

Table II.D.1(2012) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2012

| 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 | 15,473 | 14,306 | 14,346 | 15,171 | 15,571 | 15,661 | 14,496 | 15,626 |
| New England: | | | | | | | | |
| Connecticut | 16,891 | 17,259 | 15,377 | 18,325 | 17,403 | 16,504 | 16,444 | 16,968 |
| Maine | 16,203 | 14,126 | 13,998 | 13,929 | 16,299 | 16,848 | 13,847 | 16,519 |
| Massachusetts | 17,129 | 16,332 | 16,710 | 15,489 | 17,647 | 17,368 | 16,139 | 17,321 |
| New Hampshire | 16,372 | 16,930 | 16,572 | 15,844 | 18,809 | 15,208 | 16,886 | 16,260 |
| Rhode Island | 15,863 | 16,626 | 14,761 | 15,795 | 14,743 | 16,540 | 16,050 | 15,823 |
| Vermont | 15,093 | 12,091 | 14,529 | 13,548 | 16,341 | 15,190 | 13,601 | 15,396 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 16,947 | 17,711 | 16,348 | 19,203 | 17,398 | 16,367 | 17,742 | 16,810 |
| New York | 16,924 | 15,922 | 14,924 | 17,609 | 16,340 | 17,333 | 15,831 | 17,153 |
| Pennsylvania | 15,369 | 14,293 | 13,432 | 15,756 | 15,041 | 15,658 | 13,718 | 15,634 |
| East North Central: | | | | | | | | |
| Illinois | 15,753 | 15,582 | 15,240 | 16,188 | 16,268 | 15,573 | 15,952 | 15,724 |
| Indiana | 15,461 | 12,132 | 13,737 | 15,982 | 15,393 | 15,653 | 14,015 | 15,612 |
| Michigan | 14,397 | 12,040 | 13,543 | 12,893 | 15,104 | 14,698 | 12,894 | 14,693 |
| Ohio | 15,455 | 13,057 | 15,027 | 14,469 | 15,792 | 15,774 | 14,125 | 15,670 |
| Wisconsin | 16,248 | 13,204 | 15,379 | 14,255 | 15,929 | 16,995 | 14,760 | 16,478 |
| West North Central: | | | | | | | | |
| Iowa | 14,310 | 13,471 | 12,805 | 13,439 | 14,173 | 14,767 | 13,634 | 14,440 |
| Kansas | 13,750 | 12,296 | 10,213 | 15,038 | 12,722 | 15,019 | 12,009 | 14,087 |
| Minnesota | 15,408 | 12,717 | 12,785 | 15,449 | 15,771 | 15,698 | 13,584 | 15,702 |
| Missouri | 14,986 | 15,190 | 12,537 | 13,796 | 14,025 | 15,541 | 13,307 | 15,245 |
| Nebraska | 14,472 | 12,937 | 15,488 | 16,172 | 14,159 | 14,246 | 14,509 | 14,468 |
| North Dakota | 14,348 | 11,213 | 13,064 | 13,241 | 12,688 | 15,702 | 12,466 | 14,893 |
| South Dakota | 14,999 | 11,171 | 14,707 | 14,438 | 13,830 | 16,232 | 13,882 | 15,290 |
| South Atlantic: | | | | | | | | |
| Delaware | 15,599 | 13,849 | 15,004 | 15,926 | 16,593 | 15,538 | 15,136 | 15,685 |
| District of Columbia | 17,206 | 16,113 | 17,827 | 17,428 | 17,926 | 16,872 | 16,769 | 17,283 |
| Florida | 15,471 | 13,928 | 13,547 | 15,028 | 15,627 | 15,705 | 13,858 | 15,713 |
| Georgia | 14,646 | 11,656 | 11,315 | 11,002 | 15,734 | 15,151 | 12,250 | 14,931 |
