8,440
Kansas	10,152	--	8,135	10,006	10,061	10,352	9,647	10,225
Minnesota	8,933	7,988	--	9,436	9,138	8,839	8,785	8,949
Missouri	8,788	9,546	9,759	10,734	8,884	8,392	10,194	8,607
Nebraska	9,151	--	12,222	9,775	9,033	8,985	10,538	9,028
North Dakota	7,677	8,663	8,403	6,359	7,515	8,033	7,569	7,706
South Dakota	9,986	--	9,953	10,990	9,815	9,776	10,727	9,888
South Atlantic:								
Delaware	8,885	12,718	12,039	10,184	8,380	8,521	10,755	8,660
District of Columbia	7,132	8,859	8,977	7,499	5,929	7,399	9,059	6,851
Florida	9,193	11,931	12,014	11,054	8,860	8,887	11,871	8,937
Georgia	9,813	12,191	10,609	12,391	10,649	9,084	11,362	9,640
Maryland	9,047	--	11,623	10,648	8,035	8,739	11,667	8,640
North Carolina	9,451	13,499	11,959	11,540	9,958	8,870	12,211	9,182
South Carolina	10,039	--	11,482	10,433	10,158	9,840	11,432	9,944
Virginia	9,185	--	11,299	10,710	8,818	8,914	11,067	8,980
West Virginia	9,551	--	10,359	12,587	10,198	8,899	11,328	9,364
East South Central:								
Alabama	9,607	12,405	10,368	11,028	7,945	9,630	11,677	9,300
Kentucky	9,081	9,857	9,294	10,219	9,788	8,705	10,545	8,935
Mississippi	9,966	--	11,597	10,864	9,912	9,823	9,939	9,970
Tennessee	8,750	--	11,627	9,675	8,572	8,570	9,937	8,633
West South Central:								
Arkansas	9,127	10,603	9,488	8,619	8,375	9,387	9,503	9,079
Louisiana	9,206	--	12,078	10,149	8,690	9,067	10,789	8,975
Oklahoma	9,938	15,310	8,735	12,264	8,848	9,383	12,582	9,466
Texas	9,794	11,250	9,741	10,897	10,222	9,405	10,815	9,702
Mountain:								
Arizona	9,058	--	10,687	12,777	9,857	8,273	12,160	8,741
Colorado	9,104	10,109	12,758	11,247	8,114	8,940	11,347	8,862
Idaho	9,563	10,830	11,211	11,242	9,614	9,012	10,698	9,390
Montana	8,907	11,540	8,670	8,712	9,287	8,574	9,028	8,879
Nevada	11,154	13,681	11,223	10,357	10,723	11,241	11,640	11,090
New Mexico	9,248	10,657	12,386	9,745	7,632	9,723	10,876	9,026
Utah	8,922	11,031	12,039	9,797	8,198	8,923	10,745	8,749
Wyoming	9,073	10,661	10,092	10,496	7,941	8,902	10,892	8,624
Pacific:								
Alaska	10,359	14,591	9,602	10,669	10,626	10,176	10,752	10,325
California	8,311	10,304	11,157	10,008	7,853	7,978	10,170	8,094
Hawaii	6,862	8,540	6,425	6,616	6,099	7,046	7,125	6,808
Oregon	8,741	13,515	9,036	9,723	9,048	8,280	9,893	8,586
Washington	9,001	9,951	12,785	10,653	8,714	8,322	11,673	8,559

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.F.11.e Standard errors for average employee-plus-one maximum out-of-pocket (in dollars) per employee enrolled with employee-plus-one coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.34	306.14	250.71	125.64	110.43	72.83	136.21	58.81
New England:								
Connecticut	262.83	1,273.00	1,118.49	468.80	511.17	336.68	652.57	274.92
Maine	228.74	1,261.84	967.94	655.25	552.75	268.95	640.86	247.36
Massachusetts	334.37	1,770.55	796.87	1,338.12	535.92	422.36	599.57	351.50
New Hampshire	315.44	1,427.37	834.26	547.51	443.26	365.91	531.35	324.58
Rhode Island	343.63	1,025.95	1,158.61	844.43	850.32	395.90	651.47	376.13
Vermont	294.03	1,506.28	1,069.57	871.77	378.85	438.22	521.69	336.39
Middle Atlantic:								
New Jersey	435.08	997.03	3,167.42	511.21	994.20	401.14	1,546.14	418.34
New York	256.67	1,271.33	1,114.64	444.85	382.06	346.16	615.69	270.23
Pennsylvania	288.49	--	1,173.17	549.94	599.39	383.83	673.56	308.73
East North Central:								
Illinois	202.65	818.68	798.25	596.34	511.85	249.40	439.80	223.79
Indiana	242.88	1,322.98	575.59	584.50	315.00	333.05	525.12	259.23
Michigan	376.29	1,122.94	825.66	651.08	519.35	490.35	794.99	384.45
Ohio	227.96	890.11	778.45	449.79	453.28	310.77	500.42	243.03
Wisconsin	266.01	721.06	977.72	542.13	369.37	437.93	539.27	292.58
West North Central:								
Iowa	195.59	860.93	904.53	749.40	368.88	248.55	573.90	208.47
Kansas	441.97	--	914.17	585.28	340.57	677.01	647.60	493.11
Minnesota	272.63	678.93	--	591.43	352.56	396.27	736.92	290.41
Missouri	294.65	931.02	849.34	544.01	643.62	399.38	471.02	324.20
Nebraska	195.78	--	1,709.62	627.06	357.19	233.48	861.70	196.00
North Dakota	194.43	948.81	654.70	571.57	439.77	237.85	419.44	220.45
South Dakota	189.46	--	722.03	480.16	385.31	254.37	502.52	203.35
South Atlantic:								
Delaware	388.31	1,096.87	1,270.47	775.44	1,012.93	474.16	714.92	416.94
District of Columbia	210.14	1,595.38	1,374.25	645.25	375.04	253.12	735.45	204.58
Florida	319.93	1,528.02	1,159.66	631.58	734.58	381.83	661.59	331.66
Georgia	260.03	1,609.06	903.14	549.94	592.02	341.34	600.54	282.22
Maryland	333.33	--	1,223.83	689.04	616.12	448.55	857.34	358.28
North Carolina	365.75	958.28	1,184.05	723.34	654.78	454.25	671.10	383.01
South Carolina	330.04	--	1,474.58	770.61	882.54	379.72	972.08	343.27
Virginia	246.08	--	617.29	451.89	391.77	361.61	505.50	267.26
West Virginia	314.07	--	1,912.96	858.03	647.79	351.65	1,164.43	312.15
East South Central:								
Alabama	549.99	1,000.73	1,261.36	862.61	552.17	791.09	657.50	648.82
Kentucky	234.76	870.98	1,261.39	819.31	422.74	294.16	770.76	243.59
Mississippi	337.57	--	905.48	688.34	586.14	477.75	692.75	372.59
Tennessee	241.94	--	895.90	657.74	778.42	247.53	730.58	250.89
West South Central:								
Arkansas	381.06	1,500.25	1,020.07	622.79	730.08	522.31	614.83	421.64
Louisiana	357.17	--	949.35	786.43	578.20	543.70	711.66	390.73
Oklahoma	358.45	1,995.00	1,039.05	639.13	647.08	392.48	1,217.70	328.77
Texas	215.14	1,202.20	575.30	484.26	558.67	271.83	431.54	231.65
Mountain:								
Arizona	407.74	--	1,133.48	1,049.63	440.84	450.34	1,141.77	388.14
Colorado	261.40	1,752.33	916.87	714.63	532.46	324.31	782.84	277.02
Idaho	308.25	1,594.87	766.59	589.76	354.96	482.11	635.81	343.58
Montana	318.27	634.06	1,241.29	505.65	552.83	512.81	633.82	363.70
Nevada	369.22	1,637.10	833.63	799.43	507.42	495.14	812.42	408.41
New Mexico	323.56	2,021.59	1,369.04	957.37	470.83	417.29	822.30	348.76
Utah	216.90	1,277.40	1,291.45	550.24	419.12	276.48	656.68	232.33
Wyoming	248.01	1,010.38	1,100.14	670.07	476.32	300.10	638.35	245.47
Pacific:								
Alaska	279.49	1,444.05	1,498.78	562.54	810.41	305.69	1,070.72	290.80
