

Table X.C Premium distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	9,025	5,500	7,300	8,700	10,000	13,000
New England:						
Connecticut	9,987	6,200	8,400	9,700	12,000	14,000
Maine	9,803	6,000	7,700	9,600	12,000	13,000
Massachusetts	10,436	6,900	8,400	9,900	12,000	14,000
New Hampshire	9,502	5,800	7,300	8,600	11,000	14,000
Rhode Island	9,388	6,300	7,700	9,800	11,000	13,000
Vermont	10,004	6,200	7,500	9,900	12,000	14,000
Middle Atlantic:						
New Jersey	9,743	6,800	7,900	9,600	11,000	14,000
New York	10,913	6,500	8,000	10,000	13,000	16,000
Pennsylvania	9,421	5,800	7,500	9,300	11,000	13,000
East North Central:						
Illinois	9,724	6,700	7,900	9,300	11,000	13,000
Indiana	8,355	4,800	6,600	8,400	9,900	12,000
Michigan	8,230	5,000	6,300	8,100	9,600	12,000
Ohio	8,804	6,000	7,400	8,600	9,800	12,000
Wisconsin	9,557	6,700	7,700	9,200	11,000	13,000
West North Central:						
Iowa	8,620	6,300	7,300	8,500	9,600	11,000
Kansas	8,657	6,000	7,400	8,500	10,000	11,000
Minnesota	8,586	5,400	7,000	8,500	9,700	11,000
Missouri	8,084	2,600	6,800	8,300	9,800	11,000
Nebraska	8,907	6,200	7,400	8,700	10,000	12,000
North Dakota	9,318	6,300	7,800	9,300	11,000	12,000
South Dakota	8,985	5,500	7,400	9,100	11,000	12,000
South Atlantic:						
Delaware	9,459	6,600	7,700	8,500	11,000	15,000
District of Columbia	9,762	6,100	7,800	9,400	12,000	14,000
Florida	8,919	5,700	7,200	8,600	10,000	13,000
Georgia	8,907	5,200	7,200	8,600	10,000	12,000
Maryland	8,760	5,600	7,100	9,000	10,000	12,000
North Carolina	8,612	5,300	7,000	8,800	10,000	12,000
South Carolina	8,552	6,200	7,200	8,000	10,000	12,000
Virginia	8,970	5,400	7,400	8,600	11,000	12,000
West Virginia	8,878	6,000	7,300	8,800	10,000	13,000
East South Central:						
Alabama	8,169	5,400	7,300	7,900	8,900	10,000
Kentucky	8,936	5,700	7,100	8,800	10,000	13,000
Mississippi	7,612	4,600	5,800	7,500	8,900	10,000
Tennessee	8,667	6,000	7,500	8,900	10,000	11,000
West South Central:						
Arkansas	7,804	5,700	6,500	7,500	8,300	11,000
Louisiana	8,806	4,800	7,300	8,700	10,000	12,000
Oklahoma	8,124	4,900	6,700	7,900	9,500	11,000
Texas	8,543	5,300	7,000	8,500	9,800	12,000
Mountain:						
Arizona	7,734	2,600	5,600	7,600	9,500	12,000
Colorado	8,816	5,800	7,000	8,700	10,000	12,000
Idaho	8,770	5,800	7,300	8,400	10,000	12,000
Montana	8,899	5,200	6,900	8,700	11,000	13,000
Nevada	8,215	5,100	6,000	7,700	10,000	12,000
New Mexico	9,447	5,500	7,400	9,400	11,000	13,000
Utah	8,448	5,800	7,100	8,300	9,700	11,000
Wyoming	8,997	5,300	7,200	8,700	10,000	13,000
Pacific:						
Alaska	10,630	6,600	8,200	9,900	12,000	15,000
California	9,162	5,400	7,400	8,900	11,000	13,000
Hawaii	8,285	5,700	6,400	8,300	9,800	11,000
Oregon	9,225	5,100	7,300	8,800	11,000	13,000
Washington	8,712	5,600	7,500	8,700	10,000	12,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.C Standard errors for premium distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	54.60	91.53	57.23	57.67	54.89	114.36
New England:						
Connecticut	315.88	891.00	291.37	304.21	630.93	652.67
Maine	305.50	354.05	308.29	472.05	345.82	616.83
Massachusetts	400.58	807.86	304.15	318.13	864.32	639.48
New Hampshire	375.27	307.58	467.73	484.12	615.99	813.91
Rhode Island	325.44	1,193.44	305.21	446.80	555.88	557.84
Vermont	369.39	362.05	590.71	413.25	501.67	557.43
Middle Atlantic:						
New Jersey	330.64	834.76	250.01	323.78	389.57	678.71
New York	327.71	446.71	151.67	450.24	821.20	527.00
Pennsylvania	279.42	807.31	267.72	394.14	400.33	487.57
East North Central:						
Illinois	240.73	372.52	148.25	270.93	466.03	600.98
Indiana	332.76	424.47	572.40	319.94	235.75	775.20
Michigan	208.31	383.69	316.55	205.47	340.86	321.56
Ohio	187.14	367.37	192.10	172.81	206.73	536.32
Wisconsin	256.14	405.38	181.97	303.94	271.18	902.93
West North Central:						
Iowa	180.95	349.95	270.08	196.07	353.19	313.93
Kansas	203.00	437.48	136.64	173.99	284.31	429.88
Minnesota	258.62	522.69	271.91	269.80	209.02	552.70
Missouri	569.52	--	1,293.46	379.42	330.12	448.03
Nebraska	212.41	365.32	280.15	187.49	515.91	470.46
North Dakota	201.25	275.20	256.88	309.97	259.77	445.58
South Dakota	241.44	491.24	271.68	271.74	175.30	476.05
South Atlantic:						
Delaware	336.72	883.30	147.20	370.49	511.04	1,279.66
District of Columbia	273.12	453.50	324.43	293.47	411.36	369.90
Florida	247.96	613.64	279.69	205.08	387.34	623.65
Georgia	275.94	458.88	251.73	186.75	341.50	418.11
Maryland	252.49	333.49	320.83	435.73	237.69	985.07
North Carolina	240.62	674.04	343.08	255.50	279.84	407.54
South Carolina	226.31	410.39	317.87	168.12	369.18	398.06
Virginia	240.79	386.58	353.04	339.26	343.82	357.62
West Virginia	217.44	669.34	128.00	254.34	323.40	568.19
East South Central:						
Alabama	136.55	616.11	405.76	68.08	347.60	472.22
Kentucky	278.08	281.95	471.07	332.34	453.00	722.16
Mississippi	169.05	391.47	281.85	237.10	379.76	158.04
Tennessee	325.95	574.22	382.37	615.74	627.55	487.53
West South Central:						
Arkansas	212.60	286.73	199.28	204.42	376.84	771.46
Louisiana	250.92	779.58	342.51	245.11	197.14	538.62
Oklahoma	211.62	402.58	138.87	290.16	244.79	454.05
Texas	216.49	580.30	220.15	187.12	285.94	554.64
Mountain:						
Arizona	385.65	--	593.48	411.23	299.55	633.00
Colorado	269.81	859.77	283.09	320.57	397.13	790.36
Idaho	378.17	755.56	288.23	613.70	572.19	1,365.47
Montana	302.21	442.13	356.31	353.07	470.58	705.39
Nevada	395.02	170.37	331.53	604.98	591.34	1,265.48
New Mexico	244.93	272.27	483.44	439.84	376.96	655.09
Utah	194.83	447.74	171.46	283.12	289.81	302.72
Wyoming	333.43	834.13	564.50	142.47	423.95	888.28
Pacific:						
Alaska	336.17	737.42	281.06	179.37	973.29	724.51
California	202.19	305.91	217.39	145.41	278.58	356.43
Hawaii	230.22	380.44	221.98	290.18	199.25	527.66
Oregon	243.05	364.37	342.75	360.49	270.17	820.67
Washington	193.16	583.54	303.65	175.43	325.30	440.33

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 X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,817	0	740	1,500	2,400	3,700
New England:						
Connecticut	1,771	0	710	1,500	2,600	3,700
Maine	1,869	0	840	1,600	2,400	3,500
Massachusetts	2,038	680	1,100	1,800	2,800	3,500
New Hampshire	2,350	590 *	1,500	1,900	3,100	4,300
Rhode Island	2,046	20 *	1,000	2,100	2,800	3,400
Vermont	2,187	270 *	970	1,900	3,100	4,100
Middle Atlantic:						
New Jersey	2,223	0	690 *	1,500	3,400	4,800
New York	2,231	110 *	780	1,400	2,800	4,500
Pennsylvania	1,669	0	830	1,300	2,300	3,200
East North Central:						
Illinois	1,858	0	970	1,700	2,400	3,400
Indiana	2,137	770	1,200	1,700	3,000	4,000
Michigan	1,970	240 *	1,000	1,800	2,400	3,900
Ohio	2,016	510 *	1,100	1,800	2,500	3,700
Wisconsin	2,052	0	1,000	1,800	2,800	3,700
West North Central:						
Iowa	2,025	380	1,100	1,700	2,400	4,000
Kansas	1,784	0	930	1,500	2,300	3,500
Minnesota	1,939	0	1,000	1,800	2,600	3,500
Missouri	1,649	0	630	1,500	2,200	3,200
Nebraska	1,722	250 *	940	1,400	2,200	3,400
North Dakota	1,579	0	0	1,400	2,300	3,100
South Dakota	1,730	0	690 *	1,700	2,500	3,200
South Atlantic:						
Delaware	2,120	0	900	1,900	3,000	4,100
District of Columbia	1,863	0	740	1,700	2,600	3,800
Florida	1,913	160 *	860	1,500	2,500	4,000
Georgia	1,748	240 *	830	1,400	2,300	3,300
Maryland	2,065	520 *	1,100	1,800	2,500	3,900
North Carolina	2,012	0	810	1,800	2,900	4,100
South Carolina	1,814	0	900	1,500	2,400	3,200
Virginia	2,054	0	930	1,800	2,800	4,300
West Virginia	2,012	90 *	640	1,400	2,400	4,300
East South Central:						
Alabama	2,048	650 *	990	1,600	2,800	3,500
Kentucky	1,947	60 *	700	1,500	2,300	4,300
Mississippi	1,716	0	480 *	1,500	2,400	3,800
Tennessee	1,645	0	1,000	1,400	2,100	3,100
West South Central:						
Arkansas	1,795	0	610	1,500	2,600	3,800
Louisiana	2,259	210 *	730	1,800	3,400	4,600
Oklahoma	1,558	0	600 *	1,400	2,000	3,300
Texas	1,638	0	470	1,100	2,100	3,800
Mountain:						
Arizona	1,837	0	810	1,300	2,400	3,900
Colorado	1,618	0	800	1,300	2,200	3,200
Idaho	1,686	0	650 *	1,400	1,800	3,000
Montana	1,493	0	260 *	1,100	2,100	3,000
Nevada	1,563	0	520 *	1,200	2,400	3,200
New Mexico	1,767	0	700	1,300	2,200	3,100
Utah	1,591	0	590	1,400	2,200	3,000
Wyoming	1,497	0	0	1,100	2,200	2,900
Pacific:						
Alaska	1,931	0	630 *	1,600	2,600	4,100
California	1,515	0	390 *	1,300	2,200	3,300
Hawaii	857	0	0	300 *	1,100	2,400
Oregon	1,499	0	310 *	1,100	2,200	3,100
Washington	1,381	0	420 *	1,100	1,900	3,500