| Maryland | 15,239 | 14,375 | 14,521 | 15,653 | 16,804 | 14,877 | 14,600 | 15,332 |
| North Carolina | 15,606 | 13,654 | 15,599 | 15,493 | 14,127 | 15,939 | 14,254 | 15,708 |
| South Carolina | 14,285 | 13,818 | 13,341 | 14,247 | 14,531 | 14,293 | 14,324 | 14,281 |
| Virginia | 15,376 | 17,673 | 13,866 | 15,866 | 17,088 | 14,810 | 15,863 | 15,306 |
| West Virginia | 15,640 | 15,533 | 12,744 | 15,881 | 15,234 | 15,957 | 13,454 | 15,911 |
| East South Central: | | | | | | | | |
| Alabama | 12,764 | 12,115 | 13,660 | 12,998 | 12,232 | 12,834 | 13,390 | 12,640 |
| Kentucky | 15,734 | 12,627 | 15,265 | 11,972 | 17,772 | 15,570 | 13,547 | 15,980 |
| Mississippi | 14,172 | 14,055 | 14,159 | 11,489 | 12,102 | 15,192 | 13,675 | 14,234 |
| Tennessee | 14,888 | 14,509 | 12,219 | 12,163 | 14,789 | 15,401 | 13,094 | 15,111 |
| West South Central: | | | | | | | | |
| Arkansas | 13,295 | 11,372 | 9,310 | 13,504 | 11,971 | 14,203 | 10,761 | 13,624 |
| Louisiana | 15,091 | 12,471 | 14,855 | 13,873 | 13,567 | 15,911 | 13,699 | 15,259 |
| Oklahoma | 13,554 | 13,396 | 12,101 | 12,099 | 11,524 | 14,874 | 12,634 | 13,693 |
| Texas | 14,616 | 13,979 | 14,600 | 14,918 | 15,769 | 14,389 | 14,647 | 14,613 |
| Mountain: | | | | | | | | |
| Arizona | 15,250 | 14,668 | 12,890 | 10,984 | 13,815 | 15,997 | 12,646 | 15,486 |
| Colorado | 16,037 | 13,070 | 14,089 | 18,559 | 16,716 | 15,812 | 13,533 | 16,522 |
| Idaho | 14,057 | 10,521 | 9,914 | 12,684 | 15,759 | 14,288 | 10,663 | 14,654 |
| Montana | 14,704 | 11,064 | 14,149 | 12,520 | 13,990 | 16,436 | 12,537 | 15,512 |
| Nevada | 12,904 | 11,481 | 14,286 | 13,189 | 13,782 | 12,616 | 13,254 | 12,866 |
| New Mexico | 15,880 | 13,455 | 13,839 | 12,544 | 14,227 | 16,696 | 13,093 | 16,197 |
| Utah | 14,558 | 11,547 | 14,320 | 13,374 | 13,859 | 15,412 | 13,573 | 14,771 |
| Wyoming | 15,598 | 12,836 | 16,747 | 17,350 | 15,847 | 15,241 | 15,542 | 15,609 |
| Pacific: | | | | | | | | |
| Alaska | 17,902 | 18,841 | 17,021 | 18,952 | 20,905 | 16,569 | 18,067 | 17,880 |
| California | 15,898 | 14,883 | 14,999 | 15,300 | 16,044 | 16,126 | 14,785 | 16,098 |
| Hawaii | 14,722 | 13,879 | 14,236 | 14,252 | 14,089 | 15,182 | 14,080 | 14,896 |
| Oregon | 15,487 | 14,671 | 15,879 | 14,947 | 14,366 | 16,068 | 15,643 | 15,454 |
| Washington | 16,291 | 13,657 | 15,483 | 12,275 | 15,888 | 16,922 | 13,443 | 16,736 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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 II.D.1(2012) Standard error 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, 2012