California	185.69	947.48	705.66	472.09	402.77	233.38	492.43	195.34
Hawaii	215.88	1,624.17	462.24	434.60	242.54	323.16	591.17	228.11
Oregon	351.52	1,180.41	1,159.94	409.13	513.51	569.29	818.75	388.05
Washington	319.92	1,458.44	1,296.40	584.72	452.63	470.15	790.50	344.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.6%	54.0%	57.4%	64.5%	57.4%	48.7%	58.4%	52.6%
New England:								
Connecticut	64.1%	79.5%	79.0%	82.7%	69.0%	53.2%	79.6%	61.2%
Maine	71.1%	78.6%	88.4%	81.7%	77.2%	59.0%	84.3%	67.7%
Massachusetts	50.1%	65.1%	69.2%	70.1%	44.7%	45.0%	68.9%	46.5%
New Hampshire	67.6%	82.1%	85.1%	88.5%	66.9%	55.9%	85.0%	62.9%
Rhode Island	52.7%	71.9%	51.2%	73.3%	62.2%	40.9%	63.3%	50.0%
Vermont	69.2%	69.1%	68.0%	76.1%	68.5%	65.6%	65.7%	70.3%
Middle Atlantic:								
New Jersey	41.6%	37.2%	41.5%	54.9%	31.5%	44.1%	47.7%	40.4%
New York	46.9%	42.1%	46.4%	61.8%	52.2%	41.4%	49.1%	46.5%
Pennsylvania	50.6%	48.8%	49.1%	60.0%	52.0%	47.3%	52.1%	50.3%
East North Central:								
Illinois	47.9%	48.1%	40.1%	49.8%	43.2%	50.6%	44.8%	48.5%
Indiana	56.9%	66.1%	94.0%	66.2%	62.2%	49.6%	77.7%	54.4%
Michigan	46.2%	45.2%	46.4%	51.4%	53.3%	42.2%	48.5%	45.8%
Ohio	60.0%	63.6%	78.9%	79.2%	71.3%	49.4%	74.8%	57.5%
Wisconsin	62.4%	62.3%	69.7%	71.8%	70.8%	54.2%	66.6%	61.6%
West North Central:								
Iowa	61.5%	65.5%	61.8%	72.6%	67.9%	54.7%	64.9%	60.8%
Kansas	63.3%	52.6%	38.2%	69.8%	62.5%	65.8%	53.1%	65.4%
Minnesota	63.1%	75.3%	70.3%	75.1%	73.2%	53.9%	73.5%	61.0%
Missouri	64.7%	78.3%	61.7%	75.9%	72.1%	58.0%	71.5%	63.2%
Nebraska	69.1%	63.6%	75.2%	80.0%	75.9%	63.5%	72.9%	68.5%
North Dakota	63.0%	51.6%	55.3%	53.1%	70.7%	67.7%	54.3%	66.2%
South Dakota	72.8%	77.6%	75.2%	86.8%	77.8%	61.0%	81.2%	70.5%
South Atlantic:								
Delaware	54.2%	49.9%	71.8%	62.2%	62.1%	48.5%	65.6%	51.9%
District of Columbia	34.9%	27.4%	28.2%	26.8%	32.2%	41.0%	29.0%	36.3%
Florida	54.5%	55.7%	57.5%	71.6%	76.8%	44.8%	61.9%	53.4%
Georgia	63.0%	60.1%	80.6%	80.7%	65.9%	56.8%	75.4%	61.0%
Maryland	55.5%	54.9%	54.0%	65.5%	56.1%	53.0%	57.5%	55.0%
North Carolina	63.9%	80.0%	89.1%	87.9%	70.0%	53.1%	87.8%	59.8%
South Carolina	65.7%	74.4%	81.3%	82.6%	64.9%	60.5%	80.8%	63.2%
Virginia	54.5%	50.3%	45.0%	58.6%	60.6%	52.1%	48.3%	55.7%
West Virginia	53.3%	51.4%	54.5%	56.8%	63.9%	49.3%	57.3%	52.6%
East South Central:								
Alabama	48.6%	36.7%	24.2%	39.4%	44.3%	56.0%	35.6%	51.4%
Kentucky	63.6%	65.3%	62.6%	65.8%	69.8%	60.6%	62.9%	63.8%
Mississippi	55.8%	56.7%	67.1%	60.1%	49.5%	55.7%	55.3%	55.9%
Tennessee	59.1%	63.9%	72.8%	76.9%	73.4%	48.3%	70.8%	57.1%
West South Central:								
Arkansas	58.2%	50.6%	38.8%	58.8%	61.5%	59.3%	44.6%	60.7%
Louisiana	50.1%	47.2%	49.8%	45.2%	49.4%	52.8%	49.3%	50.3%
Oklahoma	58.0%	54.9%	67.8%	51.6%	58.2%	58.2%	63.7%	56.6%
Texas	62.2%	65.7%	75.6%	80.6%	65.6%	53.9%	73.4%	60.0%
Mountain:								
Arizona	67.1%	66.3%	86.4%	75.6%	72.6%	62.3%	77.2%	65.6%
Colorado	62.4%	67.3%	79.2%	76.7%	62.4%	55.6%	74.4%	59.9%
Idaho	65.8%	80.8%	64.2%	78.9%	68.1%	59.3%	72.1%	64.0%
Montana	64.9%	77.2%	63.8%	78.7%	66.7%	52.0%	72.4%	61.8%
Nevada	52.1%	55.8%	46.2%	46.2%	58.3%	51.3%	48.9%	52.8%
New Mexico	54.7%	26.8% *	35.7%	56.5%	56.3%	58.8%	37.6%	58.1%
Utah	64.7%	62.4%	54.4%	65.1%	76.0%	59.5%	60.6%	65.2%
Wyoming	60.2%	69.0%	45.8%	68.5%	58.2%	58.3%	62.7%	59.0%
Pacific:								
Alaska	53.1%	81.4%	37.0%	59.1%	58.3%	49.7%	51.9%	53.4%
California	35.3%	35.8%	38.0%	38.3%	33.5%	35.0%	36.2%	35.1%
Hawaii	16.4%	11.8% *	17.8% *	14.7%	14.3%	19.1%	17.7%	15.8%
Oregon	53.5%	57.7%	64.2%	67.2%	62.2%	40.9%	62.7%	51.0%
Washington	53.9%	59.0%	35.2%	72.2%	60.5%	46.0%	53.7%	54.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.66%	1.38%	0.95%	1.02%	1.28%	0.82%	0.92%
New England:								
Connecticut	2.94%	6.40%	7.49%	4.46%	7.19%	3.97%	3.74%	3.38%
Maine	2.04%	7.36%	4.23%	4.36%	3.92%	3.29%	3.20%	2.42%
Massachusetts	3.32%	9.48%	7.89%	5.87%	9.11%	4.09%	4.72%	3.77%
New Hampshire	2.64%	8.54%	3.62%	2.75%	4.53%	4.61%	2.88%	3.16%
Rhode Island	3.10%	7.64%	7.64%	5.96%	5.03%	4.57%	4.57%	3.65%
Vermont	2.10%	7.58%	5.05%	3.84%	4.19%	3.90%	3.46%	2.54%
Middle Atlantic:								
New Jersey	3.12%	9.31%	10.50%	6.77%	6.30%	4.23%	6.10%	3.52%
New York	2.20%	7.17%	6.34%	4.33%	4.10%	3.37%	3.69%	2.54%
Pennsylvania	2.39%	7.27%	6.46%	4.81%	5.23%	3.62%	4.03%	2.76%
East North Central:								
Illinois	2.29%	7.65%	6.40%	4.39%	4.35%	3.46%	3.72%	2.63%
Indiana	2.72%	11.23%	3.70%	7.43%	5.17%	3.63%	4.43%	2.94%
Michigan	3.23%	13.55%	7.09%	5.69%	5.79%	4.72%	4.99%	3.69%
Ohio	2.07%	8.49%	5.68%	4.02%	4.14%	2.97%	3.77%	2.31%
Wisconsin	2.61%	8.79%	7.70%	4.84%	3.96%	4.36%	4.50%	2.97%
West North Central:								
Iowa	2.48%	6.96%	9.25%	4.65%	3.88%	4.36%	4.47%	2.86%
Kansas	2.93%	8.65%	10.08%	4.80%	4.48%	4.89%	5.19%	3.34%
Minnesota	2.66%	8.35%	6.75%	4.76%	3.69%	4.67%	4.10%	3.11%
Missouri	2.52%	6.60%	7.86%	4.86%	5.19%	4.09%	4.13%	2.97%
Nebraska	2.47%	12.80%	9.09%	4.04%	4.17%	3.70%	5.18%	2.75%
North Dakota	2.36%	8.78%	8.44%	5.03%	3.88%	4.07%	4.80%	2.68%
South Dakota	1.89%	7.07%	6.52%	3.46%	3.11%	3.24%	3.35%	2.22%
South Atlantic:								
Delaware	2.64%	10.00%	7.94%	5.66%	6.73%	3.43%	5.04%	2.95%
District of Columbia	1.93%	7.98%	7.51%	4.96%	3.75%	2.81%	4.06%	2.18%
Florida	3.60%	9.89%	7.07%	4.34%	3.55%	4.77%	4.43%	4.04%
Georgia	2.50%	10.98%	5.98%	4.51%	4.99%	3.80%	4.45%	2.84%
Maryland	4.05%	7.80%	8.04%	5.48%	5.29%	7.25%	4.49%	4.90%
North Carolina	3.01%	7.69%	5.11%	3.91%	6.43%	4.45%	3.17%	3.45%
South Carolina	2.60%	10.57%	7.32%	4.26%	5.39%	3.96%	4.16%	2.99%
Virginia	2.74%	10.15%	7.31%	5.32%	5.09%	4.29%	4.45%	3.14%
West Virginia	2.43%	11.50%	8.83%	7.51%	5.05%	3.31%	5.91%	2.66%
East South Central:								
Alabama	3.69%	7.83%	6.40%	6.34%	5.39%	5.43%	4.64%	4.21%
Kentucky	2.44%	12.27%	8.03%	6.45%	4.56%	3.43%	5.79%	2.67%
Mississippi	3.39%	9.22%	8.69%	6.75%	5.52%	5.64%	5.69%	3.98%
Tennessee	3.83%	10.77%	10.48%	4.95%	6.31%	5.33%	5.29%	4.31%
West South Central:								
Arkansas	3.03%	10.98%	8.55%	6.63%	4.84%	4.66%	5.33%	3.39%
Louisiana	3.43%	8.65%	8.50%	6.52%	7.62%	5.17%	4.87%	4.14%
