

**Table II.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2015**

| Division and State   | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 4,710 | 3,635                  | 4,934           | 5,389           | 5,143             | 4,531                  | 4,587                  | 4,728                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5,484 | --                     | 8,236           | 6,423           | 5,129             | 5,155                  | 6,770                  | 5,198                |
| Maine                | 4,657 | 3,337                  | --              | 6,704           | 4,888             | 4,320                  | 3,890                  | 4,787                |
| Massachusetts        | 4,487 | --                     | 5,842           | 4,270           | 5,058             | 4,465                  | 4,242                  | 4,522                |
| New Hampshire        | 4,878 | --                     | 6,163           | 3,746           | 6,647             | 4,542                  | 4,808                  | 4,895                |
| Rhode Island         | 4,495 | --                     | --              | 4,572*          | 3,801             | 4,742                  | 4,083                  | 4,625                |
| Vermont              | 4,900 | --                     | 3,464*          | 5,884           | 5,413             | 4,690                  | 4,319                  | 5,032                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4,916 | 4,765*                 | 3,880           | 6,502           | 6,046             | 4,425                  | 4,874                  | 4,928                |
| New York             | 5,190 | 5,272                  | 6,122           | 4,870           | 4,939             | 5,229                  | 5,466                  | 5,136                |
| Pennsylvania         | 3,803 | 2,145                  | 5,076           | 5,826           | 3,203             | 3,669                  | 3,574                  | 3,838                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3,890 | --                     | 2,345*          | 3,405           | 5,554             | 3,752                  | 2,255                  | 4,188                |
| Indiana              | 4,108 | --                     | --              | 7,133           | 4,037             | 3,728                  | 5,394                  | 4,000                |
| Michigan             | 3,646 | --                     | 2,713           | 3,143           | 4,616             | 3,774                  | 2,575                  | 3,895                |
| Ohio                 | 3,725 | --                     | 3,538           | 4,241           | 3,011             | 4,039                  | 3,682                  | 3,731                |
| Wisconsin            | 4,475 | --                     | --              | 5,416           | 4,560             | 4,177                  | 5,306                  | 4,343                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,804 | 5,326                  | --              | 4,804           | 5,120             | 4,565                  | 5,574                  | 4,692                |
| Kansas               | 5,079 | --                     | 3,754           | 4,313*          | 6,167*            | 5,051                  | 3,315                  | 5,417                |
| Minnesota            | 5,083 | 2,574*                 | 5,224           | 5,718           | 5,817             | 4,922                  | 4,216                  | 5,194                |
| Missouri             | 4,186 | --                     | --              | 5,756           | 2,874             | 4,713                  | 3,928                  | 4,206                |
| Nebraska             | 5,257 | --                     | --              | 8,080           | 5,339             | 4,697                  | 5,506                  | 5,226                |
| North Dakota         | 5,249 | --                     | 5,234           | 6,270           | 5,541             | 5,030                  | 5,422                  | 5,212                |
| South Dakota         | 4,940 | --                     | 3,871           | 5,862           | 4,952             | 5,001                  | 4,612                  | 5,005                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4,478 | --                     | --              | 3,987           | 7,366             | 4,325                  | 3,882                  | 4,529                |
| District of Columbia | 5,120 | --                     | 6,945           | 4,288           | 4,781             | 5,467                  | 4,427                  | 5,215                |
| Florida              | 5,474 | 2,441*                 | 6,562           | 6,931           | 6,214             | 5,438                  | 4,107                  | 5,593                |
| Georgia              | 4,859 | --                     | --              | 6,930           | 6,066             | 4,550                  | 4,859                  | 4,859                |
| Maryland             | 6,365 | --                     | --              | 7,150           | 5,757             | 6,541                  | 5,919                  | 6,415                |
| North Carolina       | 4,493 | --                     | --              | 5,920*          | 5,689             | 4,126                  | 5,937                  | 4,352                |
| South Carolina       | 4,771 | --                     | --              | 6,395           | 6,699             | 4,298                  | 5,623                  | 4,717                |
| Virginia             | 4,949 | --                     | --              | 5,708           | 5,742             | 4,715                  | 4,328                  | 5,020                |