| 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 | 95.11 | 312.84 | 289.70 | 224.24 | 194.96 | 121.82 | 180.58 | 105.62 |
| New England: | | | | | | | | |
| Connecticut | 344.18 | 3,469.68 | 2,431.11 | 1,167.41 | 757.72 | 499.06 | 870.41 | 475.99 |
| Maine | 277.71 | 1,730.09 | 2,602.45 | 655.16 | 799.97 | 472.81 | 605.06 | 329.77 |
| Massachusetts | 271.67 | 1,945.27 | 826.09 | 697.37 | 818.49 | 534.21 | 498.47 | 362.65 |
| New Hampshire | 551.32 | 2,614.65 | 1,819.24 | 1,864.81 | 1,099.45 | 1,152.67 | 538.16 | 773.95 |
| Rhode Island | 582.77 | 691.16 | 1,831.03 | 604.65 | 615.51 | 853.86 | 353.89 | 707.71 |
| Vermont | 701.25 | 694.26 | 409.62 | 1,045.45 | 920.29 | 916.49 | 455.44 | 811.56 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 315.49 | 1,344.21 | 1,016.23 | 883.99 | 1,228.57 | 411.22 | 615.97 | 342.25 |
| New York | 310.51 | 1,222.93 | 835.21 | 1,055.68 | 739.04 | 414.96 | 578.44 | 362.93 |
| Pennsylvania | 467.65 | 1,034.26 | 1,277.24 | 1,097.06 | 940.08 | 552.01 | 914.29 | 536.69 |
| East North Central: | | | | | | | | |
| Illinois | 359.89 | 1,903.06 | 888.97 | 1,276.60 | 864.44 | 288.42 | 693.46 | 469.67 |
| Indiana | 324.50 | 2,679.38 | 1,723.89 | 1,974.78 | 940.43 | 553.22 | 931.90 | 376.78 |
| Michigan | 357.07 | 1,712.38 | 732.96 | 571.18 | 765.46 | 480.19 | 410.27 | 437.25 |
| Ohio | 550.07 | 1,120.70 | 2,086.03 | 717.63 | 1,624.99 | 575.69 | 1,019.34 | 555.77 |
| Wisconsin | 376.51 | 2,347.67 | 1,197.98 | 460.59 | 390.82 | 552.35 | 780.95 | 423.69 |
| West North Central: | | | | | | | | |
| Iowa | 286.36 | 2,166.94 | 842.33 | 890.68 | 472.93 | 488.31 | 397.11 | 322.11 |
| Kansas | 299.36 | 1,743.93 | 1,890.42 | 1,316.44 | 595.20 | 306.11 | 854.38 | 357.80 |
| Minnesota | 338.46 | 2,127.89 | 898.70 | 808.52 | 797.22 | 412.83 | 880.79 | 311.02 |
| Missouri | 310.59 | 2,671.06 | 1,772.11 | 941.41 | 487.51 | 465.76 | 679.16 | 354.79 |
| Nebraska | 412.70 | 1,720.81 | 2,755.14 | 691.69 | 449.29 | 644.19 | 850.17 | 487.16 |
| North Dakota | 453.45 | 1,027.53 | 634.98 | 801.93 | 379.60 | 771.73 | 298.96 | 514.02 |
| South Dakota | 263.77 | 1,574.08 | 1,917.80 | 940.46 | 600.96 | 614.70 | 1,053.02 | 438.26 |
| South Atlantic: | | | | | | | | |
| Delaware | 540.73 | 2,153.26 | 2,476.30 | 573.15 | 1,286.72 | 846.62 | 479.93 | 638.79 |
| District of Columbia | 246.01 | 2,638.32 | 1,515.14 | 1,000.37 | 1,203.76 | 300.24 | 1,145.51 | 323.97 |
| Florida | 325.99 | 1,245.39 | 1,635.06 | 972.53 | 848.88 | 338.19 | 763.73 | 332.22 |
| Georgia | 311.09 | 2,189.13 | 2,078.55 | 1,331.15 | 1,082.40 | 453.52 | 1,013.05 | 347.34 |