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.C.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	26.40	58.07	27.88	24.63	26.86	76.31
New England:						
Connecticut	124.43	132.83	113.63	218.18	180.41	232.98
Maine	121.39	133.86	107.87	97.43	72.14	393.82
Massachusetts	108.40	187.18	143.68	130.77	178.14	231.16
New Hampshire	149.58	219.97 *	145.41	149.21	402.43	681.30
Rhode Island	156.94	132.85 *	264.77	200.84	195.93	355.46
Vermont	156.46	128.84 *	153.04	172.35	329.64	394.08
Middle Atlantic:						
New Jersey	239.06	228.20	288.06 *	256.62	543.40	476.07
New York	206.64	64.87 *	81.89	113.63	143.69	717.89
Pennsylvania	106.76	93.26	148.26	135.97	114.13	281.76
East North Central:						
Illinois	85.10	130.62	127.77	131.56	98.13	187.55
Indiana	151.11	145.26	90.57	135.84	357.78	312.62
Michigan	125.28	184.83 *	128.98	130.76	182.64	278.10
Ohio	106.46	162.49 *	95.50	103.58	138.16	263.27
Wisconsin	126.34	182.05	83.32	139.67	173.32	358.19
West North Central:						
Iowa	160.34	109.35	216.90	171.11	186.27	644.01
Kansas	122.45	202.15	133.67	95.89	133.41	434.69
Minnesota	117.02	131.96	206.56	104.15	170.21	332.78
Missouri	104.17	140.22	133.44	159.24	125.19	362.29
Nebraska	125.34	152.73 *	128.18	74.00	124.13	228.87
North Dakota	130.57	247.23	247.23	215.32	112.74	298.31
South Dakota	118.61	144.98	246.35 *	194.41	195.16	284.78
South Atlantic:						
Delaware	159.87	91.21	220.04	188.88	271.35	232.74
District of Columbia	132.13	136.11	101.22	176.34	221.85	379.57
Florida	101.26	133.04 *	85.69	105.95	167.16	423.13
Georgia	99.31	103.32 *	112.02	89.85	168.98	287.84
Maryland	154.38	167.39 *	104.69	173.39	158.59	656.82
North Carolina	149.71	135.88	157.23	207.35	235.46	400.18
South Carolina	144.14	193.88	87.18	186.77	147.49	346.48
Virginia	118.26	91.50	195.20	152.13	151.37	304.47
West Virginia	206.88	113.29 *	48.52	135.17	252.84	1,152.76
East South Central:						
Alabama	137.36	230.52 *	109.61	195.55	101.44	274.73
Kentucky	236.15	123.89 *	144.59	98.43	279.01	907.31
Mississippi	118.74	112.98	185.21 *	217.46	185.34	113.85
Tennessee	83.48	198.52	172.83	111.76	196.72	295.17
West South Central:						
Arkansas	143.23	125.60	171.12	124.68	280.64	326.42
Louisiana	163.42	126.14 *	173.74	136.51	275.41	390.23
Oklahoma	111.53	196.43	226.84 *	132.39	128.77	280.55
Texas	122.79	109.52	113.93	95.06	122.45	295.35
Mountain:						
Arizona	177.98	98.45	153.81	78.56	287.42	284.20
Colorado	116.14	128.57	168.61	46.34	164.98	399.56
Idaho	183.15	125.53	315.12 *	171.83	292.77	586.90
Montana	175.84	107.38	117.44 *	121.01	217.80	302.68
Nevada	149.91	120.79	235.86 *	207.98	234.03	292.79
New Mexico	198.72	132.23	139.75	88.57	130.34	357.89
Utah	115.42	127.65	105.14	134.07	199.35	314.51
Wyoming	171.24	223.24	223.24	88.84	216.22	187.00
Pacific:						
Alaska	155.29	150.66	198.36 *	152.25	199.55	487.21
California	81.37	99.68	131.18 *	77.66	123.02	232.92
Hawaii	115.76	132.49	132.49	197.29 *	126.81	409.46
Oregon	116.98	130.39	131.23 *	162.08	214.59	300.23
Washington	125.94	128.89	148.38 *	130.98	200.02	467.83

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.

* Figure does not meet standard of reliability or precision.

Table X.C.2 Employer cost distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	7,209	3,600	5,300	7,100	8,700	11,000
New England:						
Connecticut	8,216	4,200	6,400	8,100	10,000	12,000
Maine	7,935	3,900	5,700	7,700	10,000	11,000
Massachusetts	8,398	4,200	6,300	8,200	10,000	14,000
New Hampshire	7,152	3,400	5,400	6,900	8,500	12,000
Rhode Island	7,342	3,800	5,800	7,400	9,200	10,000
Vermont	7,817	3,100	5,400	8,100	10,000	12,000
Middle Atlantic:						
New Jersey	7,520	3,400	5,000	7,500	10,000	11,000
New York	8,682	4,000	6,100	8,000	11,000	15,000
Pennsylvania	7,752	3,500	5,600	7,800	9,400	12,000
East North Central:						
Illinois	7,866	4,000	6,200	7,700	9,200	12,000
Indiana	6,218	3,100	4,300	6,000	7,900	9,300
Michigan	6,259	2,600	4,600	5,900	7,800	9,400
Ohio	6,788	3,700	4,900	6,800	8,000	9,700
Wisconsin	7,505	4,700	5,900	7,200	8,700	11,000
West North Central:						
Iowa	6,596	3,300	5,200	6,700	8,000	9,500
Kansas	6,873	3,200	5,400	7,000	8,500	9,900
Minnesota	6,647	4,000	5,000	6,500	7,800	9,400
Missouri	6,435	2,000	4,800	6,500	8,400	9,400
Nebraska	7,185	3,700	5,900	7,000	8,300	11,000
North Dakota	7,739	5,100	6,200	7,500	8,900	11,000
South Dakota	7,255	3,600	5,800	7,200	9,200	11,000
South Atlantic:						
Delaware	7,340	3,600	5,600	7,100	9,000	11,000
District of Columbia	7,899	4,800	6,000	7,700	9,700	11,000
Florida	7,006	3,700	5,200	7,000	8,400	11,000
Georgia	7,159	3,600	5,600	7,000	8,200	11,000
Maryland	6,695	3,800	5,300	6,900	7,900	9,300
North Carolina	6,599	3,400	5,000	6,900	8,100	9,800
South Carolina	6,737	3,600	5,300	6,700	8,000	9,800
Virginia	6,916	3,600	4,900	6,400	9,000	11,000
West Virginia	6,866	2,600	5,000	6,700	8,700	10,000
East South Central:						
Alabama	6,120	3,600	5,100	6,300	7,200	8,400
Kentucky	6,989	3,100	5,300	6,600	8,500	11,000
Mississippi	5,897	1,900	3,600	6,800	7,100	8,400
Tennessee	7,022	3,800	5,800	7,300	8,700	8,900
West South Central:						
Arkansas	6,009	3,700	4,600	5,500	7,300	9,100
Louisiana	6,547	2,900	4,500	6,600	8,400	9,900
Oklahoma	6,565	3,600	5,000	6,300	7,900	9,900
Texas	6,905	3,200	5,000	6,900	8,400	10,000
Mountain:						
Arizona	5,897	1,300	4,000	6,000	7,700	9,400
Colorado	7,198	4,100	5,400	7,100	8,500	10,000
Idaho	7,083	3,500	5,900	6,700	8,400	10,000
Montana	7,407	3,500	5,700	7,300	9,000	11,000
Nevada	6,653	2,600	4,800	5,900	8,100	10,000
New Mexico	7,680	3,800	5,700	7,800	9,600	11,000
Utah	6,857	4,200	5,700	7,000	8,100	9,400
Wyoming	7,500	4,200	5,600	7,200	9,100	11,000
Pacific:						
Alaska	8,699	4,200	6,300	8,300	11,000	14,000
California	7,647	4,200	5,600	7,500	9,100	11,000
Hawaii	7,428	4,600	6,000	7,600	8,800	10,000
Oregon	7,726	3,500	5,900	7,700	9,600	11,000
Washington	7,331	4,100	5,800	7,500	9,000	11,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.C.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	54.06	94.20	59.98	45.44	76.22	113.09
New England:						
Connecticut	277.04	801.63	299.58	273.45	494.64	563.90
Maine	317.41	362.04	425.90	378.59	404.25	709.14
Massachusetts	409.40	732.17	362.49	391.70	704.06	1,101.09
New Hampshire	360.29	488.97	454.35	381.77	456.61	1,248.11
Rhode Island	319.19	808.56	513.38	327.66	601.19	422.85
Vermont	416.16	307.05	756.54	655.46	239.21	864.83
Middle Atlantic:						
New Jersey	397.54	822.00	409.03	591.07	515.96	355.30
New York	325.13	344.83	329.33	251.47	601.08	842.74
Pennsylvania	280.65	736.01	319.37	369.26	417.56	474.81
East North Central:						
Illinois	252.87	334.25	249.37	214.59	444.68	754.11
Indiana	276.78	520.61	379.00	426.71	358.90	549.08
Michigan	239.77	544.08	265.62	311.08	357.65	370.30
Ohio	203.38	351.08	234.04	253.08	224.65	467.43
Wisconsin	230.57	411.06	307.94	145.92	377.70	602.47
West North Central:						
Iowa	257.64	683.43	273.37	249.43	404.76	339.64
Kansas	251.18	663.21	368.79	234.38	326.22	444.42
Minnesota	247.47	314.21	344.56	333.03	263.51	656.52
Missouri	547.43	--	1,010.56	526.49	317.02	443.00
Nebraska	213.42	288.98	239.24	296.54	305.18	703.55
North Dakota	198.79	532.37	208.70	290.07	247.11	444.97
South Dakota	222.52	419.67	356.00	253.59	326.77	326.73
South Atlantic:						
Delaware	342.95	564.71	461.53	292.86	309.67	1,029.92
District of Columbia	244.46	292.38	283.53	299.86	304.00	429.19
Florida	249.90	476.29	317.30	261.01	311.56	895.39
Georgia	278.69	303.11	362.47	168.65	479.44	413.14
Maryland	198.89	350.58	232.20	400.83	232.89	370.94
North Carolina	266.31	426.40	442.64	294.70	380.65	692.80
South Carolina	258.75	408.94	423.56	266.26	505.29	249.52
Virginia	232.92	385.27	292.73	257.64	466.08	356.69
West Virginia	276.63	746.81	460.23	177.42	222.68	567.13
East South Central:						
Alabama	163.71	435.01	297.91	247.76	212.02	366.79
Kentucky	341.36	815.71	527.37	336.64	409.42	793.04
Mississippi	212.11	417.94	562.61	297.26	136.33	583.74
Tennessee	332.63	654.60	469.49	648.33	512.75	295.39
West South Central:						
Arkansas	188.64	194.91	251.53	254.78	469.78	449.43
Louisiana	290.65	489.92	417.42	447.55	366.72	300.70
Oklahoma	223.19	444.04	281.96	289.01	305.09	660.84
Texas	211.09	545.67	413.41	180.05	253.55	401.81
Mountain:						
Arizona	346.35	325.50	800.86	395.46	280.28	493.51
Colorado	260.08	542.80	291.87	385.70	347.15	826.83
Idaho	356.00	889.11	530.34	550.44	521.84	782.94
Montana	286.30	896.37	352.85	258.26	381.94	854.34
Nevada	417.77	153.31	735.04	464.42	515.97	1,078.29
New Mexico	255.98	565.51	392.72	304.96	264.08	725.31
Utah	204.83	202.49	401.85	260.50	202.73	359.19
Wyoming	253.14	770.34	350.93	311.50	323.75	535.45
Pacific:						
Alaska	361.01	646.00	408.48	436.22	547.89	1,058.78
California	185.89	309.53	201.52	164.16	345.22	492.24
Hawaii	221.97	726.82	201.43	329.47	220.79	645.97
Oregon	252.58	408.81	511.92	204.93	324.61	702.96
Washington	241.84	661.56	413.88	310.29	410.39	562.31