Oklahoma	2.47%	7.73%	5.85%	5.82%	5.60%	3.67%	4.09%	2.91%
Texas	2.08%	6.59%	6.10%	4.88%	4.26%	3.06%	3.66%	2.38%
Mountain:								
Arizona	3.00%	10.33%	5.23%	4.85%	6.31%	3.71%	4.22%	3.25%
Colorado	2.49%	8.57%	6.24%	4.30%	5.51%	3.74%	4.16%	2.86%
Idaho	3.64%	6.69%	7.04%	4.62%	4.81%	7.70%	4.15%	4.68%
Montana	3.21%	6.56%	7.75%	4.61%	5.75%	6.21%	4.14%	4.12%
Nevada	3.46%	10.27%	8.11%	6.86%	5.76%	5.41%	5.51%	4.03%
New Mexico	2.77%	9.91% *	9.15%	7.13%	6.13%	3.36%	5.98%	2.96%
Utah	2.67%	11.07%	8.34%	6.08%	4.32%	3.92%	5.60%	2.91%
Wyoming	2.85%	9.82%	8.12%	5.86%	5.63%	4.96%	5.07%	3.45%
Pacific:								
Alaska	2.59%	12.05%	9.95%	6.09%	5.67%	3.34%	6.88%	2.79%
California	3.21%	4.73%	5.31%	3.00%	2.89%	5.54%	2.85%	3.80%
Hawaii	1.68%	4.01% *	5.41% *	3.46%	3.57%	2.85%	3.01%	2.00%
Oregon	2.81%	7.08%	7.31%	4.97%	4.05%	4.88%	4.38%	3.35%
Washington	2.86%	7.81%	7.55%	4.36%	4.17%	5.25%	4.50%	3.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.9%	52.2%	58.2%	60.7%	53.5%	51.1%	56.3%	52.4%
New England:								
Connecticut	60.9%	54.8%	79.9%	71.0%	71.0%	53.1%	68.9%	59.6%
Maine	64.4%	72.3%	85.8%	76.6%	74.9%	56.6%	75.4%	62.5%
Massachusetts	50.2%	68.9%	76.9%	77.6%	44.4%	43.0%	72.0%	46.2%
New Hampshire	60.8%	77.6%	79.5%	76.4%	65.4%	53.0%	77.1%	57.7%
Rhode Island	52.1%	70.2%	53.6%	74.6%	63.6%	40.3%	64.6%	49.7%
Vermont	69.2%	67.8%	68.8%	76.6%	66.8%	68.4%	69.9%	69.0%
Middle Atlantic:								
New Jersey	39.1%	76.2%	--	56.1%	25.7%	41.9%	63.1%	36.2%
New York	47.2%	47.6%	36.1%	59.9%	49.2%	45.3%	47.1%	47.2%
Pennsylvania	48.0%	34.3% *	41.3%	51.3%	48.2%	48.6%	37.9%	49.5%
East North Central:								
Illinois	48.1%	45.6%	50.1%	57.6%	43.4%	48.4%	49.2%	47.9%
Indiana	55.5%	81.9%	91.6%	66.4%	61.2%	48.7%	71.3%	53.4%
Michigan	48.7%	--	58.6%	53.3%	48.6%	46.1%	54.7%	47.6%
Ohio	55.7%	59.2%	67.9%	49.7%	69.6%	50.8%	59.5%	55.2%
Wisconsin	58.2%	49.0%	63.4%	56.4%	66.6%	54.2%	60.4%	57.9%
West North Central:								
Iowa	57.6%	54.6%	66.8%	66.2%	62.7%	53.1%	59.1%	57.4%
Kansas	57.4%	29.6% *	58.0%	60.1%	60.4%	59.4%	44.0%	60.3%
Minnesota	59.8%	--	85.1%	63.3%	67.3%	53.1%	77.3%	57.2%
Missouri	57.3%	68.6%	52.5%	75.4%	55.1%	54.4%	65.1%	55.9%
Nebraska	68.4%	--	65.6%	82.0%	70.9%	66.9%	62.4%	69.1%
North Dakota	63.3%	64.3%	67.2%	51.6%	71.0%	64.8%	62.2%	63.7%
South Dakota	62.4%	69.8%	70.4%	70.7%	63.3%	57.6%	70.7%	60.4%
South Atlantic:								
Delaware	47.7%	--	77.8%	60.0%	54.5%	41.1%	72.5%	44.6%
District of Columbia	40.8%	51.8%	28.4%	23.4%	34.2%	48.4%	37.2%	41.5%
Florida	57.7%	46.7%	58.7%	60.3%	61.2%	57.1%	52.7%	58.2%
Georgia	60.2%	--	87.2%	71.4%	59.9%	57.2%	71.1%	58.9%
Maryland	47.9%	32.6% *	57.1%	51.1%	49.4%	47.3%	50.7%	47.5%
North Carolina	60.5%	--	85.6%	85.6%	74.2%	54.4%	76.1%	59.1%
South Carolina	58.5%	--	76.9%	68.2%	58.1%	55.7%	75.8%	56.4%
Virginia	55.8%	63.5%	62.7%	49.8%	51.7%	57.1%	58.0%	55.5%
West Virginia	53.9%	82.8%	48.3%	55.2%	68.6%	49.0%	54.7%	53.8%
East South Central:								
Alabama	50.4%	39.1%	32.4% *	38.8%	30.0%	60.9%	37.8%	52.3%
Kentucky	61.8%	--	64.0%	58.2%	61.0%	62.4%	58.8%	62.1%
Mississippi	53.4%	--	54.7%	61.1%	40.3%	57.2%	50.2%	53.7%
Tennessee	55.1%	--	80.1%	79.1%	56.6%	50.0%	68.4%	54.0%
West South Central:								
Arkansas	55.1%	88.6%	47.1%	55.6%	49.2%	56.1%	53.8%	55.3%
Louisiana	51.0%	--	63.4%	62.2%	62.9%	42.3%	54.6%	50.4%
Oklahoma	62.6%	55.0%	71.3%	60.7%	62.9%	62.6%	59.1%	63.3%
Texas	58.0%	67.4%	76.2%	82.0%	58.5%	53.4%	73.1%	56.2%
Mountain:								
Arizona	67.3%	--	76.2%	73.0%	54.1%	71.8%	64.7%	67.6%
Colorado	64.6%	88.7%	74.4%	71.8%	63.4%	60.3%	80.9%	61.7%
Idaho	51.4%	67.6%	49.6%	75.2%	57.2%	42.9%	62.2%	48.9%
Montana	57.7%	73.5%	80.6%	74.9%	61.7%	45.8%	72.9%	52.9%
Nevada	49.9%	61.5%	24.6%	65.2%	48.3%	50.0%	52.0%	49.4%
New Mexico	57.8%	77.0%	--	63.2%	45.4%	65.8%	40.8%	60.2%
Utah	66.0%	48.1%	61.3%	64.8%	80.1%	59.0%	60.6%	66.9%
Wyoming	57.3%	64.5%	46.7% *	61.0%	46.0%	63.0%	54.1%	58.1%
Pacific:								
Alaska	49.3%	--	--	43.9%	54.7%	47.6%	55.4%	48.8%
California	40.5%	37.1%	35.9%	42.8%	42.5%	40.2%	37.0%	41.1%
Hawaii	21.2%	8.0% *	3.7% *	20.1% *	21.2% *	24.8%	11.9% *	23.3%
Oregon	48.5%	48.1% *	70.2%	57.1%	40.6%	48.0%	59.4%	47.0%
Washington	53.4%	43.2%	37.2%	54.5%	56.2%	54.3%	47.0%	54.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	2.26%	1.87%	1.47%	1.35%	1.10%	1.13%	0.85%
New England:								
Connecticut	3.50%	13.18%	6.98%	9.16%	7.34%	4.84%	7.37%	3.87%
Maine	2.71%	12.14%	6.20%	6.40%	5.07%	3.56%	5.95%	2.95%
Massachusetts	3.21%	11.58%	6.73%	5.87%	6.52%	4.38%	5.42%	3.51%
New Hampshire	3.26%	10.43%	6.81%	9.74%	5.60%	4.86%	7.13%	3.66%
Rhode Island	3.30%	11.55%	13.32%	6.59%	6.85%	3.82%	7.30%	3.65%
Vermont	2.47%	12.63%	8.65%	4.92%	3.85%	4.48%	5.45%	2.77%
Middle Atlantic:								
New Jersey	4.02%	10.45%	--	8.04%	7.28%	4.01%	6.76%	4.24%
New York	2.44%	7.99%	8.66%	5.11%	4.58%	3.59%	4.93%	2.73%
Pennsylvania	3.21%	11.55% *	7.66%	6.60%	6.40%	4.66%	5.31%	3.59%
East North Central:								
Illinois	2.45%	11.32%	8.35%	5.99%	5.09%	3.35%	5.78%	2.70%
Indiana	3.09%	9.27%	8.32%	8.78%	5.87%	4.00%	8.63%	3.28%
Michigan	2.76%	--	9.07%	6.68%	6.98%	3.48%	5.98%	3.05%
Ohio	2.96%	10.55%	9.81%	12.31%	5.06%	3.37%	6.85%	3.24%
Wisconsin	3.17%	14.69%	10.89%	6.38%	4.71%	5.09%	6.68%	3.52%
West North Central:								
Iowa	3.02%	9.94%	8.93%	8.94%	6.63%	4.14%	6.18%	3.38%
Kansas	3.52%	13.19% *	12.57%	6.75%	4.98%	5.51%	7.96%	3.97%
Minnesota	3.27%	--	6.76%	8.74%	6.46%	4.59%	5.08%	3.62%
Missouri	3.26%	11.25%	12.84%	6.53%	10.30%	3.46%	7.06%	3.62%
Nebraska	3.09%	--	12.36%	4.65%	6.06%	4.14%	8.80%	3.28%
North Dakota	3.19%	10.70%	7.90%	6.42%	4.40%	5.72%	5.30%	3.82%
South Dakota	3.23%	14.15%	9.67%	8.10%	4.47%	5.25%	6.08%	3.69%
South Atlantic:								
Delaware	4.01%	--	10.19%	8.36%	9.45%	4.75%	6.65%	4.19%
District of Columbia	2.64%	13.71%	7.97%	5.01%	4.91%	3.88%	6.00%	2.93%
Florida	4.28%	12.33%	9.29%	7.50%	9.63%	5.52%	6.29%	4.68%
Georgia	3.46%	--	5.42%	7.63%	8.52%	4.45%	7.07%	3.78%
Maryland	4.96%	10.64% *	10.21%	7.52%	6.59%	7.16%	6.32%	5.65%
North Carolina	3.60%	--	9.89%	7.53%	7.76%	4.54%	7.98%	3.86%