| Maryland | 378.60 | 2,081.39 | 1,931.59 | 967.00 | 993.55 | 581.55 | 852.03 | 520.76 |
| North Carolina | 393.87 | 3,044.08 | 2,547.04 | 1,384.43 | 539.42 | 365.22 | 1,223.21 | 438.60 |
| South Carolina | 399.43 | 718.65 | 2,186.07 | 867.83 | 1,595.09 | 561.75 | 615.73 | 434.20 |
| Virginia | 408.59 | 2,617.27 | 1,103.23 | 1,127.05 | 717.04 | 351.63 | 1,055.84 | 361.35 |
| West Virginia | 602.98 | 2,493.65 | 2,332.22 | 1,688.63 | 1,702.49 | 785.52 | 991.75 | 746.95 |
| East South Central: | | | | | | | | |
| Alabama | 559.10 | 321.88 | 1,472.70 | 602.23 | 759.46 | 787.01 | 725.74 | 645.65 |
| Kentucky | 473.51 | 1,943.05 | 2,809.23 | 627.78 | 1,534.03 | 575.90 | 795.51 | 474.87 |
| Mississippi | 458.30 | 2,806.20 | 2,811.68 | 1,847.35 | 1,969.16 | 543.97 | 1,126.47 | 509.89 |
| Tennessee | 271.57 | 1,724.00 | 2,018.83 | 683.18 | 680.06 | 351.58 | 869.06 | 313.60 |
| West South Central: | | | | | | | | |
| Arkansas | 513.35 | 2,321.10 | 1,363.34 | 1,262.05 | 496.54 | 583.65 | 775.36 | 531.89 |
| Louisiana | 604.72 | 2,137.40 | 2,586.89 | 795.72 | 734.00 | 674.32 | 739.90 | 628.20 |
| Oklahoma | 339.31 | 788.04 | 2,371.54 | 721.85 | 795.71 | 410.48 | 634.90 | 416.73 |
| Texas | 474.66 | 1,662.11 | 1,732.63 | 1,069.25 | 964.67 | 476.30 | 346.82 | 496.44 |
| Mountain: | | | | | | | | |
| Arizona | 396.39 | 2,127.47 | 2,161.36 | 1,104.95 | 1,377.57 | 511.42 | 1,155.66 | 440.88 |
| Colorado | 687.23 | 2,071.80 | 1,154.33 | 2,115.53 | 842.86 | 489.63 | 482.31 | 718.52 |
| Idaho | 583.76 | 1,822.33 | 1,669.26 | 1,702.57 | 1,265.46 | 368.80 | 726.32 | 596.28 |
| Montana | 444.73 | 1,621.45 | 1,739.99 | 1,565.01 | 926.77 | 482.47 | 653.36 | 559.38 |
| Nevada | 508.78 | 2,289.98 | 2,543.08 | 2,438.70 | 508.88 | 498.49 | 1,207.22 | 472.76 |
| New Mexico | 852.22 | 2,842.51 | 3,149.34 | 685.96 | 1,173.45 | 1,053.29 | 1,390.78 | 869.68 |
| Utah | 206.86 | 2,143.36 | 2,187.77 | 751.62 | 954.56 | 567.79 | 971.55 | 296.90 |
| Wyoming | 426.69 | 987.77 | 2,355.95 | 1,481.08 | 1,178.91 | 856.99 | 1,254.26 | 563.38 |
| Pacific: | | | | | | | | |
| Alaska | 506.21 | 3,592.72 | 2,406.11 | 2,741.99 | 1,726.26 | 471.14 | 706.78 | 580.28 |
| California | 235.93 | 1,436.71 | 953.16 | 762.12 | 475.99 | 274.20 | 582.18 | 264.57 |
| Hawaii | 307.83 | 860.09 | 1,677.26 | 779.41 | 756.74 | 520.45 | 648.43 | 457.93 |
| Oregon | 604.83 | 2,606.45 | 1,782.16 | 1,469.88 | 909.51 | 837.19 | 1,190.79 | 707.43 |
| Washington | 536.14 | 2,589.27 | 1,403.62 | 616.30 | 528.35 | 698.72 | 717.20 | 617.46 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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