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 X.D Premium distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	26,281	17,000	22,000	26,000	31,000	36,000
New England:						
Connecticut	28,700	19,000	24,000	29,000	34,000	39,000
Maine	26,106	12,000	22,000	28,000	31,000	35,000
Massachusetts	29,619	21,000	25,000	29,000	36,000	41,000
New Hampshire	28,161	18,000	23,000	27,000	33,000	42,000
Rhode Island	27,361	19,000	25,000	29,000	31,000	33,000
Vermont	25,450	8,700	21,000	27,000	31,000	38,000
Middle Atlantic:						
New Jersey	29,666	22,000	24,000	30,000	34,000	38,000
New York	29,752	19,000	23,000	28,000	36,000	45,000
Pennsylvania	26,623	18,000	23,000	26,000	32,000	35,000
East North Central:						
Illinois	28,248	16,000	23,000	28,000	34,000	40,000
Indiana	23,497	13,000	19,000	24,000	28,000	32,000
Michigan	23,800	17,000	18,000	24,000	28,000	32,000
Ohio	24,661	16,000	20,000	24,000	28,000	33,000
Wisconsin	27,309	20,000	23,000	27,000	31,000	36,000
West North Central:						
Iowa	25,181	20,000	22,000	25,000	28,000	31,000
Kansas	25,493	14,000	21,000	25,000	31,000	36,000
Minnesota	25,947	18,000	22,000	26,000	30,000	34,000
Missouri	25,520	12,000	20,000	26,000	31,000	34,000
Nebraska	26,830	19,000	23,000	27,000	30,000	36,000
North Dakota	24,903	16,000	21,000	25,000	29,000	33,000
South Dakota	26,110	17,000	23,000	26,000	30,000	33,000
South Atlantic:						
Delaware	25,600	15,000	21,000	25,000	31,000	34,000
District of Columbia	29,371	20,000	24,000	29,000	34,000	39,000
Florida	25,396	16,000	21,000	26,000	31,000	33,000
Georgia	26,439	17,000	23,000	27,000	30,000	35,000
Maryland	24,717	14,000	17,000	25,000	31,000	32,000
North Carolina	25,311	17,000	21,000	25,000	29,000	37,000
South Carolina	25,046	18,000	21,000	25,000	29,000	33,000
Virginia	27,257	17,000	23,000	28,000	33,000	37,000
West Virginia	26,094	20,000	23,000	25,000	29,000	34,000
East South Central:						
Alabama	23,554	15,000	22,000	24,000	27,000	31,000
Kentucky	24,520	17,000	20,000	25,000	29,000	32,000
Mississippi	21,932	13,000	17,000	22,000	27,000	30,000
Tennessee	25,123	16,000	22,000	25,000	30,000	31,000
West South Central:						
Arkansas	22,956	14,000	18,000	22,000	27,000	31,000
Louisiana	25,647	16,000	21,000	27,000	30,000	34,000
Oklahoma	24,483	17,000	21,000	24,000	29,000	32,000
Texas	25,053	15,000	22,000	26,000	29,000	33,000
Mountain:						
Arizona	23,143	6,800	19,000	24,000	29,000	34,000
Colorado	25,055	17,000	21,000	26,000	29,000	33,000
Idaho	25,957	17,000	22,000	27,000	30,000	34,000
Montana	21,989	13,000	18,000	21,000	27,000	30,000
Nevada	23,075	16,000	20,000	21,000	28,000	30,000
New Mexico	26,482	17,000	21,000	28,000	31,000	35,000
Utah	25,122	18,000	22,000	25,000	29,000	32,000
Wyoming	27,084	18,000	23,000	27,000	31,000	36,000
Pacific:						
Alaska	30,132	19,000	25,000	30,000	33,000	42,000
California	27,057	17,000	23,000	27,000	31,000	38,000
Hawaii	23,603	16,000	18,000	24,000	29,000	31,000
Oregon	27,182	15,000	23,000	28,000	32,000	36,000
Washington	27,618	18,000	23,000	27,000	34,000	36,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.D Standard errors for premium distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	175.57	406.86	239.53	222.28	238.39	379.36
New England:						
Connecticut	923.35	2,603.37	1,140.25	958.64	1,941.96	1,756.45
Maine	1,000.49	2,519.01	2,101.87	1,435.56	432.82	1,285.78
Massachusetts	1,101.42	3,851.52	990.03	1,059.42	1,936.90	1,714.96
New Hampshire	1,154.64	3,170.88	609.98	1,123.18	1,974.56	1,719.03
Rhode Island	1,031.10	4,989.29	1,534.58	1,308.15	451.33	1,531.37
Vermont	1,851.33	921.00	4,318.16	1,649.78	974.09	1,219.23
Middle Atlantic:						
New Jersey	822.59	990.04	1,117.92	1,510.36	2,013.10	4,013.82
New York	1,056.48	1,284.45	802.91	1,276.60	2,781.18	1,493.88
Pennsylvania	706.69	1,806.58	615.73	906.07	1,209.16	1,516.65
East North Central:						
Illinois	905.61	1,656.89	985.25	1,107.59	1,689.00	1,335.05
Indiana	839.28	1,906.71	2,239.84	755.37	915.10	1,137.19
Michigan	635.95	1,332.64	906.15	763.54	973.11	1,396.03
Ohio	552.52	1,332.86	909.31	581.31	612.38	1,406.83
Wisconsin	610.76	1,046.45	608.91	841.57	712.43	982.58
West North Central:						
Iowa	484.87	969.46	614.66	752.34	699.46	1,175.44
Kansas	942.24	989.87	1,717.89	1,108.16	875.54	1,822.44
Minnesota	839.85	1,174.22	1,508.51	668.75	1,169.99	1,844.01
Missouri	823.52	1,771.17	1,588.66	1,306.10	770.16	1,763.77
Nebraska	719.89	1,267.39	605.15	767.50	1,549.39	1,808.27
North Dakota	808.99	2,430.36	865.24	1,219.56	913.64	960.46
South Dakota	709.74	978.21	1,683.36	908.06	1,009.28	360.75
South Atlantic:						
Delaware	993.11	2,375.47	1,705.63	528.09	2,045.17	3,962.99
District of Columbia	815.76	697.39	1,466.38	950.28	1,131.00	1,785.29
Florida	982.59	3,991.25	1,125.91	853.46	1,303.74	604.66
Georgia	799.40	2,485.09	999.89	1,148.51	1,245.53	1,561.45
Maryland	2,097.61	1,727.85	--	3,059.98	1,451.88	543.77
North Carolina	914.03	1,345.04	1,049.38	956.36	1,679.84	4,146.68
South Carolina	734.39	1,709.28	756.24	733.64	1,776.13	1,493.52
Virginia	819.74	2,599.03	1,146.57	813.36	1,197.57	740.10
West Virginia	552.55	1,497.41	676.33	856.51	924.99	1,512.76
East South Central:						
Alabama	543.15	2,856.74	1,758.84	174.90	1,223.75	1,383.91
Kentucky	885.22	2,303.50	1,172.82	917.24	993.94	1,032.40
Mississippi	614.71	597.20	1,053.07	837.26	1,126.85	1,578.13
Tennessee	967.36	2,054.42	1,147.12	1,915.48	1,457.16	1,632.13
West South Central:						
Arkansas	1,038.24	1,053.84	941.59	1,280.89	1,379.78	--
Louisiana	798.09	1,792.44	1,487.94	897.45	1,608.52	1,297.64
Oklahoma	765.29	1,961.03	589.90	955.34	1,366.41	1,738.95
Texas	573.75	2,138.81	1,047.26	638.06	631.80	943.93
Mountain:						
Arizona	1,213.88	--	3,383.26	886.75	823.89	1,322.59
Colorado	710.45	1,035.16	1,366.40	1,209.08	589.15	1,360.38
Idaho	863.50	2,348.11	1,252.08	887.80	719.57	2,665.36
Montana	812.69	3,010.98	1,542.32	1,210.76	1,348.61	1,063.72
Nevada	1,126.45	1,797.43	1,442.31	2,150.35	2,104.71	2,630.57
New Mexico	853.46	2,352.76	1,178.62	1,532.08	1,053.78	1,461.45
Utah	520.46	934.06	656.53	619.14	719.10	1,038.61
Wyoming	774.85	1,952.99	2,010.90	367.27	1,004.75	2,141.84
Pacific:						
Alaska	1,258.63	4,571.80	1,403.79	511.40	1,518.22	2,299.80
California	532.75	1,111.19	404.87	604.71	907.81	1,235.21
Hawaii	1,119.50	1,225.28	1,491.45	2,205.00	1,263.06	1,319.85
Oregon	675.63	2,109.59	1,120.85	855.41	662.93	745.48
Washington	1,841.44	3,253.45	1,758.65	2,215.87	--	--

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 X.D.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	7,314	1,200	3,600	6,000	9,200	15,000
New England:						
Connecticut	4,979	0	1,700 *	3,600	6,900	10,000
Maine	7,079	1,900	4,900	6,100	8,200	12,000
Massachusetts	7,501	2,400 *	4,200	6,500	9,700	13,000
New Hampshire	7,434	0	4,400	6,400	10,000	13,000
Rhode Island	7,028	2,700 *	4,600	7,500	8,400	10,000
Vermont	7,870	2,000 *	4,300	5,700	9,000	18,000
Middle Atlantic:						
New Jersey	7,053	940	3,000	5,500	9,400	15,000
New York	7,075	0	2,300	5,700	10,000	14,000
Pennsylvania	6,720	660 *	3,000	5,000	7,700	13,000
East North Central:						
Illinois	7,838	0	4,300	6,800	9,100	16,000
Indiana	6,650	1,400 *	4,100	6,100	8,800	12,000
Michigan	6,437	0	3,100	5,200	8,200	15,000
Ohio	6,453	0	2,800	5,200	7,400	13,000 *
Wisconsin	6,148	1,200 *	3,600	5,400	7,900	9,700
West North Central:						
Iowa	7,533	2,300 *	4,900	6,400	8,600	13,000
Kansas	8,222	1,600 *	4,400	7,200	11,000	14,000
Minnesota	7,013	1,100	3,600	6,100	8,900	13,000
Missouri	6,797	2,900	4,700	6,100	9,200	11,000
Nebraska	6,369	1,700 *	4,100	5,700	8,300	11,000
North Dakota	5,586	0	20 *	4,400	8,100	12,000
South Dakota	6,892	1,100	4,100	6,700	8,300	12,000
South Atlantic:						
Delaware	6,993	0	1,900 *	6,000	9,100	16,000
District of Columbia	8,028	0	3,500	6,700	11,000	17,000
Florida	7,976	2,600 *	4,400	6,400	9,700	14,000
Georgia	7,224	0	4,100	6,100	9,000	14,000
Maryland	6,502	0	2,500	6,400	7,900	11,000
North Carolina	8,073	2,500 *	5,300	7,500	11,000	13,000
South Carolina	8,269	1,900 *	4,000	6,400	10,000	17,000
Virginia	8,692	2,200 *	4,900	6,100	11,000	20,000
West Virginia	5,129	0	2,500	4,800	6,400	9,200
East South Central:						
Alabama	7,540	2,600 *	4,000	6,400	10,000	13,000
Kentucky	5,982	600	3,000	5,500	8,300	10,000
Mississippi	6,228	1,400	3,900	5,200	6,900	12,000
Tennessee	5,972	1,900	3,500	4,400	7,000	12,000
West South Central:						
Arkansas	7,824	1,400 *	5,100	6,700	11,000	12,000
Louisiana	7,808	2,300 *	4,800	6,700	10,000	15,000
Oklahoma	6,955	2,200	3,900	6,100	9,200	13,000
Texas	7,913	1,800	3,800	6,100	9,600	17,000
Mountain:						
Arizona	8,493	2,600	4,200	6,200	9,900	19,000
Colorado	6,733	2,200 *	4,100	5,400	8,200	13,000
Idaho	6,439	2,200	3,800	5,800	7,900	11,000
Montana	4,967	0	0	4,400	7,300	12,000
Nevada	7,902	2,700 *	5,200	8,200	8,900	14,000
New Mexico	6,761	0	3,600	6,400	7,600	12,000
Utah	5,567	0	2,200 *	5,100	6,800	11,000
Wyoming	6,830	250 *	3,200	5,100	8,200	14,000
Pacific:						
Alaska	6,171	0	3,400	5,500	8,500	11,000
California	7,847	0	3,100	5,900	10,000	18,000
Hawaii	5,531	0	1,300 *	4,800	7,400	11,000
Oregon	9,374	1,200 *	2,800	5,700	12,000	23,000
Washington	8,222	2,200 *	4,100	6,400	14,000	14,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.D.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	127.23	262.69	143.86	73.00	235.86	292.84
New England:						
Connecticut	586.39	440.75	623.50 *	646.34	795.49	1,083.19
Maine	441.56	489.68	439.07	283.68	743.75	1,304.52
Massachusetts	570.72	722.02 *	347.85	675.04	780.66	2,426.33
New Hampshire	593.77	1,035.66	735.74	627.79	843.26	1,393.05
Rhode Island	488.21	897.68 *	777.47	727.41	366.49	805.51
Vermont	855.94	634.92 *	505.80	514.05	1,936.40	5,072.70
Middle Atlantic:						
New Jersey	1,092.17	235.54	--	1,124.82	2,014.29	2,384.53
New York	553.81	375.96	368.22	548.02	1,045.71	1,985.82
Pennsylvania	660.53	348.83 *	471.49	434.95	880.40	2,275.72
East North Central:						
Illinois	668.21	782.57	707.57	466.52	962.63	3,188.21
Indiana	499.83	864.41 *	590.69	383.92	907.00	975.55
Michigan	564.93	646.91	481.81	380.27	1,270.12	1,582.18
Ohio	876.32	564.82	559.02	314.45	901.44	4,226.64 *
Wisconsin	417.95	558.18 *	377.80	348.95	506.15	845.13
West North Central:						
Iowa	435.60	957.93 *	385.87	298.93	760.55	1,470.67
Kansas	612.38	823.77 *	587.97	526.70	938.96	2,139.65
Minnesota	589.70	--	893.07	325.24	696.72	1,803.55
Missouri	419.77	728.28	365.33	375.60	1,000.15	918.04
Nebraska	375.42	847.84 *	326.95	383.00	637.96	688.47
North Dakota	582.55	823.78	823.78 *	955.01	588.19	1,325.04
South Dakota	704.65	300.28	1,160.82	582.68	646.15	1,725.83
South Atlantic:						
Delaware	767.08	433.62	1,246.33 *	1,323.00	472.28	2,119.39
District of Columbia	657.90	740.13	521.18	675.70	1,193.17	1,633.40
Florida	513.25	917.35 *	470.97	442.00	518.37	1,702.02
Georgia	734.57	884.02	980.52	328.51	1,150.21	2,443.70
Maryland	1,207.18	--	--	1,043.50	618.37	1,677.10
North Carolina	533.80	1,261.63 *	662.74	241.41	1,055.65	683.63
South Carolina	877.73	683.65 *	500.64	763.93	1,440.30	2,909.04
Virginia	771.75	895.67 *	378.22	478.45	1,766.40	3,287.13
West Virginia	551.20	704.08	715.07	891.31	333.81	2,336.39
East South Central:						
Alabama	452.91	901.51 *	847.25	426.33	721.27	2,178.69
Kentucky	430.50	152.82	762.31	364.59	624.64	683.85
Mississippi	376.44	287.14	569.49	21.37	457.56	1,126.06
Tennessee	535.06	506.40	661.36	386.91	1,232.61	1,235.54
West South Central:						
Arkansas	561.43	844.39 *	712.25	800.16	791.20	1,257.50
Louisiana	641.38	723.18 *	658.70	473.89	1,413.90	1,921.62
Oklahoma	398.41	649.01	722.57	315.70	639.12	869.75
Texas	466.94	297.24	601.75	449.80	1,152.03	1,351.04
Mountain:						
Arizona	759.87	663.13	755.31	349.84	1,235.06	3,392.06
Colorado	478.00	675.09 *	528.78	411.83	811.33	1,737.44
Idaho	391.09	146.49	606.06	452.62	417.07	1,068.26
Montana	771.14	926.44	926.44	942.15	1,162.74	1,660.42
Nevada	388.58	979.52 *	1,041.31	878.60	1,277.08	2,030.81
New Mexico	543.89	908.81	1,059.19	266.57	873.90	1,473.90
Utah	510.84	563.01	941.17 *	360.64	492.48	1,804.92
Wyoming	685.22	239.55 *	723.96	478.79	631.27	3,612.96
Pacific:						
Alaska	412.03	426.72	784.03	242.22	433.79	489.30
California	472.62	438.25	536.68	418.35	705.31	1,983.43
Hawaii	493.14	306.98	806.01 *	1,059.20	937.94	1,454.77
Oregon	1,051.02	485.45 *	679.56	571.52	1,816.48	3,826.66
Washington	1,320.78	706.92 *	1,037.70	1,565.89	--	--