South Carolina	3.33%	--	10.27%	11.01%	7.47%	4.30%	7.29%	3.63%
Virginia	3.62%	12.64%	9.27%	6.86%	6.89%	5.04%	6.16%	4.04%
West Virginia	3.72%	11.98%	12.09%	8.72%	7.79%	4.62%	8.32%	4.02%
East South Central:								
Alabama	7.04%	11.55%	10.30% *	9.19%	6.26%	8.94%	6.08%	7.82%
Kentucky	2.67%	--	15.35%	8.99%	5.34%	3.34%	8.38%	2.81%
Mississippi	4.16%	--	12.14%	9.95%	7.19%	5.61%	7.81%	4.54%
Tennessee	4.54%	--	9.54%	6.08%	9.88%	5.76%	6.83%	4.84%
West South Central:								
Arkansas	4.22%	7.83%	12.10%	8.44%	9.91%	5.47%	7.42%	4.61%
Louisiana	3.72%	--	10.39%	9.06%	6.85%	4.86%	7.34%	4.18%
Oklahoma	2.80%	11.55%	8.24%	8.01%	5.29%	4.06%	6.29%	3.10%
Texas	2.74%	7.92%	7.36%	4.57%	5.17%	3.75%	4.52%	3.00%
Mountain:								
Arizona	3.64%	--	11.62%	6.38%	10.58%	3.20%	7.26%	3.98%
Colorado	2.79%	6.30%	9.81%	8.23%	5.43%	4.18%	5.08%	3.17%
Idaho	4.18%	14.51%	10.95%	7.54%	5.75%	5.92%	7.06%	4.77%
Montana	6.06%	9.77%	7.67%	9.74%	7.10%	8.63%	8.14%	6.88%
Nevada	5.90%	12.48%	7.31%	8.56%	7.78%	9.04%	7.44%	6.92%
New Mexico	3.70%	10.92%	--	10.28%	7.44%	4.16%	10.48%	3.72%
Utah	2.71%	13.93%	8.17%	7.02%	4.27%	3.92%	6.56%	2.94%
Wyoming	3.58%	12.68%	14.77% *	7.54%	6.07%	5.46%	7.60%	4.01%
Pacific:								
Alaska	3.63%	--	--	8.26%	7.13%	4.78%	9.07%	3.83%
California	3.28%	7.33%	6.14%	4.42%	5.13%	4.91%	3.85%	3.77%
Hawaii	3.14%	4.16% *	2.44% *	8.74% *	6.36% *	4.46%	4.91% *	3.61%
Oregon	4.14%	16.40% *	10.34%	8.93%	7.28%	6.07%	8.09%	4.58%
Washington	5.33%	10.52%	9.64%	8.73%	7.97%	7.98%	5.93%	6.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.15.e Among private-sector enrollees with employee-plus-one coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.1%	50.2%	50.1%	57.7%	52.0%	46.5%	52.5%	48.7%
New England:								
Connecticut	59.8%	75.8%	82.2%	72.9%	69.5%	51.8%	77.8%	57.8%
Maine	64.8%	--	88.1%	79.7%	74.1%	54.6%	77.4%	62.9%
Massachusetts	43.1%	73.9%	57.2%	52.1%	51.4%	36.6%	62.6%	40.6%
New Hampshire	57.5%	--	56.3%	81.5%	60.7%	50.8%	65.4%	56.2%
Rhode Island	43.4%	74.7%	45.7%	62.9%	52.4%	36.0%	59.3%	40.8%
Vermont	66.3%	67.8%	63.2%	70.3%	62.4%	67.9%	63.5%	66.9%
Middle Atlantic:								
New Jersey	38.8%	--	44.4% *	50.3%	27.6%	41.3%	45.9%	37.4%
New York	38.7%	43.3%	26.5% *	54.7%	45.8%	33.5%	41.7%	38.3%
Pennsylvania	43.8%	--	29.9%	54.2%	46.4%	42.4%	40.2%	44.2%
East North Central:								
Illinois	44.3%	69.5%	35.8%	42.3%	37.8%	46.7%	48.6%	43.7%
Indiana	51.5%	81.7%	89.7%	67.9%	55.1%	44.3%	81.9%	47.8%
Michigan	47.9%	85.3%	66.9%	54.5%	49.6%	41.6%	64.6%	45.2%
Ohio	53.9%	60.1%	67.3%	78.1%	70.0%	43.0%	67.6%	52.0%
Wisconsin	60.1%	77.8%	58.9%	63.4%	71.8%	52.9%	62.4%	59.9%
West North Central:								
Iowa	59.9%	53.9%	56.5%	67.5%	64.7%	57.2%	58.9%	60.0%
Kansas	58.4%	--	59.7%	58.6%	61.5%	57.5%	58.8%	58.4%
Minnesota	57.4%	100.0%	57.0%	72.7%	65.1%	50.2%	73.5%	55.4%
Missouri	54.6%	81.3%	58.9%	65.5%	65.3%	47.9%	70.5%	52.5%
Nebraska	64.7%	--	69.6%	68.8%	71.1%	62.2%	60.7%	65.0%
North Dakota	59.2%	68.8%	63.8%	46.7%	68.1%	57.6%	60.7%	58.8%
South Dakota	63.5%	--	77.4%	84.9%	63.8%	56.7%	81.5%	60.9%
South Atlantic:								
Delaware	43.8%	--	39.1% *	57.4%	46.0%	40.2%	52.1%	42.6%
District of Columbia	34.8%	19.5% *	34.1% *	23.5%	29.2%	40.9%	29.8%	35.6%
Florida	46.5%	--	64.2%	64.5%	56.0%	42.3%	57.4%	45.3%
Georgia	59.2%	--	70.7%	64.4%	64.0%	56.2%	59.1%	59.2%
Maryland	44.2%	--	44.2%	54.3%	44.5%	42.8%	48.2%	43.5%
North Carolina	59.9%	--	91.9%	76.0%	66.1%	56.1%	70.8%	58.7%
South Carolina	60.1%	--	52.5% *	84.3%	69.2%	54.4%	60.7%	60.0%
Virginia	50.5%	--	37.2% *	48.5%	54.3%	49.0%	52.9%	50.2%
West Virginia	48.1%	--	55.3%	46.9%	59.4%	44.6%	49.6%	47.9%
East South Central:								
Alabama	50.6%	--	32.7% *	47.3%	36.7%	55.6%	49.3%	50.8%
Kentucky	57.3%	--	50.0%	64.0%	64.3%	54.8%	62.3%	56.7%
Mississippi	50.0%	--	45.0% *	55.6%	37.1%	53.5%	41.8%	51.4%
Tennessee	50.5%	--	71.1%	70.5%	61.0%	43.0%	60.7%	49.3%
West South Central:								
Arkansas	51.3%	--	27.1% *	47.3%	58.7%	52.4%	30.1%	54.5%
Louisiana	48.2%	--	44.2% *	40.3%	50.0%	48.9%	48.3%	48.2%
Oklahoma	56.9%	67.8%	51.7%	68.3%	47.6%	57.8%	63.1%	55.6%
Texas	56.1%	50.5%	66.8%	59.9%	62.6%	52.6%	58.7%	55.8%
Mountain:								
Arizona	63.9%	--	73.0%	71.1%	67.5%	61.1%	71.4%	63.1%
Colorado	55.6%	--	67.4%	78.0%	55.9%	50.9%	66.1%	54.1%
Idaho	55.1%	--	42.4%	70.8%	64.1%	49.1%	59.4%	54.4%
Montana	54.2%	45.7% *	66.6%	65.7%	66.1%	45.4%	55.0%	54.0%
Nevada	52.1%	--	39.6%	50.9%	51.4%	53.9%	46.6%	52.9%
New Mexico	48.0%	--	--	55.7%	35.9%	55.2%	33.2%	50.3%
Utah	60.7%	--	50.3%	55.4%	72.1%	57.9%	50.6%	61.8%
Wyoming	52.5%	--	34.6%	63.5%	47.9%	54.5%	44.4%	55.2%
Pacific:								
Alaska	50.8%	--	--	37.7%	58.4%	49.9%	47.9%	51.1%
California	35.7%	26.0%	29.7%	36.1%	31.3%	38.5%	28.8%	36.7%
Hawaii	13.5%	2.1% *	7.8% *	6.6% *	10.6% *	19.0%	6.7% *	15.3%
Oregon	39.4%	--	51.2%	52.9%	42.7%	33.8%	50.5%	37.7%
Washington	48.0%	43.3%	29.4% *	64.3%	54.3%	44.9%	42.2%	49.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.15.e Standard errors for among private-sector enrollees with employee-plus-one coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	2.94%	2.18%	1.59%	1.24%	0.88%	1.29%	0.70%
New England:								
Connecticut	3.46%	12.11%	7.67%	7.79%	6.69%	4.55%	5.87%	3.72%
Maine	3.26%	--	6.46%	6.15%	4.91%	5.59%	6.12%	3.67%
Massachusetts	3.53%	10.34%	11.99%	10.97%	7.45%	4.40%	6.93%	3.82%
New Hampshire	3.73%	--	12.05%	4.56%	6.15%	5.95%	6.97%	4.19%
Rhode Island	4.14%	11.98%	12.42%	9.15%	9.18%	5.33%	7.25%	4.61%
Vermont	2.87%	13.06%	9.68%	5.59%	4.27%	5.21%	5.30%	3.27%
Middle Atlantic:								
New Jersey	3.49%	--	16.75% *	7.35%	7.13%	4.24%	9.02%	3.75%
New York	2.44%	10.71%	8.00% *	5.17%	5.13%	3.08%	5.32%	2.68%
Pennsylvania	3.32%	--	7.79%	6.05%	6.43%	4.66%	5.55%	3.64%
East North Central:								
Illinois	2.61%	8.36%	9.45%	6.01%	4.99%	3.61%	5.59%	2.87%
Indiana	3.40%	10.68%	5.75%	7.25%	5.88%	4.46%	4.58%	3.60%
Michigan	3.29%	8.71%	8.66%	7.00%	6.23%	4.28%	7.17%	3.46%
Ohio	2.37%	12.60%	7.66%	5.37%	4.39%	3.09%	6.15%	2.53%
Wisconsin	3.51%	12.23%	12.11%	6.71%	4.39%	5.60%	6.34%	3.86%
West North Central:								
Iowa	2.96%	12.40%	12.58%	6.71%	4.79%	4.55%	6.62%	3.26%