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 X.D.2 Employer cost distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	18,967	6,800	14,000	19,000	24,000	29,000
New England:						
Connecticut	23,721	11,000	20,000	24,000	29,000	35,000
Maine	19,026	8,400	12,000	21,000	25,000	27,000
Massachusetts	22,118	9,700	17,000	22,000	26,000	36,000
New Hampshire	20,726	7,000 *	15,000	20,000	24,000	38,000
Rhode Island	20,334	10,000	16,000	22,000	24,000	27,000
Vermont	17,580	4,300	7,800 *	20,000	24,000	29,000
Middle Atlantic:						
New Jersey	22,613	13,000	17,000	23,000	29,000	31,000
New York	22,677	9,700	15,000	21,000	30,000	41,000
Pennsylvania	19,903	7,400	14,000	21,000	26,000	31,000
East North Central:						
Illinois	20,410	6,200 *	15,000	21,000	27,000	32,000
Indiana	16,846	7,600	13,000	17,000	21,000	25,000
Michigan	17,363	7,700	13,000	18,000	22,000	25,000
Ohio	18,208	8,100 *	14,000	19,000	22,000	26,000
Wisconsin	21,160	13,000	17,000	21,000	24,000	29,000
West North Central:						
Iowa	17,648	11,000	15,000	17,000	22,000	25,000
Kansas	17,271	3,000	12,000	19,000	24,000	26,000
Minnesota	18,934	7,300	15,000	19,000	24,000	26,000
Missouri	18,723	6,900	11,000	21,000	25,000	26,000
Nebraska	20,461	12,000	15,000	20,000	23,000	31,000
North Dakota	19,317	10,000	15,000	19,000	22,000	28,000
South Dakota	19,219	8,900	15,000	20,000	24,000	27,000
South Atlantic:						
Delaware	18,607	6,100 *	14,000	18,000	25,000	32,000
District of Columbia	21,343	9,200	16,000	22,000	26,000	30,000
Florida	17,420	5,200 *	13,000	18,000	23,000	27,000
Georgia	19,216	8,400	15,000	19,000	22,000	29,000
Maryland	18,216	7,900	15,000	18,000	24,000	25,000
North Carolina	17,239	7,000	12,000	17,000	22,000	27,000
South Carolina	16,776	5,400 *	11,000	18,000	22,000	28,000
Virginia	18,565	6,900	13,000	19,000	24,000	29,000
West Virginia	20,966	13,000	19,000	20,000	24,000	27,000
East South Central:						
Alabama	16,014	5,200 *	13,000	16,000	20,000	25,000
Kentucky	18,538	8,700	15,000	19,000	24,000	26,000
Mississippi	15,704	7,000	11,000	17,000	21,000	24,000
Tennessee	19,151	7,900	14,000	19,000	26,000	29,000
West South Central:						
Arkansas	15,132	5,400	10,000	15,000	19,000	23,000
Louisiana	17,839	5,200	11,000	19,000	24,000	28,000
Oklahoma	17,528	6,700	14,000	16,000	24,000	26,000
Texas	17,140	5,000	11,000	19,000	22,000	26,000
Mountain:						
Arizona	14,650	1,800 *	5,300 *	16,000	21,000	24,000
Colorado	18,322	8,000	14,000	20,000	24,000	26,000
Idaho	19,518	6,300 *	16,000	21,000	25,000	29,000
Montana	17,022	8,200	13,000	18,000	21,000	24,000
Nevada	15,172	7,500	11,000	12,000	20,000	24,000
New Mexico	19,721	8,100	14,000	22,000	24,000	29,000
Utah	19,555	9,700	16,000	20,000	24,000	26,000
Wyoming	20,253	7,800	14,000	21,000	25,000	31,000
Pacific:						
Alaska	23,961	12,000 *	19,000	24,000	27,000	36,000
California	19,210	5,200	14,000	19,000	25,000	30,000
Hawaii	18,072	11,000	12,000	18,000	23,000	26,000
Oregon	17,808	2,500 *	12,000	19,000	25,000	28,000
Washington	19,396	9,700	15,000	20,000	22,000	27,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.D.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	192.02	348.46	232.12	210.60	285.22	350.02
New England:						
Connecticut	1,020.92	1,908.52	990.07	1,604.64	1,842.24	1,365.78
Maine	850.68	1,155.67	1,828.87	2,044.32	181.96	980.39
Massachusetts	1,191.38	2,706.56	1,683.03	975.17	1,367.12	3,202.79
New Hampshire	1,246.21	2,254.79 *	891.66	1,131.21	2,469.57	2,109.76
Rhode Island	928.97	2,939.95	2,655.84	600.41	1,613.71	--
Vermont	1,735.02	1,086.29	3,134.39 *	3,424.52	611.98	1,807.28
Middle Atlantic:						
New Jersey	1,357.87	2,275.31	1,457.01	2,832.58	2,350.68	--
New York	1,111.43	1,580.83	1,449.30	729.54	2,315.80	2,928.52
Pennsylvania	836.09	1,653.28	1,267.75	1,066.59	1,207.28	2,378.56
East North Central:						
Illinois	980.71	1,973.34 *	1,657.94	583.98	1,590.55	2,233.86
Indiana	726.83	1,508.18	1,127.42	876.95	1,158.56	1,394.31
Michigan	685.07	1,856.55	1,071.29	1,342.62	913.44	1,323.98
Ohio	933.98	3,045.44 *	1,574.67	663.74	840.00	1,608.34
Wisconsin	634.55	1,466.11	648.58	904.82	853.51	1,610.14
West North Central:						
Iowa	564.55	1,890.94	727.14	512.52	1,059.49	699.97
Kansas	1,184.79	--	2,405.17	997.12	1,062.79	1,589.71
Minnesota	865.74	1,916.46	1,173.76	492.87	1,646.50	2,968.98
Missouri	992.12	647.78	1,717.35	1,818.85	542.43	715.23
Nebraska	804.17	1,029.15	842.40	849.79	1,400.18	1,983.41
North Dakota	685.44	1,131.27	1,322.55	700.08	1,062.56	951.05
South Dakota	885.17	1,747.01	1,574.26	1,282.10	836.36	536.26
South Atlantic:						
Delaware	1,428.06	2,580.63 *	1,516.75	1,382.08	3,113.21	--
District of Columbia	909.17	1,998.15	1,361.98	1,249.98	924.81	1,834.74
Florida	1,025.12	2,567.58 *	1,443.88	1,203.21	1,435.40	1,923.26
Georgia	1,123.19	1,199.07	1,980.03	1,131.23	1,739.54	3,021.85
Maryland	1,178.26	2,359.03	1,748.20	2,339.72	2,157.45	--
North Carolina	1,155.61	1,431.41	876.32	1,613.84	2,017.51	--
South Carolina	1,110.41	2,117.15 *	1,288.58	1,447.24	2,143.38	2,410.71
Virginia	859.21	932.94	1,572.55	1,458.03	956.63	1,038.49
West Virginia	614.27	1,834.46	686.54	1,159.83	809.56	1,146.85
East South Central:						
Alabama	618.18	1,817.85 *	1,948.45	925.93	1,139.20	1,800.49
Kentucky	854.04	1,814.44	1,375.94	1,198.71	910.09	1,541.75
Mississippi	702.75	871.82	1,088.65	1,011.07	822.87	1,705.20
Tennessee	1,307.50	1,199.50	1,805.27	2,041.02	2,202.13	--
West South Central:						
Arkansas	948.82	1,128.31	1,797.45	762.15	1,761.61	--
Louisiana	998.92	1,248.44	1,049.42	1,599.61	1,504.61	725.32
Oklahoma	819.48	1,375.48	691.84	1,307.71	1,128.38	972.12
Texas	719.98	753.04	1,579.54	1,016.87	997.94	1,127.61
Mountain:						
Arizona	1,133.04	642.13 *	2,244.79 *	1,841.93	1,101.36	2,108.78
Colorado	840.05	1,575.14	1,598.60	1,231.99	743.46	1,355.38
Idaho	917.74	2,573.67 *	886.76	1,158.59	1,347.65	1,918.74
Montana	678.24	1,540.02	1,586.41	1,183.05	1,172.92	961.53
Nevada	1,258.05	1,081.41	1,003.60	2,735.62	2,499.05	3,556.03
New Mexico	1,028.92	1,179.96	1,627.03	2,228.55	660.65	2,048.93
Utah	623.62	1,424.86	797.71	837.50	615.59	1,284.77
Wyoming	969.85	2,158.60	1,521.17	1,039.69	1,257.76	2,276.97
Pacific:						
Alaska	1,329.69	3,546.13 *	1,803.84	825.08	1,401.60	4,692.21
California	650.02	1,119.30	1,457.43	633.03	894.63	1,517.48
Hawaii	928.44	1,759.16	2,260.09	1,368.43	1,142.21	1,282.24
Oregon	1,043.37	1,591.28 *	2,224.45	1,393.40	678.96	1,171.88
Washington	735.69	1,829.69	2,181.96	1,238.50	1,268.66	1,088.47

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 X.E Premium distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	17,901	11,000	14,000	18,000	21,000	25,000
New England:						
Connecticut	19,523	14,000	16,000	19,000	22,000	27,000
Maine	18,908	13,000	15,000	19,000	22,000	26,000
Massachusetts	19,960	10,000	17,000	20,000	23,000	30,000
New Hampshire	19,972	12,000	16,000	19,000	25,000	28,000
Rhode Island	19,825	12,000	17,000	20,000	23,000	25,000
Vermont	19,157	7,300	15,000	21,000	23,000	26,000
Middle Atlantic:						
New Jersey	19,551	13,000	16,000	19,000	23,000	27,000
New York	20,784	13,000	17,000	20,000	24,000	30,000
Pennsylvania	19,455	12,000	17,000	19,000	22,000	27,000
East North Central:						
Illinois	19,330	13,000	16,000	19,000	23,000	26,000
Indiana	15,825	8,800	14,000	16,000	19,000	22,000
Michigan	16,678	11,000	14,000	16,000	20,000	22,000
Ohio	17,960	12,000	15,000	18,000	21,000	24,000
Wisconsin	19,321	14,000	17,000	19,000	22,000	26,000
West North Central:						
Iowa	16,782	13,000	14,000	16,000	19,000	23,000
Kansas	17,574	12,000	15,000	18,000	21,000	23,000
Minnesota	18,599	12,000	15,000	18,000	21,000	27,000
Missouri	17,045	11,000	14,000	17,000	20,000	22,000
Nebraska	17,232	12,000	14,000	17,000	20,000	23,000
North Dakota	17,707	12,000	15,000	17,000	21,000	23,000
South Dakota	17,990	11,000	15,000	18,000	21,000	24,000
South Atlantic:						
Delaware	17,997	12,000	14,000	18,000	21,000	24,000
District of Columbia	19,518	13,000	16,000	19,000	22,000	27,000
Florida	17,433	12,000	15,000	17,000	21,000	22,000
Georgia	18,227	12,000	14,000	18,000	21,000	25,000
Maryland	18,373	13,000	15,000	19,000	21,000	24,000
North Carolina	15,958	10,000	13,000	16,000	19,000	22,000
South Carolina	16,317	12,000	14,000	16,000	18,000	22,000
Virginia	17,453	9,900	13,000	17,000	21,000	26,000
West Virginia	18,492	12,000	16,000	19,000	21,000	25,000
East South Central:						
Alabama	16,224	13,000	14,000	16,000	18,000	21,000
Kentucky	15,348	2,400	13,000	16,000	19,000	21,000
Mississippi	14,841	10,000	12,000	14,000	18,000	20,000
Tennessee	16,743	12,000	14,000	17,000	20,000	21,000
West South Central:						
Arkansas	15,632	10,000	13,000	14,000	18,000	22,000
Louisiana	17,941	11,000	15,000	19,000	21,000	23,000
Oklahoma	16,005	9,600	13,000	16,000	19,000	22,000
Texas	16,654	10,000	14,000	17,000	20,000	22,000
Mountain:						
Arizona	14,664	6,100 *	12,000	14,000	19,000	21,000
Colorado	17,447	11,000	14,000	18,000	20,000	23,000
Idaho	17,652	9,500	15,000	18,000	20,000	25,000
Montana	15,842	9,000	12,000	15,000	20,000	23,000
Nevada	14,858	9,600	11,000	13,000	18,000	24,000
New Mexico	19,454	12,000	17,000	20,000	23,000	26,000
Utah	16,593	11,000	14,000	16,000	19,000	22,000
Wyoming	18,455	11,000	14,000	18,000	22,000	26,000
Pacific:						
Alaska	20,764	14,000	16,000	19,000	25,000	30,000
California	18,827	12,000	15,000	18,000	22,000	27,000
Hawaii	17,453	11,000	14,000	18,000	21,000	22,000
Oregon	18,006	9,500	14,000	18,000	22,000	25,000
Washington	18,067	12,000	15,000	17,000	21,000	27,000

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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Dollar amounts have been rounded for confidentiality reasons.