Kansas	5.08%	--	13.23%	6.68%	5.61%	7.99%	7.03%	5.73%
Minnesota	3.24%	0.00%	13.17%	6.50%	5.69%	4.71%	6.55%	3.55%
Missouri	3.30%	8.74%	11.45%	6.30%	7.54%	4.38%	5.43%	3.66%
Nebraska	3.12%	--	14.01%	6.68%	6.45%	4.15%	7.98%	3.33%
North Dakota	3.23%	12.25%	9.10%	6.31%	4.33%	5.72%	5.81%	3.77%
South Dakota	2.55%	--	8.96%	5.15%	4.71%	3.70%	4.40%	2.80%
South Atlantic:								
Delaware	3.91%	--	15.06% *	7.77%	8.34%	4.96%	8.74%	4.23%
District of Columbia	2.60%	10.66% *	10.89% *	5.21%	4.85%	3.84%	5.87%	2.88%
Florida	3.72%	--	11.25%	6.31%	8.09%	4.62%	7.59%	3.98%
Georgia	3.50%	--	9.00%	9.23%	7.18%	4.72%	8.59%	3.78%
Maryland	4.11%	--	9.93%	7.70%	5.89%	6.07%	6.25%	4.68%
North Carolina	4.40%	--	5.30%	7.74%	7.62%	5.96%	8.62%	4.82%
South Carolina	3.73%	--	15.76% *	7.38%	8.30%	4.39%	11.19%	3.94%
Virginia	3.64%	--	11.23% *	8.99%	7.21%	4.95%	7.44%	3.96%
West Virginia	2.99%	--	12.73%	9.48%	7.91%	3.61%	9.74%	3.15%
East South Central:								
Alabama	6.44%	--	12.28% *	8.51%	6.81%	8.95%	9.09%	7.29%
Kentucky	3.36%	--	12.94%	7.36%	6.06%	4.55%	7.21%	3.65%
Mississippi	4.78%	--	14.02% *	8.83%	6.86%	6.98%	7.62%	5.40%
Tennessee	3.58%	--	11.66%	7.71%	7.73%	4.33%	8.54%	3.82%
West South Central:								
Arkansas	4.05%	--	9.44% *	8.04%	5.69%	6.09%	5.90%	4.57%
Louisiana	4.47%	--	13.40% *	9.01%	10.47%	5.57%	7.46%	5.04%
Oklahoma	2.94%	9.34%	10.14%	5.94%	6.44%	4.20%	5.60%	3.34%
Texas	2.88%	13.57%	7.77%	11.46%	5.43%	3.79%	5.78%	3.13%
Mountain:								
Arizona	3.73%	--	11.82%	8.26%	6.50%	5.18%	7.68%	4.04%
Colorado	3.20%	--	9.93%	4.77%	5.79%	4.74%	7.06%	3.51%
Idaho	4.02%	--	10.40%	6.11%	5.55%	6.13%	6.99%	4.54%
Montana	5.28%	16.21% *	14.35%	8.48%	6.36%	8.59%	9.05%	6.26%
Nevada	6.26%	--	9.14%	10.04%	6.56%	9.41%	8.39%	7.14%
New Mexico	3.30%	--	--	9.31%	5.61%	4.27%	7.37%	3.56%
Utah	3.26%	--	10.25%	7.07%	5.17%	4.74%	8.18%	3.45%
Wyoming	3.98%	--	9.61%	8.55%	6.24%	6.85%	6.95%	4.67%
Pacific:								
Alaska	3.57%	--	--	7.26%	7.50%	4.55%	10.14%	3.78%
California	1.76%	7.38%	7.02%	3.97%	4.05%	2.34%	3.90%	1.94%
Hawaii	2.19%	2.04% *	4.59% *	3.87% *	3.41% *	3.90%	2.84% *	2.67%
Oregon	3.27%	--	11.55%	9.14%	6.45%	4.48%	7.50%	3.53%
Washington	4.11%	11.73%	10.77% *	6.00%	6.28%	6.61%	6.49%	4.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table XII.F.39 Average individual deductible (in dollars) per employee enrolled with single coverage in a high deductible health plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,862	3,254	3,296	3,326	3,135	2,476	3,308	2,764
New England:								
Connecticut	2,966	3,997	3,391	3,521	3,045	2,462	3,599	2,812
Maine	3,086	3,476	3,258	3,834	3,446	2,285	3,514	2,949
Massachusetts	2,400	2,339	2,346	2,767	2,683	2,175	2,539	2,361
New Hampshire	3,154	4,852	3,406	3,723	3,400	2,340	3,853	2,896
Rhode Island	2,879	3,571	2,660	3,440	3,286	2,249	3,255	2,757
Vermont	3,045	3,467	3,426	3,523	2,994	2,571	3,298	2,967
Middle Atlantic:								
New Jersey	2,615	2,665	2,605	2,997	2,465	2,527	2,988	2,525
New York	2,661	3,064	3,139	3,215	2,738	2,312	3,174	2,548
Pennsylvania	2,796	3,141	3,176	3,263	2,972	2,423	3,251	2,700
East North Central:								
Illinois	2,743	3,101	2,934	2,958	3,032	2,524	2,958	2,705
Indiana	2,979	4,448	3,450	3,586	3,248	2,507	3,647	2,866
Michigan	2,604	3,198	2,409	2,573	2,971	2,431	2,553	2,613
Ohio	2,988	3,783	3,810	3,574	3,245	2,460	3,744	2,824
Wisconsin	2,976	3,017	3,800	3,367	3,079	2,626	3,436	2,885
West North Central:								
Iowa	2,952	2,896	3,703	3,461	3,032	2,632	3,371	2,857
Kansas	2,889	3,027	3,828	3,363	3,134	2,562	3,502	2,784
Minnesota	3,110	2,957	3,778	3,582	3,301	2,718	3,740	2,957
Missouri	2,936	3,186	3,269	3,375	3,318	2,535	3,359	2,832
Nebraska	3,026	5,682 *	3,014	3,391	3,152	2,713	3,764	2,890
North Dakota	2,829	2,579	2,934	3,226	3,031	2,525	3,074	2,755
South Dakota	3,213	3,495	3,843	3,450	3,350	2,717	3,667	3,070
South Atlantic:								
Delaware	2,828	3,568	2,776	3,248	3,136	2,511	3,229	2,725
District of Columbia	2,483	2,694	3,273	2,365	2,621	2,353	2,747	2,435
Florida	2,903	2,959	3,756	3,643	2,981	2,576	3,540	2,788
Georgia	2,960	3,337	3,240	3,542	3,400	2,545	3,290	2,893
Maryland	2,660	3,170	3,147	3,073	2,724	2,389	3,136	2,546
North Carolina	2,922	3,562	3,055	3,285	3,502	2,457	3,260	2,837
South Carolina	2,939	3,624	3,476	3,825	3,204	2,445	3,678	2,778
Virginia	2,847	2,640	2,774	3,348	3,391	2,438	2,919	2,834
West Virginia	2,931	2,924	3,115	3,807	3,040	2,658	3,321	2,857
East South Central:								
Alabama	2,824	3,421	3,810	3,503	3,146	2,547	3,646	2,704
Kentucky	2,836	3,391	3,325	3,365	3,194	2,461	3,284	2,765
Mississippi	2,903	2,578	2,943	3,371	3,430	2,574	3,078	2,862
Tennessee	3,160	3,826	3,614	3,861	3,490	2,607	3,683	3,047
West South Central:								
Arkansas	2,732	2,424	2,601	2,907	3,110	2,570	2,710	2,735
Louisiana	2,814	2,934	2,934	3,028	3,403	2,307	2,964	2,776
Oklahoma	3,008	2,843	2,886	3,544	3,110	2,853	3,051	2,996
Texas	3,095	3,714	3,616	3,466	3,456	2,580	3,602	2,974
Mountain:								
Arizona	2,754	3,402	3,548	3,593	3,244	2,278	3,596	2,615
Colorado	3,078	3,544	4,323	3,650	3,260	2,433	3,900	2,864
Idaho	2,824	3,518	3,108	3,427	2,947	2,348	3,346	2,654
Montana	3,370	3,612	4,274	3,567	3,629	2,563	3,792	3,164
Nevada	3,196	3,088	3,158	3,106	3,427	3,124	3,280	3,179
New Mexico	2,902	3,845	3,198	3,462	3,394	2,424	3,559	2,816
Utah	2,704	3,463	3,479	3,206	2,802	2,432	3,345	2,625
Wyoming	2,808	3,386	3,034	2,911	2,847	2,522	3,077	2,674
Pacific:								
Alaska	2,684	3,144	2,900	3,027	2,989	2,307	2,972	2,631
California	2,596	2,997	3,112	2,883	2,868	2,329	2,998	2,513
Hawaii	2,529	2,274	2,638	2,693	2,631	2,436	2,608	2,493
Oregon	2,994	3,565	3,267	3,191	3,322	2,394	3,270	2,899
Washington	2,675	2,726	2,466	3,069	2,959	2,232	2,802	2,638

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.39 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a high deductible health plan by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.88	58.61	44.29	32.11	28.69	16.40	27.80	15.25
New England:								
Connecticut	68.35	452.81	205.90	138.42	116.66	102.15	165.22	75.19
Maine	62.05	259.06	156.60	186.38	99.07	69.96	111.75	73.72
Massachusetts	68.14	133.70	74.40	112.23	222.37	90.18	88.10	82.46
New Hampshire	114.76	777.88	159.31	163.27	160.45	97.77	274.22	97.04
Rhode Island	79.63	244.40	172.10	158.27	174.29	65.66	153.50	90.81
Vermont	97.64	175.02	152.63	244.84	86.07	233.46	103.20	126.19
Middle Atlantic:								
New Jersey	74.79	206.34	131.58	232.69	141.19	92.55	218.57	71.71
New York	50.73	198.02	170.77	120.48	108.54	56.80	108.39	54.95
Pennsylvania	62.28	258.50	248.41	150.69	153.63	48.88	136.78	69.05
East North Central:								
Illinois	67.52	234.29	248.30	114.42	106.34	105.23	119.31	76.25
Indiana	68.28	415.00	257.13	155.91	153.49	78.96	150.89	74.02
Michigan	70.52	380.88	144.63	130.70	140.73	104.00	114.85	81.30
Ohio	58.32	237.92	179.93	172.43	108.63	53.70	126.73	61.20
Wisconsin	71.82	272.81	313.77	195.71	112.87	87.67	157.99	78.15
West North Central:								
Iowa	54.32	203.10	258.37	158.99	79.87	62.14	133.94	56.73
Kansas	67.06	178.78	369.54	159.91	116.73	70.89	150.48	67.62
Minnesota	68.07	283.71	221.07	219.63	116.24	65.89	200.91	61.85
Missouri	94.39	281.15	196.92	110.03	154.08	129.25	122.19	107.64
Nebraska	88.94	1,742.78 *	209.23	156.67	144.10	89.23	403.03	72.77
North Dakota	53.60	204.71	155.96	148.78	86.91	65.89	139.06	51.96
South Dakota	64.06	163.03	242.04	171.87	115.90	57.98	107.38	77.19
South Atlantic:								
Delaware	85.12	345.20	182.50	230.16	184.76	108.72	217.45	89.04
District of Columbia	56.19	217.36	386.12	207.34	96.76	64.07	181.01	56.15
Florida	75.49	305.56	255.25	175.38	144.85	93.95	177.77	79.35
Georgia	64.13	335.89	215.48	219.17	117.21	61.98	149.74	69.71
Maryland	85.14	291.78	368.80	246.38	164.34	73.10	179.75	86.57
North Carolina	80.05	386.21	259.85	148.10	183.84	73.97	169.98	89.78
South Carolina	95.63	219.67	279.52	233.18	212.74	83.15	167.06	100.71
Virginia	72.80	218.66	199.83	185.44	116.43	81.87	138.93	81.82
West Virginia	104.35	451.99	356.97	195.77	155.45	146.47	233.80	113.61
East South Central:								
Alabama	90.94	354.16	180.15	178.18	158.50	86.52	164.74	87.26
Kentucky	79.93	304.10	254.38	226.39	110.75	96.73	136.06	87.25
Mississippi	93.64	138.12	351.46	189.56	173.00	104.58	177.03	104.68
Tennessee	88.19	360.62	254.52	185.90	184.13	87.55	155.46	100.33
West South Central:								
Arkansas	74.10	179.93	369.89	158.87	137.97	103.80	150.12	81.75
Louisiana	93.38	163.24	196.67	196.28	175.01	82.66	145.34	109.52
Oklahoma	75.28	197.83	203.52	220.99	135.53	118.30	152.68	86.45
Texas	60.91	221.50	144.84	152.89	145.95	65.14	106.86	68.76
Mountain:								
Arizona	134.67	434.90	179.71	189.92	122.36	151.12	142.90	140.58
Colorado	91.00	239.17	366.77	179.17	196.02	78.51	210.77	94.17
Idaho	121.42	305.15	190.11	223.89	170.95	121.33	180.08	128.34
Montana	76.21	241.36	346.10	155.98	118.40	86.25	161.20	84.46
Nevada	170.68	242.90	264.57	200.50	163.88	293.18	152.07	201.17
New Mexico	77.90	602.45	290.68	164.38	174.84	68.47	220.39	80.87
Utah	63.28	287.26	281.76	238.73	127.04	56.32	148.81	66.83
Wyoming	79.67	256.86	295.31	179.22	143.54	145.37	148.45	99.30
Pacific:								
Alaska	67.87	203.73	349.28	209.89	112.12	82.69	174.49	72.73
California	45.61	208.79	188.89	102.38	81.99	55.82	115.01	47.13
Hawaii	73.76	132.69	204.11	244.52	147.34	102.10	157.30	79.70
Oregon	121.34	267.55	198.74	163.60	348.47	105.82	125.34	156.77
Washington	74.28	205.74	178.06	120.18	172.09	74.85	105.14	90.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table XII.F.40 Average family deductible (in dollars) per employee enrolled with family coverage in a high deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,472	7,092	6,567	6,641	5,968	4,859	6,782	5,266
New England:								
Connecticut	5,429	7,244	8,053	6,067	5,684	4,657	6,953	5,138
Maine	5,704	9,222	6,827	8,061	6,490	4,326	8,102	5,213
Massachusetts	4,882	5,654	5,446	5,363	5,455	4,243	5,532	4,699
New Hampshire	5,954	7,778	7,047	7,802	7,122	4,508	7,559	5,535
Rhode Island	5,868	8,657	6,348	7,153	6,604	4,336	7,514	5,464
Vermont	5,871	7,337	6,766	6,528	5,775	5,403	6,411	5,755
Middle Atlantic:								
New Jersey	5,352	5,499	--	5,372	5,758	5,069	5,898	5,239
New York	5,067	5,022	7,079	6,183	5,566	4,517	5,925	4,921
Pennsylvania	5,286	--	5,620	6,291	5,428	4,829	6,927	5,102
East North Central:								
Illinois	5,656	8,813	6,322	5,835	6,188	4,988	7,156	5,364
Indiana	5,617	6,604	6,813	6,578	6,269	4,936	6,685	5,427
Michigan	5,039	--	5,820	5,938	4,999	4,623	5,881	4,868
Ohio	5,707	6,679	6,636	7,444	5,879	5,019	6,861	5,514
Wisconsin	5,815	9,088	7,478	7,341	5,896	4,948	7,349	5,553
West North Central:								
Iowa	5,740	6,925	7,791	6,588	5,754	5,210	7,559	5,428
Kansas	5,736	--	5,922	6,918	6,346	5,134	6,497	5,616
Minnesota	5,780	6,899	8,185	6,524	6,241	4,923	7,561	5,436
Missouri	5,826	7,246	6,220	7,519	6,243	5,055	6,812	5,622
Nebraska	5,670	7,358	6,971	6,323	6,100	5,247	7,191	5,500
North Dakota	5,775	5,849	6,217	6,494	5,994	5,306	6,435	5,590
South Dakota	6,125	5,925	8,112	6,924	6,441	5,325	7,205	5,831
South Atlantic:								
Delaware	5,620	5,438	7,558	6,205	5,994	5,081	6,647	5,410
District of Columbia	4,907	4,967	5,308	6,162	5,112	4,663	5,389	4,825
Florida	5,236	--	7,034	6,619	5,437	4,881	7,246	5,047
Georgia	5,912	7,424	6,583	7,628	6,905	5,134	7,259	5,726
Maryland	5,018	5,743	5,301	5,411	5,149	4,869	5,390	4,952
North Carolina	5,485	--	6,493	7,006	6,479	4,773	7,767	5,230
South Carolina	5,609	7,576	6,707	7,487	6,343	4,859	7,281	5,338
Virginia	5,216	6,328	5,075	6,624	6,270	4,680	5,951	5,111
West Virginia	5,470	6,055	7,226	6,526	5,847	4,980	6,660	5,337
East South Central:								
Alabama	5,289	6,239	9,012	7,817	6,292	4,669	8,069	4,983
Kentucky	5,262	--	8,515	7,262	6,436	4,534	7,714	5,040
Mississippi	5,183	4,285	5,601	5,671	5,613	5,043	5,371	5,162
Tennessee	5,953	--	7,489	8,249	5,925	5,319	7,096	5,832
West South Central:								
Arkansas	5,278	5,749	4,772	5,778	5,791	5,082	5,374	5,268
Louisiana	5,474	--	6,468	6,196	5,886	4,529	7,295	5,128
Oklahoma	5,835	6,562	7,080	7,166	6,190	5,127	6,916	5,640