Table X.E Standard errors for premium distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	125.52	312.16	95.51	124.27	167.07	223.71
New England:						
Connecticut	658.50	1,657.15	858.94	715.27	903.11	2,149.62
Maine	660.52	1,422.33	881.52	631.97	1,322.05	1,571.20
Massachusetts	1,426.47	--	2,430.14	1,292.33	1,453.94	1,436.99
New Hampshire	794.51	1,778.10	662.50	1,315.78	1,202.07	1,748.53
Rhode Island	720.22	2,114.53	1,670.84	424.05	1,185.21	612.75
Vermont	1,334.85	--	2,794.27	1,139.25	663.60	1,180.43
Middle Atlantic:						
New Jersey	651.82	1,046.21	603.57	878.95	1,442.18	1,491.75
New York	511.23	610.60	898.22	722.03	1,078.78	954.77
Pennsylvania	603.64	1,631.30	1,000.36	802.27	933.93	1,675.79
East North Central:						
Illinois	469.94	952.38	431.56	539.05	912.09	751.82
Indiana	454.56	887.77	1,111.46	657.21	487.25	1,143.14
Michigan	460.66	751.93	647.59	578.20	937.73	731.18
Ohio	405.95	712.27	514.06	433.51	706.46	898.05
Wisconsin	524.53	691.02	581.81	697.35	528.32	1,671.06
West North Central:						
Iowa	448.48	795.80	564.21	563.61	950.27	713.57
Kansas	481.20	672.18	367.00	552.90	719.94	1,169.88
Minnesota	687.05	870.78	547.00	747.64	1,318.47	867.44
Missouri	603.40	625.03	937.27	674.34	1,075.55	1,456.16
Nebraska	530.74	762.58	801.97	537.21	1,044.30	1,166.77
North Dakota	450.38	1,289.70	319.85	669.78	628.20	612.28
South Dakota	527.66	1,392.92	922.03	593.24	1,029.63	294.17
South Atlantic:						
Delaware	494.57	1,600.56	774.68	553.09	831.77	834.98
District of Columbia	510.87	936.09	605.59	540.88	982.79	733.58
Florida	550.56	1,846.41	750.60	709.06	700.49	353.12
Georgia	698.71	1,673.25	261.33	859.08	1,092.88	580.63
Maryland	596.88	1,072.36	657.22	1,319.13	697.08	1,264.58
North Carolina	459.10	1,616.67	512.81	832.47	501.09	680.89
South Carolina	428.80	533.76	401.52	546.10	832.06	521.63
Virginia	806.00	1,107.49	494.15	651.87	2,061.08	--
West Virginia	507.83	1,161.96	585.87	739.07	1,164.65	972.15
East South Central:						
Alabama	480.14	1,686.23	1,552.57	143.03	1,538.20	967.30
Kentucky	1,248.97	--	3,312.85	838.41	734.05	855.41
Mississippi	408.75	878.73	528.39	354.83	885.01	1,407.87
Tennessee	413.53	1,805.61	899.63	698.22	872.33	606.63
West South Central:						
Arkansas	750.86	849.23	436.17	477.28	1,398.49	--
Louisiana	586.59	1,498.72	1,111.24	799.23	695.06	474.08
Oklahoma	529.36	729.37	888.85	643.96	885.17	313.42
Texas	546.46	1,122.92	1,279.37	518.34	560.39	505.30
Mountain:						
Arizona	816.85	1,841.55 *	1,521.55	1,132.75	826.97	557.31
Colorado	487.98	1,030.08	787.47	512.44	688.86	800.49
Idaho	599.23	1,286.37	798.05	625.31	847.38	1,225.34
Montana	776.68	2,043.99	984.13	1,025.41	1,199.13	1,277.96
Nevada	1,414.56	1,152.65	2,075.86	2,102.19	2,744.37	--
New Mexico	724.17	1,440.40	792.28	686.64	1,164.38	1,895.16
Utah	464.91	710.81	596.99	549.65	760.91	969.38
Wyoming	624.12	936.01	1,146.15	1,066.66	697.97	1,001.57
Pacific:						
Alaska	724.35	2,212.33	670.02	1,034.96	1,180.58	690.28
California	460.17	941.92	521.25	299.99	694.72	848.00
Hawaii	575.48	1,338.41	728.69	1,010.02	416.60	790.03
Oregon	521.75	1,177.93	751.82	708.09	608.19	1,021.57
Washington	597.65	1,799.60	693.71	443.92	755.44	1,961.91

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 X.E.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,776	1,100	2,300	4,000	6,100	9,300
New England:						
Connecticut	3,857	680 *	1,800	3,400	5,500	7,600
Maine	4,829	950 *	2,400	4,100	5,600	9,200
Massachusetts	4,778	1,200	2,600	4,200	6,000	8,300
New Hampshire	5,201	1,800 *	3,400	4,500	6,700	9,300
Rhode Island	4,706	1,500	2,500 *	4,700	5,600	6,800
Vermont	5,166	1,400	2,700	3,600	5,500	9,800
Middle Atlantic:						
New Jersey	5,052	150 *	2,600	4,100	6,200	10,000
New York	4,842	780 *	2,000	3,900	6,100	10,000
Pennsylvania	3,855	600 *	1,600 *	3,400	4,800	6,700
East North Central:						
Illinois	5,016	0	2,700	4,500	6,500	9,300
Indiana	4,424	1,600	2,200	4,000	6,000	7,100
Michigan	5,251	690 *	2,300	3,900	5,800	11,000
Ohio	4,226	1,300	2,400	4,100	5,200	7,100
Wisconsin	4,724	1,400	2,200	4,100	5,800	7,800
West North Central:						
Iowa	4,408	1,200	3,000	3,900	5,200	7,300
Kansas	4,862	850 *	2,700	4,300	6,100	9,400
Minnesota	6,043	1,600 *	3,400	4,800	7,200	11,000
Missouri	4,993	2,000	2,800	4,400	6,300	8,500
Nebraska	4,577	1,900	2,800	3,900	6,200	8,200
North Dakota	4,640	0	2,100	4,200	6,400	8,400
South Dakota	4,620	830	2,900	4,700	5,600	7,200
South Atlantic:						
Delaware	5,084	980	2,200	4,400	6,400	10,000
District of Columbia	5,001	0	2,200	4,200	7,000	11,000
Florida	4,714	1,500	2,600	3,700	6,700	9,000
Georgia	4,853	1,200 *	2,500	4,000	6,200	8,800
Maryland	4,840	1,600 *	3,400	5,000	5,800	7,800
North Carolina	4,973	650 *	3,100	4,800	6,700	8,500
South Carolina	4,879	1,100 *	2,400	3,900	6,100	9,100
Virginia	4,979	1,300 *	2,500	4,000	6,000	9,900
West Virginia	4,013	350	2,000	3,700	5,100	7,100
East South Central:						
Alabama	4,545	1,600	1,600	3,000 *	6,100 *	11,000
Kentucky	3,676	580 *	1,400 *	3,400	4,800	6,400
Mississippi	4,217	1,600	2,800	3,900	5,200	6,700
Tennessee	4,236	1,300 *	2,900	3,600	5,500	7,100
West South Central:						
Arkansas	4,874	970	2,900	4,500	7,100	9,100
Louisiana	5,033	1,600	2,800	4,400	6,500	8,800
Oklahoma	4,926	1,400	2,900	4,400	6,500	8,400
Texas	5,237	1,000 *	2,700	4,500	6,500	11,000
Mountain:						
Arizona	4,366	1,300	2,100	3,500	6,200	8,000
Colorado	4,543	960 *	2,300	3,800	6,100	9,000
Idaho	5,078	1,300 *	3,000	4,600	6,400	9,500
Montana	3,674	0	1,400 *	2,500 *	5,500	8,400
Nevada	4,498	750	2,500	4,900	5,200	7,900
New Mexico	4,461	1,600	2,300	3,900	5,200	8,100
Utah	3,719	540 *	2,000	3,700	4,100	6,800
Wyoming	4,612	0	1,800	3,900	6,000	11,000
Pacific:						
Alaska	4,584	1,500	2,900	4,000	6,000	7,200
California	5,159	440 *	2,200	3,900	6,900	11,000
Hawaii	3,806	0	850 *	3,400	4,100	8,000
Oregon	4,915	1,300	2,300	3,800	6,600	8,700
Washington	4,304	1,400 *	2,200	3,400	4,800	8,900

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.E.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	74.79	92.78	80.51	48.33	95.56	171.43
New England:						
Connecticut	297.98	326.11 *	179.06	468.33	529.60	438.80
Maine	459.03	485.46 *	464.64	360.10	466.11	1,712.79
Massachusetts	485.86	302.99	510.23	612.21	463.62	1,241.28
New Hampshire	334.67	565.22 *	392.13	470.36	700.14	962.70
Rhode Island	431.58	384.97	800.80 *	652.79	126.95	1,520.20
Vermont	628.58	346.57	561.65	490.29	767.08	2,579.86
Middle Atlantic:						
New Jersey	514.98	337.61 *	787.95	401.48	1,135.79	1,871.22
New York	296.60	259.88 *	226.34	341.46	654.68	1,258.35
Pennsylvania	340.58	398.05 *	581.74 *	355.74	457.08	637.39
East North Central:						
Illinois	329.14	365.90	422.05	272.51	502.07	1,093.37
Indiana	309.77	435.99	393.97	327.68	511.52	658.67
Michigan	952.23	490.34 *	228.07	252.21	1,361.57	--
Ohio	214.65	335.49	271.80	203.34	337.29	547.28
Wisconsin	502.34	402.87	395.56	430.57	669.23	737.47
West North Central:						
Iowa	314.56	325.62	519.41	251.28	375.23	674.56
Kansas	407.48	401.89 *	558.27	274.50	629.15	1,221.08
Minnesota	469.03	582.09 *	403.14	282.32	646.88	2,460.01
Missouri	357.74	368.70	381.46	579.83	600.48	823.56
Nebraska	240.03	506.90	309.27	213.99	516.98	266.13
North Dakota	417.70	484.91	296.25	452.95	453.25	1,092.95
South Dakota	347.38	206.37	720.61	321.36	320.82	727.17
South Atlantic:						
Delaware	511.58	260.33	563.10	662.26	381.78	1,950.16
District of Columbia	335.62	383.79	324.97	526.60	614.59	845.31
Florida	308.83	419.49	372.61	86.84	580.97	683.27
Georgia	432.04	399.13 *	478.90	246.19	657.89	1,172.31
Maryland	273.80	656.54 *	268.06	440.67	465.64	660.18
North Carolina	316.10	440.63 *	555.95	362.69	293.89	688.31
South Carolina	472.10	423.80 *	341.55	535.50	625.54	1,319.28
Virginia	444.87	404.09 *	395.07	673.11	434.53	1,549.37
West Virginia	294.37	--	291.93	352.14	346.36	768.78
East South Central:						
Alabama	997.92	402.60	34.17	1,352.46 *	1,899.73 *	1,541.15
Kentucky	347.65	224.70 *	526.36 *	463.63	263.52	800.61
Mississippi	234.24	441.25	341.14	370.39	356.60	663.53
Tennessee	295.28	574.33 *	412.93	498.52	431.45	632.31
West South Central:						
Arkansas	383.82	278.31	676.08	332.49	781.36	775.32
Louisiana	338.99	296.59	497.49	339.95	739.46	1,031.12
Oklahoma	275.17	289.37	453.12	350.51	304.59	850.41
Texas	308.77	405.91 *	351.21	340.26	549.12	941.95
Mountain:						
Arizona	335.03	293.71	305.42	385.06	582.32	699.80
Colorado	361.66	386.68 *	405.85	251.14	453.94	1,161.67
Idaho	344.38	433.43 *	562.94	491.89	422.17	953.97
Montana	482.84	427.11	448.56 *	802.01 *	920.19	1,163.94
Nevada	408.21	147.12	642.96	665.91	745.72	1,334.65
New Mexico	383.43	402.08	339.90	396.46	583.88	643.32
Utah	224.73	352.33 *	300.18	265.15	292.42	592.34
Wyoming	402.60	424.24	452.94	407.66	397.53	1,524.01
Pacific:						
Alaska	274.70	446.71	292.78	403.41	316.11	508.45
California	274.10	272.47 *	241.94	258.66	469.90	1,338.32
Hawaii	339.80	310.58	543.95 *	421.74	402.50	1,292.75
Oregon	357.20	362.62	227.24	403.87	314.50	1,118.24
Washington	374.60	459.84 *	325.28	422.45	665.79	1,398.61