Texas	5,695	8,307	6,281	7,412	6,643	4,856	7,295	5,455
Mountain:								
Arizona	5,520	--	7,056	7,110	6,684	4,751	8,018	5,239
Colorado	5,716	7,667	8,717	6,925	5,988	4,630	7,891	5,211
Idaho	5,254	6,817	6,574	6,224	5,076	4,551	6,688	4,845
Montana	5,845	6,825	7,235	6,281	6,252	4,963	6,788	5,444
Nevada	6,464	6,103	7,358	6,330	6,464	6,468	6,767	6,398
New Mexico	5,498	8,441	--	6,157	5,646	5,203	6,886	5,364
Utah	5,229	6,184	6,808	6,423	5,304	4,560	6,723	4,989
Wyoming	5,248	5,766	4,231	5,939	6,270	4,680	5,677	5,146
Pacific:								
Alaska	5,000	--	4,329	5,063	5,902	4,555	4,987	5,001
California	5,237	6,870	6,271	6,155	5,783	4,729	6,295	5,090
Hawaii	5,558	--	--	8,442	5,492	5,215	7,649	5,319
Oregon	5,400	8,216	5,550	6,306	6,339	4,642	6,469	5,210
Washington	5,479	6,460	5,205	6,328	5,682	5,234	6,188	5,386

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.F.40 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a high deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.50	195.48	124.20	89.88	64.25	37.44	80.62	33.94
New England:								
Connecticut	153.37	592.02	487.15	573.77	290.79	228.86	590.24	165.37
Maine	192.08	814.99	479.78	529.28	295.49	138.16	507.64	157.28
Massachusetts	119.74	458.51	519.84	251.74	307.46	130.97	274.21	125.72
New Hampshire	211.95	820.56	541.71	357.37	432.44	212.01	340.63	233.30
Rhode Island	248.12	880.82	774.83	447.80	501.92	131.33	509.35	270.12
Vermont	225.91	752.65	419.84	317.85	206.33	530.97	307.58	269.56
Middle Atlantic:								
New Jersey	222.82	632.69	--	519.08	721.69	182.38	413.78	256.52
New York	120.05	455.18	643.24	271.06	264.56	133.22	339.14	125.23
Pennsylvania	130.19	--	572.44	472.10	256.88	117.61	543.40	122.23
East North Central:								
Illinois	174.60	790.02	632.31	244.28	393.33	205.72	461.52	176.13
Indiana	135.93	768.94	476.60	343.34	261.86	166.58	331.52	144.44
Michigan	160.28	--	617.55	385.16	284.99	199.47	408.83	163.55
Ohio	127.23	856.21	468.74	344.21	256.93	156.28	373.10	132.93
Wisconsin	171.31	922.13	690.81	426.26	294.54	190.50	382.83	182.31
West North Central:								
Iowa	132.55	783.91	941.97	597.25	194.33	144.23	457.06	119.18
Kansas	178.86	--	802.54	452.54	406.64	177.90	402.84	196.42
Minnesota	156.29	716.17	755.54	282.61	230.04	192.21	394.68	147.96
Missouri	155.88	606.31	360.11	403.88	235.25	191.76	269.44	174.87
Nebraska	129.62	769.96	501.83	423.96	193.29	178.84	352.01	135.30
North Dakota	144.89	832.48	356.43	342.90	215.53	224.29	338.28	152.92
South Dakota	179.90	532.93	692.89	307.44	214.89	244.90	346.18	192.71
South Atlantic:								
Delaware	168.96	488.58	676.82	303.65	305.02	171.19	514.70	153.18
District of Columbia	100.43	364.58	452.58	600.21	222.14	115.72	353.87	101.71
Florida	217.96	--	662.24	401.03	250.47	246.47	738.94	210.91
Georgia	193.98	547.89	711.05	462.43	520.31	149.73	428.68	210.42
Maryland	127.03	945.44	282.87	278.02	333.16	163.98	246.10	142.89
North Carolina	168.34	--	667.21	549.91	368.17	157.32	462.84	166.24
South Carolina	184.42	374.67	573.39	370.17	667.12	170.83	318.99	191.85
Virginia	141.94	759.95	441.02	535.06	334.86	152.94	403.67	149.06
West Virginia	201.74	729.02	934.93	555.06	602.68	192.86	576.10	205.71
East South Central:								
Alabama	347.32	955.48	659.47	726.32	476.09	238.68	679.36	291.52
Kentucky	219.80	--	856.69	606.87	257.67	187.84	535.24	210.41
Mississippi	165.04	340.85	412.07	426.28	659.39	179.60	312.24	179.42
Tennessee	213.74	--	543.27	674.47	404.33	205.53	372.45	232.14
West South Central:								
Arkansas	165.10	858.02	392.96	448.19	479.03	196.91	427.43	176.51
Louisiana	211.31	--	583.36	668.78	427.78	191.89	455.29	212.22
Oklahoma	173.90	658.09	444.42	468.42	362.80	219.80	351.52	192.85
Texas	135.47	742.53	569.76	649.54	287.84	140.63	390.07	140.11
Mountain:								
Arizona	187.69	--	418.16	516.93	285.60	189.33	495.99	179.19
Colorado	201.98	553.12	815.86	365.07	392.36	184.95	441.01	186.16
Idaho	173.26	710.67	486.28	683.41	284.31	158.03	394.34	171.93
Montana	167.03	610.35	561.52	345.74	378.30	254.36	261.48	199.70
Nevada	344.56	651.88	526.68	586.64	380.59	529.84	408.40	412.03
New Mexico	173.02	789.56	--	420.65	372.20	213.75	568.84	176.66
Utah	146.24	497.28	567.58	315.63	289.12	178.99	319.75	159.68
Wyoming	191.26	557.25	562.09	301.36	596.47	188.51	405.71	216.45
Pacific:								
Alaska	193.26	--	377.51	340.32	421.27	200.84	333.80	207.19
California	118.83	582.85	461.85	323.47	289.54	128.40	296.96	127.63
Hawaii	259.31	--	--	819.50	441.44	210.15	1,030.77	186.98
Oregon	170.04	424.23	590.49	307.54	298.86	278.32	356.28	190.42
Washington	208.54	739.83	455.28	436.47	391.14	331.95	416.11	237.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table XII.F.40.e Average employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage in a high-deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,307	6,171	5,839	6,419	5,826	4,780	6,156	5,183
New England:								
Connecticut	5,230	6,633	6,250	6,259	5,770	4,525	5,843	5,136
Maine	5,817	8,165	6,600	7,195	6,252	4,745	7,130	5,564
Massachusetts	4,818	4,977	5,051	5,799	5,243	4,341	5,462	4,687
New Hampshire	5,491	5,343	6,979	7,484	6,495	4,029	6,805	5,240
Rhode Island	5,427	5,714	5,628	6,683	7,871	4,208	5,700	5,361
Vermont	5,603	7,145	5,457	6,970	5,623	4,874	5,983	5,526
Middle Atlantic:								
New Jersey	5,242	--	--	5,063	4,956	5,134	5,840	5,102
New York	5,032	5,094	5,887	5,935	5,303	4,555	5,873	4,895
Pennsylvania	5,159	--	6,108	6,573	5,381	4,771	6,095	5,061
East North Central:								
Illinois	5,119	5,368	6,156	5,609	6,088	4,588	5,712	5,023
Indiana	5,529	--	6,928	6,382	6,157	4,722	7,027	5,217
Michigan	4,895	6,969	4,697	5,859	5,066	4,288	5,967	4,647
Ohio	5,589	5,994	5,799	7,367	6,006	4,772	6,597	5,406
Wisconsin	5,653	6,294	5,853	7,142	5,755	5,048	6,570	5,534
West North Central:								
Iowa	5,511	5,389	6,563	7,144	5,849	4,963	6,381	5,382
Kansas	5,692	--	5,081	7,555	5,828	5,345	6,467	5,577
Minnesota	5,787	--	7,147	6,172	6,288	5,337	6,644	5,646
Missouri	5,206	6,170	5,303	6,193	5,813	4,647	5,954	5,071