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 X.E.2 Employer cost distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	13,125	5,200	9,400	13,000	17,000	20,000
New England:						
Connecticut	15,666	7,400	13,000	14,000	19,000	23,000
Maine	14,080	6,300	11,000	14,000	18,000	22,000
Massachusetts	15,182	4,800	12,000	14,000	18,000	27,000
New Hampshire	14,771	6,500	11,000	14,000	17,000	24,000
Rhode Island	15,118	8,200	13,000	15,000	19,000	21,000
Vermont	13,991	3,200	8,600 *	15,000	19,000	21,000
Middle Atlantic:						
New Jersey	14,499	6,400	10,000	14,000	18,000	22,000
New York	15,942	7,700	11,000	15,000	20,000	26,000
Pennsylvania	15,600	7,000	12,000	16,000	20,000	23,000
East North Central:						
Illinois	14,314	6,200	11,000	14,000	18,000	22,000
Indiana	11,401	4,900	8,300	11,000	14,000	18,000
Michigan	11,427	2,800	9,000	12,000	15,000	17,000
Ohio	13,734	6,900	11,000	14,000	17,000	20,000
Wisconsin	14,597	8,700	12,000	15,000	17,000	22,000
West North Central:						
Iowa	12,374	6,900	9,900	11,000	15,000	18,000
Kansas	12,712	4,800 *	9,400	13,000	17,000	19,000
Minnesota	12,556	6,100	8,000	12,000	15,000	20,000
Missouri	12,052	5,100	8,700	13,000	15,000	17,000
Nebraska	12,655	6,200	9,600	13,000	16,000	19,000
North Dakota	13,067	7,200	10,000	13,000	15,000	19,000
South Dakota	13,369	7,000	11,000	13,000	17,000	19,000
South Atlantic:						
Delaware	12,913	5,600	9,900	13,000	16,000	20,000
District of Columbia	14,517	8,300	12,000	14,000	17,000	21,000
Florida	12,719	5,600	9,900	13,000	16,000	19,000
Georgia	13,374	5,800	11,000	13,000	16,000	21,000
Maryland	13,533	6,900	9,900	15,000	16,000	19,000
North Carolina	10,985	5,000	8,000	12,000	14,000	16,000
South Carolina	11,439	5,800	8,300	12,000	14,000	17,000
Virginia	12,474	3,800	8,900	12,000	17,000	20,000
West Virginia	14,479	6,900	11,000	14,000	18,000	21,000
East South Central:						
Alabama	11,679	4,700 *	9,400	12,000	14,000	17,000
Kentucky	11,673	1,700	8,500 *	13,000	15,000	17,000
Mississippi	10,624	4,800	8,200	10,000	13,000	16,000
Tennessee	12,507	7,000	10,000	13,000	14,000	17,000
West South Central:						
Arkansas	10,758	4,400	7,300	10,000	13,000	17,000
Louisiana	12,908	5,700	8,200	14,000	17,000	18,000
Oklahoma	11,079	4,800	6,900	11,000	15,000	17,000
Texas	11,417	4,600	7,200	12,000	15,000	18,000
Mountain:						
Arizona	10,298	2,600 *	5,400	10,000	14,000	16,000
Colorado	12,904	6,600	10,000	13,000	15,000	18,000
Idaho	12,574	5,000	8,800	13,000	16,000	20,000
Montana	12,168	4,800 *	9,100	13,000	15,000	18,000
Nevada	10,360	5,400	6,400	7,100	13,000	20,000
New Mexico	14,992	5,500	10,000	15,000	19,000	21,000
Utah	12,874	7,000	11,000	13,000	15,000	20,000
Wyoming	13,844	5,800	9,800	14,000	18,000	20,000
Pacific:						
Alaska	16,180	8,700	13,000	15,000	20,000	24,000
California	13,668	3,800	9,700	13,000	18,000	22,000
Hawaii	13,648	5,900	9,400	15,000	17,000	19,000
Oregon	13,092	3,900	8,800	13,000	19,000	21,000
Washington	13,763	6,000	10,000	13,000	18,000	21,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.E.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	133.24	181.34	179.95	130.00	168.89	128.82
New England:						
Connecticut	603.80	1,384.00	581.18	866.99	786.51	1,861.30
Maine	741.15	1,126.27	940.38	814.33	1,016.40	1,542.20
Massachusetts	1,266.08	--	2,178.01	1,189.47	2,617.15	2,051.72
New Hampshire	895.73	1,107.66	1,099.71	883.92	2,121.85	1,791.72
Rhode Island	814.74	1,605.07	1,095.92	846.61	1,385.35	--
Vermont	1,314.49	838.90	2,917.61 *	1,784.66	1,386.29	251.67
Middle Atlantic:						
New Jersey	740.42	1,221.62	635.37	1,595.61	672.00	1,950.27
New York	573.92	1,035.85	716.74	679.88	967.34	1,847.92
Pennsylvania	725.58	1,164.49	1,349.37	824.27	1,699.46	1,534.72
East North Central:						
Illinois	579.25	996.33	1,207.20	643.18	953.54	1,149.25
Indiana	473.22	1,132.30	882.13	585.32	833.21	631.79
Michigan	757.71	--	1,481.76	703.74	516.40	1,015.10
Ohio	435.12	764.13	479.98	787.40	403.58	944.14
Wisconsin	530.19	1,288.26	530.99	517.13	785.69	1,408.64
West North Central:						
Iowa	479.69	1,140.41	370.63	966.96	772.98	816.39
Kansas	735.25	1,700.50 *	880.51	641.81	790.54	--
Minnesota	684.39	770.03	928.68	666.29	923.19	1,428.79
Missouri	647.28	1,244.06	1,170.06	1,191.39	521.59	1,051.17
Nebraska	501.22	1,096.29	580.60	733.88	728.39	770.96
North Dakota	449.71	1,316.33	647.45	556.09	755.01	840.01
South Dakota	507.52	1,199.68	876.61	562.35	937.14	313.81
South Atlantic:						
Delaware	695.61	1,351.41	1,183.84	950.89	731.42	2,394.65
District of Columbia	516.17	1,270.65	723.81	469.92	743.13	1,410.06
Florida	522.40	1,234.19	882.18	393.90	1,114.19	561.53
Georgia	630.04	1,545.49	1,160.35	320.56	949.45	1,838.82
Maryland	607.96	1,167.56	1,034.78	1,159.74	839.50	530.00
North Carolina	496.40	1,216.36	636.07	954.10	501.28	1,002.78
South Carolina	581.25	1,350.50	606.27	961.44	641.69	1,314.80
Virginia	784.53	935.24	959.72	790.31	1,675.27	2,130.55
West Virginia	605.02	958.19	875.56	288.03	925.28	1,615.22
East South Central:						
Alabama	761.48	1,719.41 *	2,189.77	1,879.07	478.47	1,138.11
Kentucky	1,051.21	--	2,543.92 *	836.23	669.36	1,125.17
Mississippi	436.64	889.20	631.24	877.65	787.16	1,506.13
Tennessee	508.23	883.92	1,016.48	674.77	609.97	1,233.94
West South Central:						
Arkansas	645.79	421.80	794.71	762.42	1,404.95	2,237.33
Louisiana	807.68	1,101.23	1,208.90	1,194.56	785.02	1,058.88
Oklahoma	610.50	768.02	573.25	760.37	972.89	1,269.67
Texas	550.12	675.26	1,091.31	732.30	527.55	1,103.82
Mountain:						
Arizona	732.72	1,203.13 *	1,005.50	1,338.28	649.90	508.89
Colorado	501.11	691.53	1,106.85	635.83	466.41	1,114.96
Idaho	605.07	660.50	1,186.94	679.74	510.92	1,438.06
Montana	643.04	1,862.12 *	1,163.90	1,098.53	882.07	947.14
Nevada	1,506.76	1,012.48	973.31	1,770.58	3,065.18	--
New Mexico	916.87	896.24	1,438.79	1,078.85	1,171.87	2,068.26
Utah	488.48	1,119.47	789.11	593.66	757.91	1,006.13
Wyoming	636.92	1,210.01	1,187.90	1,095.37	586.02	795.38
Pacific:						
Alaska	743.62	2,017.98	970.02	439.59	1,280.36	827.09
California	504.42	742.29	529.84	439.70	923.20	1,144.36
Hawaii	609.34	1,027.05	1,001.50	1,125.48	633.68	637.88
Oregon	569.10	765.92	1,183.86	477.52	1,016.19	1,095.73
Washington	801.35	1,338.37	1,361.61	565.15	814.02	2,254.27

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 X.F.1 Deductible distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	2,169	500	980	2,000	3,000	4,000
New England:						
Connecticut	2,454	630	1,600	2,400	3,000	4,700
Maine	2,665	690	1,600	2,200	3,400	4,700
Massachusetts	1,809	470	930	1,600	2,000	3,000
New Hampshire	2,635	360	930 *	2,000	3,700	4,900
Rhode Island	1,975	480	850	1,700	2,800	3,800
Vermont	2,677	740	1,700	2,500	3,500	4,700
Middle Atlantic:						
New Jersey	1,825	490	940	1,500	2,500	3,200
New York	1,912	470	800	1,700	2,700	3,400
Pennsylvania	2,139	490	1,400	1,900	2,700	3,800
East North Central:						
Illinois	1,990	430	860	1,600	2,600	4,900
Indiana	2,422	630	1,300	2,100	3,300	4,900
Michigan	1,905	550	830	1,600	2,500	3,300
Ohio	2,397	620	970	2,100	3,300	4,600
Wisconsin	2,631	910	1,600	2,400	3,300	4,900
West North Central:						
Iowa	2,254	670	1,300	1,900	2,900	3,800
Kansas	2,363	790	1,300	2,400	3,200	3,800
Minnesota	2,498	730	1,400	2,200	3,300	4,600
Missouri	2,247	720	1,300	1,900	3,000	3,700
Nebraska	2,676	770	1,300	2,300	3,400	4,400
North Dakota	2,250	440	910	1,900	3,200	3,900
South Dakota	2,660	770	1,400	2,700	3,500	4,500
South Atlantic:						
Delaware	2,014	470	750	1,600	2,800	4,200
District of Columbia	1,613	280	680	1,300	2,000	3,400
Florida	2,121	280	740	1,700	3,000	4,600
Georgia	2,192	460	970	1,800	3,300	3,900
Maryland	2,308	760	1,400	1,900	3,000	4,000
North Carolina	2,258	710	1,400	2,000	2,900	3,800
South Carolina	2,426	710	1,400	2,000	3,300	4,600
Virginia	2,248	690	980	1,900	3,200	4,100
West Virginia	2,035	520	660	1,500	2,900	4,800
East South Central:						
Alabama	1,826	360	610	1,700	2,700	3,600
Kentucky	2,211	720	950	1,900	3,000	3,900
Mississippi	2,285	460 *	950	1,900	3,200	4,500
Tennessee	2,102	700	740	2,000	3,100	3,500
West South Central:						
Arkansas	2,335	730	1,000	1,900	3,300	4,100
Louisiana	2,121	420	740	1,900	3,200	4,900
Oklahoma	2,045	570	960	1,700	2,500	4,000
Texas	2,464	700	1,000	2,000	3,500	4,600
Mountain:						
Arizona	2,571	890	1,600	2,300	3,400	4,600
Colorado	2,490	720	970	1,900	3,300	4,900
Idaho	2,258	470	1,400	2,000	2,900	3,900
Montana	2,851	700	1,500	2,900	3,500	4,900
Nevada	2,099	350	940	1,800	2,800	4,100
New Mexico	2,005	320	960	1,900	2,800	3,400
Utah	2,000	540	1,000	1,600	2,900	3,400
Wyoming	2,045	760	970	1,800	2,700	3,400
Pacific:						
Alaska	1,905	460	860	1,700	2,500	3,600
California	1,801	350	720	1,600	2,500	3,300
Hawaii	1,124	50	90	820 *	1,900	2,400
Oregon	2,464	460	990	1,900	3,200	4,800
Washington	2,072	590	990	1,900	2,800	3,400