Nebraska	5,567	--	5,664	6,280	6,222	5,168	6,617	5,476
North Dakota	5,098	4,065	6,119	5,689	5,284	4,776	5,413	5,012
South Dakota	5,761	--	6,387	6,592	5,965	5,245	6,404	5,641
South Atlantic:								
Delaware	5,384	6,325	4,987	6,337	5,705	4,996	5,894	5,289
District of Columbia	4,934	--	--	4,473	5,101	4,655	6,170	4,764
Florida	5,399	6,274	5,922	6,703	5,364	5,139	6,347	5,266
Georgia	5,453	6,349	5,507	6,887	6,383	4,838	6,164	5,366
Maryland	4,902	6,290	5,163	5,489	5,442	4,519	5,574	4,776
North Carolina	5,374	--	6,878	7,605	6,005	4,713	7,015	5,161
South Carolina	5,200	7,049	7,220	6,533	5,536	4,621	7,299	5,017
Virginia	5,426	--	5,340	6,260	6,476	4,764	5,837	5,380
West Virginia	5,288	--	6,112	6,347	5,413	5,061	5,919	5,218
East South Central:								
Alabama	5,630	5,573	7,486	7,256	6,003	5,299	6,751	5,461
Kentucky	5,413	--	6,502	6,128	6,253	4,871	6,800	5,245
Mississippi	5,385	--	5,129	6,119	7,002	4,955	5,703	5,341
Tennessee	5,353	--	6,458	6,485	5,614	4,852	5,653	5,311
West South Central:								
Arkansas	5,157	4,273	5,304	5,447	5,248	5,096	5,350	5,140
Louisiana	5,040	--	6,453	5,717	5,811	4,282	5,902	4,905
Oklahoma	5,743	7,838	5,861	6,654	5,369	5,325	6,638	5,539
Texas	5,656	6,959	5,916	6,657	6,719	4,935	6,178	5,598
Mountain:								
Arizona	5,025	6,528	6,095	6,476	6,122	4,302	6,576	4,840
Colorado	5,439	7,374	7,125	6,435	5,814	4,703	6,754	5,216
Idaho	5,137	--	6,101	6,182	5,179	4,767	5,935	4,991
Montana	5,787	7,484	6,390	6,912	6,399	4,497	6,949	5,452
Nevada	5,899	--	5,871	5,944	6,574	5,701	6,313	5,843
New Mexico	5,153	--	--	5,653	5,831	4,769	5,833	5,084
Utah	4,855	4,996	5,552	6,562	4,808	4,614	6,540	4,707
Wyoming	5,114	5,416	5,823	5,328	6,143	4,388	5,760	4,939
Pacific:								
Alaska	5,053	7,471	4,690	5,427	5,877	4,559	5,147	5,045
California	4,891	5,770	4,839	5,668	5,435	4,569	5,382	4,833
Hawaii	5,094	--	4,265	--	4,859	4,940	--	4,928
Oregon	5,193	--	5,629	6,013	5,824	4,368	6,044	5,018
Washington	5,136	4,978	4,845	6,797	5,382	4,586	5,677	5,048

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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Table XII.F.40.e Standard errors for average employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage in a high-deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2023-2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.06	188.45	125.43	84.78	64.48	35.17	79.70	31.86
New England:								
Connecticut	146.75	838.52	429.34	640.38	293.42	171.43	465.56	157.94
Maine	190.57	1,088.81	623.56	721.28	389.57	257.83	434.26	212.15
Massachusetts	162.05	277.93	320.84	368.73	458.80	225.59	223.74	186.70
New Hampshire	216.21	499.43	659.68	334.39	344.98	172.46	336.45	231.81
Rhode Island	275.23	481.28	601.25	429.38	615.45	116.71	296.26	335.02
Vermont	221.60	791.68	278.60	717.04	260.28	309.81	240.09	262.97
Middle Atlantic:								
New Jersey	183.86	--	--	261.23	301.35	206.35	632.09	161.59
New York	116.12	439.79	554.56	305.77	280.34	124.98	319.71	119.79
Pennsylvania	114.77	--	897.37	385.66	229.10	130.05	356.92	118.89
East North Central:								
Illinois	149.35	603.91	674.46	296.85	321.62	175.90	355.55	162.11
Indiana	141.93	--	629.09	324.07	271.04	106.24	461.34	122.36
Michigan	190.91	927.27	353.75	490.69	393.03	135.89	573.97	155.70
Ohio	135.32	975.21	371.79	354.04	325.71	119.10	419.82	135.94
Wisconsin	170.70	960.99	723.90	570.10	234.91	182.51	392.42	185.34
West North Central:								
Iowa	135.69	571.20	567.76	483.72	197.89	156.60	405.07	141.75
Kansas	146.74	--	558.47	479.17	189.80	146.50	522.70	143.76
Minnesota	135.30	--	810.64	373.22	225.01	180.60	364.54	142.45
Missouri	141.54	648.43	354.20	324.67	219.17	168.36	314.65	152.66
Nebraska	156.90	--	417.45	410.57	200.04	220.04	434.92	165.20
North Dakota	104.53	327.12	282.62	210.44	192.32	138.18	256.42	111.07
South Dakota	132.90	--	526.42	269.31	194.23	169.22	365.45	136.50
South Atlantic:								
Delaware	118.79	227.60	517.91	330.18	294.51	134.85	306.49	127.13
District of Columbia	138.96	--	--	296.32	292.04	108.05	706.25	104.69
Florida	176.03	426.22	750.24	545.55	253.76	237.19	570.59	184.43
Georgia	127.59	500.18	644.85	376.94	282.12	120.38	406.85	132.64
Maryland	127.04	617.25	277.82	361.08	318.74	141.53	269.22	134.41
North Carolina	158.04	--	694.40	505.54	469.33	126.10	376.88	160.00
South Carolina	247.61	312.43	1,186.99	224.98	905.35	145.49	531.63	248.87
Virginia	206.60	--	620.51	509.02	442.06	186.93	406.19	225.88
West Virginia	196.34	--	973.65	335.57	436.71	261.07	538.81	209.01
East South Central:								
Alabama	116.90	334.81	502.61	696.45	306.13	154.92	546.98	118.39
Kentucky	192.01	--	595.23	411.43	225.44	236.09	430.41	195.45
Mississippi	163.44	--	500.47	312.12	675.68	144.97	329.69	177.68
Tennessee	179.65	--	405.60	760.97	350.79	164.87	512.46	193.00
West South Central:								
Arkansas	159.55	363.25	345.19	312.26	384.97	203.82	269.01	171.32
Louisiana	202.44	--	519.66	242.08	320.98	216.66	356.24	216.83
Oklahoma	191.82	1,177.73	514.27	448.98	331.86	219.58	598.15	183.63
Texas	130.69	608.25	465.43	433.33	292.77	122.58	309.03	140.41
Mountain:								
Arizona	242.37	600.51	352.13	372.02	236.07	249.74	334.05	246.17
Colorado	154.73	665.63	784.51	393.29	363.83	148.98	384.51	159.73
Idaho	157.22	--	776.06	509.38	215.63	199.70	448.89	159.56
Montana	243.88	646.73	643.71	475.47	422.81	259.85	367.51	270.39
Nevada	389.43	--	453.74	730.09	370.01	547.88	542.84	431.74
New Mexico	133.69	--	--	249.11	251.90	171.42	341.73	140.96
Utah	142.60	416.87	579.71	471.12	302.97	160.60	457.50	141.91
Wyoming	232.62	522.93	779.31	320.65	774.78	157.49	305.26	275.89
Pacific:								
Alaska	202.86	417.54	526.50	746.11	335.80	245.34	478.68	216.02
California	104.20	715.86	379.17	278.07	186.79	135.30	306.60	110.94
Hawaii	290.90	--	225.06	--	452.42	298.33	--	254.05
Oregon	167.70	--	580.05	409.68	327.73	183.62	445.14	180.77
Washington	229.11	415.87	405.28	389.94	326.98	319.95	378.78	253.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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