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.F.1 Standard errors for deductible distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	24.21	29.55	45.60	54.03	60.88	120.08
New England:						
Connecticut	119.87	121.24	225.44	134.21	113.09	355.43
Maine	130.70	78.76	190.20	160.64	92.78	223.96
Massachusetts	107.23	73.56	121.22	157.30	128.64	250.77
New Hampshire	307.99	--	323.34 *	354.84	450.59	424.45
Rhode Island	142.46	--	108.75	250.58	352.05	248.35
Vermont	178.42	146.15	163.42	257.93	242.83	382.71
Middle Atlantic:						
New Jersey	124.41	66.86	138.77	139.68	202.54	517.63
New York	97.17	82.05	77.84	97.31	230.21	210.32
Pennsylvania	110.72	84.00	145.72	117.52	179.67	451.50
East North Central:						
Illinois	125.89	61.25	49.37	80.35	196.76	416.27
Indiana	136.93	118.49	184.73	155.22	160.87	395.44
Michigan	106.70	72.21	97.53	75.08	216.59	139.36
Ohio	110.27	83.85	69.49	138.62	173.03	255.53
Wisconsin	127.16	111.09	186.64	156.30	217.62	386.88
West North Central:						
Iowa	85.30	104.87	157.46	88.42	150.88	139.34
Kansas	110.31	120.45	116.27	153.84	138.78	351.20
Minnesota	128.46	79.76	117.44	199.87	206.71	267.57
Missouri	115.38	124.75	200.23	209.83	248.59	182.74
Nebraska	188.52	173.03	215.29	252.39	127.38	248.66
North Dakota	124.99	88.74	105.29	212.11	133.37	332.75
South Dakota	130.97	120.00	141.71	218.39	137.71	261.89
South Atlantic:						
Delaware	132.06	80.77	67.44	112.23	136.88	414.76
District of Columbia	110.18	72.16	74.84	194.33	102.85	154.13
Florida	117.30	27.67	133.40	136.11	208.22	246.37
Georgia	96.03	66.28	242.96	147.35	136.38	359.82
Maryland	139.31	119.69	135.37	125.82	240.87	358.26
North Carolina	98.73	83.56	166.40	151.34	160.32	343.57
South Carolina	148.02	93.14	188.55	191.98	257.47	379.29
Virginia	115.31	96.42	77.59	67.89	219.49	312.58
West Virginia	131.24	16.48	83.03	112.00	314.24	381.59
East South Central:						
Alabama	162.38	86.26	113.94	420.04	303.66	342.96
Kentucky	121.88	134.13	88.67	193.88	194.10	286.95
Mississippi	158.38	153.00 *	130.82	310.67	305.70	231.93
Tennessee	243.50	120.78	120.78	401.14	278.47	378.12
West South Central:						
Arkansas	163.09	121.17	70.59	142.69	236.64	358.24
Louisiana	155.62	64.69	80.63	184.37	325.20	414.28
Oklahoma	131.37	114.17	64.30	147.65	146.74	357.88
Texas	122.59	82.33	67.46	101.19	234.30	196.42
Mountain:						
Arizona	111.76	131.34	109.63	177.37	216.77	238.17
Colorado	179.71	189.18	104.23	95.21	187.37	323.52
Idaho	120.35	86.00	353.85	275.70	333.01	370.31
Montana	151.83	116.74	210.21	351.80	175.49	342.61
Nevada	141.54	68.70	253.44	125.79	312.02	383.21
New Mexico	125.05	79.91	148.74	137.68	183.66	117.76
Utah	101.53	78.94	128.51	85.13	136.27	139.50
Wyoming	106.37	116.32	106.06	122.24	145.69	175.47
Pacific:						
Alaska	118.46	64.12	107.67	129.40	287.47	228.89
California	87.42	53.36	70.33	58.58	137.16	139.24
Hawaii	155.18	--	--	337.72 *	298.30	152.38
Oregon	215.10	65.04	133.25	93.02	242.37	369.54
Washington	80.93	62.48	92.33	72.88	124.76	127.17

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 X.F.2 Deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	3,997	990	2,000	3,400	5,500	7,500
New England:						
Connecticut	4,308	920	1,700 *	3,900	5,200	7,900
Maine	4,278	1,000	2,000	3,600	5,800	7,400
Massachusetts	3,370	780 *	1,800	3,200	4,000	5,900
New Hampshire	4,797	970	2,000	3,500	6,600	9,800
Rhode Island	3,941	860	1,900	3,600	4,300	7,900
Vermont	5,220	1,800	3,300	4,000	6,900	9,100
Middle Atlantic:						
New Jersey	3,280	970	1,900	2,800	3,900	5,800
New York	3,624	940	2,000	3,300	4,900	5,900
Pennsylvania	4,153	1,200	2,000	3,500	5,000	7,600
East North Central:						
Illinois	3,662	790	1,900	2,900	5,000	7,300
Indiana	4,275	1,200 *	2,000	3,900	5,900	6,900
Michigan	3,368	930	1,500	3,200	3,900	6,500
Ohio	4,532	980	2,000	4,000	6,400	9,100
Wisconsin	4,914	1,400	2,600	4,100	6,500	9,700
West North Central:						
Iowa	4,232	1,400	2,800	3,700	5,700	7,000
Kansas	4,312	1,300	2,000	3,700	5,900	7,300
Minnesota	4,639	790	2,600	4,100	6,500	8,600
Missouri	4,352	1,400	2,100	3,500	6,300	7,600
Nebraska	4,901	1,500	2,900	4,700	6,500	7,600
North Dakota	4,943	980	2,100	4,700	6,600	8,100
South Dakota	4,364	1,400	2,500	3,400	6,000	7,700
South Atlantic:						
Delaware	3,579	560	970	2,800	5,300	6,800
District of Columbia	3,498	610	1,500	3,100	5,000	6,900
Florida	3,973	720	1,400 *	3,300	5,600	7,900
Georgia	4,193	940	2,300	3,400	5,500	7,600
Maryland	3,015	300	410	2,600 *	4,700	6,000
North Carolina	3,881	1,300	2,100	3,100	4,800	7,500
South Carolina	4,037	1,100	1,900	3,400	5,000	7,900
Virginia	4,452	1,400	2,500	3,800	5,900	7,900
West Virginia	3,275	990	1,300	3,200	4,100	5,800
East South Central:						
Alabama	3,258	510	1,000	3,300	4,900	6,000
Kentucky	3,520	1,200	1,800	3,200	4,500	6,300
Mississippi	3,776	910 *	1,800	3,600	5,600	6,100
Tennessee	3,921	930	1,300	3,200	5,700	7,800
West South Central:						
Arkansas	4,279	990	1,800	3,600	6,200	8,100
Louisiana	3,638	930	1,400	3,000	4,300	7,200
Oklahoma	4,245	1,300	2,100	3,500	5,900	7,900
Texas	4,106	920	1,900	3,300	5,800	7,900
Mountain:						
Arizona	5,039	1,900	3,200	4,400	6,400	8,000
Colorado	4,522	1,200	2,200	3,500	6,500	9,200
Idaho	3,753	530 *	1,900	3,400	4,800	7,000
Montana	4,825	1,200	2,000	4,000	6,600	8,000
Nevada	4,205	1,300	2,600	3,700	5,800	6,800
New Mexico	4,245	950	2,400	4,000	5,500	6,600
Utah	4,164	1,400	2,500	3,700	5,700	6,700
Wyoming	3,864	1,000	1,900	3,400	4,900	6,700
Pacific:						
Alaska	3,357	590	1,000	3,000	3,900	6,700
California	3,768	800	1,700	3,300	5,400	7,000
Hawaii	2,563	300	660	1,500 *	3,600 *	7,100
Oregon	3,604	920	1,400	3,200	4,400	6,900
Washington	4,769	1,400 *	2,800	5,000	6,500	6,600

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.F.2 Standard errors for deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	58.48	57.11	99.06	51.74	128.56	140.84
New England:						
Connecticut	361.88	--	601.65 *	690.79	396.03	942.82
Maine	273.29	171.10	581.40	116.98	649.43	315.11
Massachusetts	215.31	289.83 *	307.06	198.14	188.93	378.11
New Hampshire	432.57	--	351.40	330.79	1,239.65	870.40
Rhode Island	379.42	--	472.35	334.78	995.11	1,589.98
Vermont	495.26	435.81	214.96	225.67	1,006.94	951.04
Middle Atlantic:						
New Jersey	214.54	182.22	332.61	260.74	495.44	440.12
New York	212.17	230.62	142.97	339.82	404.29	208.91
Pennsylvania	237.72	226.72	232.74	239.83	310.38	670.45
East North Central:						
Illinois	246.53	103.38	237.04	238.89	343.30	1,039.49
Indiana	243.52	358.51 *	263.93	307.22	363.92	274.53
Michigan	199.07	193.83	149.00	195.28	348.09	469.50
Ohio	277.68	168.74	353.27	262.14	299.87	702.06
Wisconsin	313.68	281.97	356.41	365.73	326.15	923.53
West North Central:						
Iowa	202.27	249.54	338.39	160.68	506.92	272.47
Kansas	355.54	353.09	301.62	526.55	495.37	799.94
Minnesota	358.90	--	548.02	443.35	411.86	788.93
Missouri	308.45	336.16	344.67	511.65	474.90	475.51
Nebraska	241.51	251.21	437.98	451.14	327.57	307.31
North Dakota	363.41	98.33	387.48	821.45	679.73	463.95
South Dakota	237.17	156.76	279.24	191.79	597.19	428.50
South Atlantic:						
Delaware	346.46	108.41	--	570.93	360.87	628.68
District of Columbia	269.27	148.33	252.98	402.04	516.88	113.34
Florida	299.00	86.62	474.56 *	339.17	393.77	878.21
Georgia	307.36	--	513.67	311.13	536.06	796.69
Maryland	697.86	--	--	1,066.29 *	692.46	754.51
North Carolina	241.98	169.82	389.13	216.18	486.84	642.17
South Carolina	299.48	176.72	445.16	275.52	422.68	938.75
Virginia	235.97	178.08	350.62	218.55	309.03	515.90
West Virginia	241.00	--	133.30	584.81	399.51	361.84
East South Central:						
Alabama	359.79	--	221.00	958.89	458.13	191.11
Kentucky	208.82	225.89	211.55	240.83	498.30	197.98
Mississippi	269.56	345.16 *	253.34	688.14	299.39	691.33
Tennessee	508.23	--	213.50	759.10	687.91	1,088.58
West South Central:						
Arkansas	398.36	--	336.13	569.04	773.33	1,169.68
Louisiana	291.09	207.78	150.10	356.90	502.96	899.95
Oklahoma	286.64	262.36	271.94	308.69	512.32	871.61
Texas	263.93	114.45	332.35	226.58	672.00	484.56
Mountain:						
Arizona	219.91	311.50	285.81	343.87	492.37	376.68
Colorado	319.78	268.84	386.45	125.60	639.50	666.23
Idaho	265.39	217.12 *	425.13	293.68	520.01	510.47
Montana	412.22	204.84	562.00	961.03	308.15	691.51
Nevada	226.66	162.69	404.99	230.64	281.58	494.41
New Mexico	276.56	229.80	586.19	510.23	628.25	328.24
Utah	240.37	300.07	261.90	171.44	502.42	1,006.86
Wyoming	331.61	241.19	328.86	232.81	296.15	861.73
Pacific:						
Alaska	243.55	113.05	291.77	175.20	171.49	385.96
California	236.53	97.49	210.15	166.15	648.38	353.48
Hawaii	444.27	73.13	133.86	539.36 *	1,308.95 *	979.33
Oregon	227.82	121.88	223.48	279.23	162.29	801.16
Washington	505.31	432.54 *	662.32	1,057.94	1,442.68	1,442.68

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 X.G.1 Out-of-pocket maximum distributions (in dollars) for employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,852	2,200	3,300	5,000	6,500	7,500
New England:						
Connecticut	5,020	2,500	3,500	4,900	6,300	8,000
Maine	5,235	2,400	3,500	5,400	6,600	7,700
Massachusetts	4,213	1,700	2,400	4,000	5,400	6,900
New Hampshire	5,428	2,100	3,500	5,600	7,000	8,100
Rhode Island	4,325	1,800	2,800	4,000	5,800	6,700
Vermont	5,072	2,300	3,500	4,900	6,600	7,200
Middle Atlantic:						
New Jersey	4,428	1,900	2,800	4,000	5,600	6,600
New York	4,725	1,800	3,000	4,600	5,500	7,200
Pennsylvania	5,433	2,400	3,600	5,400	6,900	8,200
East North Central:						
Illinois	4,240	1,500	2,900	3,900	5,400	6,800
Indiana	4,955	2,900	3,900	4,900	5,900	6,800
Michigan	5,073	2,000	3,100	4,500	6,900	8,100
Ohio	4,972	2,800	3,900	4,900	6,500	6,900
Wisconsin	5,061	2,300	3,400	5,000	6,600	7,000
West North Central:						
Iowa	4,727	2,300	3,500	4,600	5,900	6,800
Kansas	5,115	2,700	4,000	5,000	6,300	6,800
Minnesota	4,679	2,400	3,300	4,900	6,000	6,700
Missouri	4,704	2,000	3,200	4,400	6,000	7,000
Nebraska	4,914	2,900	3,700	4,900	6,100	7,000
North Dakota	4,025	1,900	2,700	3,800	4,800	6,400
South Dakota	5,135	2,700	3,900	4,900	5,900	6,900
South Atlantic:						
Delaware	4,977	1,800	3,700	4,800	6,600	7,500
District of Columbia	3,810	1,400	2,300	3,400	4,900	6,900
Florida	4,943	2,500	3,400	4,900	6,500	7,100
Georgia	5,160	2,600	3,400	4,900	6,800	7,700
Maryland	4,893	2,400	3,400	4,900	6,500	7,500
North Carolina	5,354	2,900	3,800	5,500	6,600	7,400
South Carolina	5,461	2,900	3,900	5,400	6,800	7,700
Virginia	5,126	2,800	3,800	4,800	6,600	6,900
West Virginia	5,355	2,500	3,700	4,900	7,100	8,500
East South Central:						
Alabama	4,961	2,000	3,200	4,800	6,600	6,800
Kentucky	5,008	2,900	3,400	4,900	6,500	7,200
Mississippi	5,134	2,200	3,500	5,000	6,800	7,200
Tennessee	4,762	2,000	4,000	4,400	5,900	7,000
West South Central:						
Arkansas	5,211	2,600	3,500	5,600	6,600	7,400
Louisiana	5,085	2,000	3,400	4,900	6,500	7,900
Oklahoma	4,858	1,800	2,900	4,900	6,500	7,100
Texas	5,212	2,500	4,000	5,000	6,600	7,500
Mountain:						
Arizona	4,977	1,800	3,300	4,900	6,500	7,200
Colorado	4,859	2,300	3,400	4,800	6,000	7,800
Idaho	5,314	2,400	3,800	5,500	6,600	7,500
Montana	5,019	2,300	3,300	4,900	6,600	8,200
Nevada	5,100	1,900	3,600	5,300	6,600	7,300
New Mexico	4,615	1,700	3,000	4,600	5,900	6,900
Utah	4,897	2,600	3,300	4,300	6,400	7,500
Wyoming	4,822	2,200	3,200	4,900	6,400	7,400
Pacific:						
Alaska	5,050	2,700	3,900	5,000	6,100	7,400
California	4,345	1,500	2,700	3,800	5,900	7,700
Hawaii	2,949	1,500	2,200	2,400	3,400	5,000
Oregon	4,903	2,000	3,000	4,600	6,800	8,000
Washington	4,618	2,100	2,900	4,600	6,000	7,100

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.G.1 Standard errors for out-of-pocket maximum distributions (in dollars) for employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	37.91	126.23	103.35	120.22	43.54	59.08
New England:						
Connecticut	202.98	478.15	258.84	272.26	220.34	330.25
Maine	152.05	314.80	167.60	145.17	284.82	186.78
Massachusetts	255.87	--	371.50	279.09	380.24	202.23
New Hampshire	315.06	177.01	636.17	461.20	373.63	199.18
Rhode Island	214.71	200.12	339.90	357.21	448.80	137.28
Vermont	192.41	304.59	240.95	285.87	239.12	259.54
Middle Atlantic:						
New Jersey	232.26	195.90	341.70	234.27	519.99	796.32
New York	213.21	349.71	290.40	255.94	338.64	277.09
Pennsylvania	204.75	265.56	279.66	415.48	253.64	268.77
East North Central:						
Illinois	138.95	107.30	182.05	140.92	244.17	123.43
Indiana	175.75	299.05	165.42	254.50	263.63	370.26
Michigan	216.05	223.54	183.48	192.26	251.25	222.39
Ohio	141.65	180.35	178.78	192.49	215.58	49.29
Wisconsin	207.38	369.14	297.09	258.75	150.41	292.68
West North Central:						
Iowa	160.91	319.10	178.59	264.52	316.09	251.90
Kansas	158.30	360.04	299.81	239.27	260.48	179.22
Minnesota	160.85	399.38	193.51	257.73	172.37	138.54
Missouri	207.84	136.53	265.72	382.34	263.53	309.98
Nebraska	146.87	216.29	163.76	257.68	280.65	297.33
North Dakota	140.23	217.68	249.13	166.23	210.17	214.74
South Dakota	147.22	368.12	148.93	197.94	202.19	396.29
South Atlantic:						
Delaware	198.11	337.11	291.83	256.70	326.31	300.10
District of Columbia	162.68	218.53	137.48	207.55	272.34	329.53
Florida	169.39	275.06	159.92	317.81	258.64	231.99
Georgia	157.12	184.45	210.06	260.00	255.06	202.67
Maryland	247.63	322.75	380.70	290.84	337.19	276.66
North Carolina	156.40	283.59	303.87	264.54	213.83	274.64
South Carolina	207.20	296.19	256.77	346.06	232.41	334.30
Virginia	180.80	134.92	247.47	252.38	306.15	127.02
West Virginia	189.60	368.76	299.94	145.46	487.75	249.47
East South Central:						
Alabama	369.30	270.26	350.58	710.72	1,138.01	741.45
Kentucky	204.42	427.46	239.67	371.20	201.79	308.68
Mississippi	233.53	383.91	280.89	327.66	288.49	330.29
Tennessee	228.86	--	539.18	456.61	418.49	285.90
West South Central:						
Arkansas	225.34	488.85	230.76	372.00	297.36	247.91
Louisiana	211.93	243.80	332.72	311.80	326.50	325.33
Oklahoma	212.36	217.74	277.01	317.78	218.79	202.58
Texas	146.62	386.72	260.44	167.58	127.43	257.90
Mountain:						
Arizona	262.11	--	459.77	356.85	252.33	215.82
Colorado	200.91	387.08	212.72	272.48	261.12	287.14
Idaho	305.76	296.10	511.16	680.69	647.15	411.12
Montana	219.78	195.45	252.45	305.68	309.77	550.95
Nevada	263.31	--	709.16	487.00	230.04	202.66
New Mexico	198.03	352.68	252.51	239.60	318.69	156.25
Utah	182.21	289.27	193.97	274.39	287.30	273.11
Wyoming	226.59	273.46	225.30	296.83	385.65	426.64
Pacific:						
Alaska	172.43	321.55	249.46	269.78	199.25	226.89
California	140.71	--	114.42	193.42	347.79	256.16
Hawaii	141.35	332.40	189.74	121.03	290.22	565.79
Oregon	204.21	295.48	222.53	221.62	417.81	289.29
Washington	171.90	314.11	231.91	293.47	302.03	361.25

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 X.G.2 Out-of-pocket maximum distributions (in dollars) for employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	9,209	4,400	6,600	9,000	12,000	14,000
New England:						
Connecticut	9,234	3,700	5,300	8,600	12,000	14,000
Maine	9,200	4,000	5,800	7,900	12,000	15,000
Massachusetts	8,195	3,300	4,700	7,700	11,000	13,000
New Hampshire	10,068	4,000	6,900	9,700	13,000	15,000
Rhode Island	8,565	3,400	6,600	7,500	12,000	14,000
Vermont	9,102	3,800	6,000	8,600	12,000	15,000
Middle Atlantic:						
New Jersey	7,957	4,100	4,900	7,700	9,800	11,000
New York	9,796	3,500	6,500	9,600	14,000	15,000
Pennsylvania	10,096	4,900	7,200	9,900	13,000	16,000
East North Central:						
Illinois	8,243	3,800	5,700	7,800	9,900	13,000
Indiana	9,654	5,800	7,200	9,700	12,000	14,000
Michigan	8,963	3,800	5,800	7,700	13,000	16,000
Ohio	9,596	5,000	7,300	9,300	12,000	14,000
Wisconsin	9,423	4,200	6,600	9,500	13,000	14,000
West North Central:						
Iowa	8,547	3,400	6,000	7,900	9,900	13,000
Kansas	9,568	4,600	6,900	9,700	12,000	13,000
Minnesota	8,577	4,100	6,400	7,900	11,000	13,000
Missouri	8,875	4,100	5,800	8,000	10,000	14,000
Nebraska	8,624	5,000	6,200	8,600	10,000	12,000
North Dakota	7,598	4,300	5,800	6,800	9,400	11,000
South Dakota	9,789	5,600	6,900	9,500	12,000	13,000
South Atlantic:						
Delaware	8,585	1,400	5,000 *	8,300	12,000	14,000
District of Columbia	7,406	2,600	4,600	6,800	9,600	13,000
Florida	9,589	4,800	6,900	8,900	12,000	14,000
Georgia	9,764	4,900	6,300	9,000	13,000	15,000
Maryland	9,169	5,100	7,900	8,000	11,000	14,000
North Carolina	9,474	5,300	6,600	9,300	12,000	14,000
South Carolina	10,797	5,700	7,800	11,000	14,000	15,000
Virginia	10,280	5,700	7,600	9,500	14,000	14,000
West Virginia	9,904	3,000	6,100	9,300	16,000	17,000
East South Central:						
Alabama	10,599	4,800	7,500	12,000	14,000	14,000
Kentucky	8,149	3,600	5,800	7,800	9,900	13,000
Mississippi	9,972	5,800	7,200	9,900	12,000	14,000
Tennessee	8,685	2,500	6,600	7,500	12,000	14,000
West South Central:						
Arkansas	9,255	5,000	6,800	9,400	12,000	13,000
Louisiana	9,803	4,700	6,900	9,100	12,000	16,000
Oklahoma	9,455	4,000	6,200	9,300	12,000	14,000
Texas	9,620	4,000	6,900	9,800	13,000	14,000
Mountain:						
Arizona	10,040	4,700	6,700	9,800	14,000	14,000
Colorado	9,236	4,900	6,900	8,000	12,000	13,000
Idaho	9,323	3,600	6,000	9,500	11,000	15,000
Montana	8,473	4,600	6,000	7,000	10,000	14,000
Nevada	11,205	6,800	9,800	12,000	12,000	15,000
New Mexico	9,400	4,300	7,000	9,500	11,000	14,000
Utah	9,231	5,100	6,900	7,900	11,000	14,000
Wyoming	8,566	4,400	5,900	8,300	10,000	13,000
Pacific:						
Alaska	9,686	4,200	7,400	9,900	12,000	14,000
California	8,192	3,800	5,100	7,500	9,900	14,000
Hawaii	7,110	1,700	5,900	7,200	7,500	9,900
Oregon	8,463	3,900	6,000	7,400	10,000	14,000
Washington	9,589	5,600	7,900	9,900	10,000	14,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.G.2 Standard errors for out-of-pocket maximum distributions (in dollars) for employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2025

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	89.85	202.15	196.46	220.68	255.08	76.16
New England:						
Connecticut	646.57	--	856.71	791.24	839.22	1,296.81
Maine	484.40	--	770.98	602.41	949.40	715.95
Massachusetts	445.21	--	538.85	858.28	587.22	493.16
New Hampshire	538.61	473.86	865.40	821.10	713.97	534.12
Rhode Island	586.98	--	931.65	1,014.11	1,463.25	1,213.12
Vermont	525.62	325.73	625.71	928.59	880.53	921.76
Middle Atlantic:						
New Jersey	478.59	312.18	312.18	1,030.24	505.67	976.35
New York	529.82	784.78	681.93	878.75	547.47	579.25
Pennsylvania	429.41	408.56	524.44	549.71	897.82	957.22
East North Central:						
Illinois	331.48	480.67	626.42	421.70	345.02	505.30
Indiana	346.35	404.10	300.71	507.51	899.23	544.21
Michigan	424.64	298.67	654.43	515.10	1,081.41	639.53
Ohio	367.27	752.96	533.76	432.45	721.36	375.26
Wisconsin	404.64	710.29	615.81	521.15	805.08	600.00
West North Central:						
Iowa	338.85	538.47	712.71	256.18	497.53	534.77
Kansas	322.95	701.49	322.40	558.70	405.10	186.02
Minnesota	376.77	--	752.11	437.56	440.52	343.53
Missouri	574.72	--	1,050.11	751.45	885.37	982.31
Nebraska	311.51	903.37	309.46	488.35	317.66	350.15
North Dakota	325.64	511.68	466.39	392.89	503.66	803.67
South Dakota	476.25	646.62	460.57	778.27	526.05	1,101.86
South Atlantic:						
Delaware	721.78	--	1,673.48 *	942.05	626.22	316.87
District of Columbia	363.08	301.05	635.40	422.07	502.25	689.14
Florida	476.62	460.33	675.00	881.00	690.92	361.48
Georgia	534.17	--	723.32	868.16	839.11	495.23
Maryland	403.86	867.26	826.30	826.30	1,442.52	928.34
North Carolina	441.60	--	816.07	672.79	758.46	1,222.93
South Carolina	456.61	834.76	761.69	876.42	618.11	686.07
Virginia	436.18	317.46	473.34	545.17	591.87	297.95
West Virginia	1,006.43	--	804.48	1,299.88	2,162.16	--
East South Central:						
Alabama	816.34	1,100.23	1,238.64	1,574.19	1,071.77	1,200.76
Kentucky	405.68	644.85	794.10	548.26	716.94	626.15
Mississippi	345.38	662.37	522.92	689.46	407.58	1,159.42
Tennessee	663.09	--	1,349.10	633.75	1,014.03	573.59
West South Central:						
Arkansas	448.61	805.54	463.99	777.63	752.08	738.30
Louisiana	477.99	684.53	785.63	447.89	681.27	1,331.19
Oklahoma	414.20	--	636.83	740.21	391.95	537.13
Texas	422.03	506.64	800.58	596.76	504.94	650.03
Mountain:						
Arizona	563.54	597.73	825.29	969.16	851.79	449.02
Colorado	367.51	523.76	431.77	217.55	791.44	580.87
Idaho	508.77	--	888.96	700.65	676.21	910.77
Montana	536.00	528.05	668.10	617.85	1,382.71	1,528.38
Nevada	375.89	819.54	1,124.16	1,012.87	1,012.87	802.28
New Mexico	548.17	991.32	651.86	615.10	967.35	--
Utah	291.36	482.08	374.68	204.28	949.51	296.33
Wyoming	372.63	975.68	496.01	346.79	460.74	546.26
Pacific:						
Alaska	376.33	788.23	710.26	529.29	514.16	356.55
California	246.98	270.26	331.58	258.79	280.87	479.77
Hawaii	636.42	--	1,603.98	721.13	721.13	1,487.42
Oregon	405.36	448.11	650.49	315.45	625.57	859.17
Washington	353.58	937.29	878.45	544.75	544.75	1,244.35

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.

* Figure does not meet standard of reliability or precision.