| West Virginia        | 4,580 | --                     | --              | 3,578*          | 5,249             | 4,895                  | 1,880                  | 5,062                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5,606 | 5,708                  | --              | 5,226           | 4,504             | 6,206                  | 6,623                  | 5,433                |
| Kentucky             | 3,980 | --                     | --              | 3,039           | 5,128             | 3,950                  | 3,118                  | 4,073                |
| Mississippi          | 5,307 | --                     | --              | --              | 5,789             | 5,340                  | 3,596*                 | 5,456                |
| Tennessee            | 4,299 | --                     | --              | 5,909           | 5,536             | 3,685                  | 4,928                  | 4,237                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4,269 | --                     | --              | 5,796           | 3,130             | 4,349                  | 5,180                  | 4,152                |
| Louisiana            | 5,696 | --                     | --              | 7,083           | 5,326             | 5,266                  | 7,001                  | 5,549                |
| Oklahoma             | 5,730 | --                     | --              | 6,929           | 5,056             | 5,974                  | 5,183                  | 5,800                |
| Texas                | 5,409 | 5,608                  | 5,834           | 8,021           | 6,600             | 4,854                  | 5,938                  | 5,344                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5,008 | --                     | --              | 8,212           | 4,231             | 4,886                  | 6,457                  | 4,868                |
| Colorado             | 4,848 | --                     | 6,135           | 4,613           | 5,849             | 4,546                  | 5,012                  | 4,827                |
| Idaho                | 4,856 | --                     | --              | --              | 4,239             | 5,135                  | 4,542                  | 4,898                |
| Montana              | 4,212 | --                     | 4,130           | 3,666           | 5,179             | 3,853                  | 3,855                  | 4,319                |
| Nevada               | 3,991 | --                     | --              | 8,188           | 6,263             | 3,436                  | 6,383                  | 3,773                |
| New Mexico           | 4,567 | --                     | --              | 6,841           | 4,971             | 4,099                  | 5,376                  | 4,493                |
| Utah                 | 4,286 | --                     | 5,481           | 4,063           | 4,318             | 4,093                  | 5,697                  | 4,003                |
| Wyoming              | 4,960 | --                     | --              | 5,054           | 4,642             | 5,538                  | 4,737                  | 5,021                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4,409 | --                     | --              | --              | 2,694             | 5,721                  | 2,633*                 | 4,648                |
| California           | 4,646 | 2,727                  | 5,152           | 5,733           | 6,569             | 4,081                  | 4,434                  | 4,677                |
| Hawaii               | 4,150 | --                     | 4,277*          | 4,505           | 4,562             | 4,016                  | 3,865                  | 4,211                |
| Oregon               | 4,729 | --                     | --              | 5,052           | 4,738             | 4,024                  | 6,188*                 | 4,400                |
| Washington           | 4,265 | --                     | --              | 4,187           | 4,855             | 4,398                  | 3,477                  | 4,438                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

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

**Table II.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2015**

| 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        | 56.20  | 307.93                 | 255.12          | 186.18          | 138.80            | 69.38                  | 155.94                 | 60.27                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 318.12 | --                     | 1,996.63        | 989.35          | 554.41            | 373.78                 | 1,070.49               | 308.29               |
| Maine                | 241.31 | 855.46                 | --              | 904.78          | 512.03            | 219.01                 | 590.89                 | 268.02               |
| Massachusetts        | 199.72 | --                     | 851.56          | 646.69          | 263.50            | 268.55                 | 460.79                 | 218.36               |
| New Hampshire        | 367.67 | --                     | 1,178.51        | 973.39          | 818.41            | 444.27                 | 797.35                 | 413.27               |
| Rhode Island         | 389.82 | --                     | --              | 1,411.32*       | 468.56            | 447.46                 | 1,114.83               | 348.52               |
| Vermont              | 253.04 | --                     | 1,125.97*       | 513.88          | 513.58            | 329.45                 | 688.41                 | 267.56               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 257.25 | 1,458.16*              | 990.62          | 1,516.41        | 628.94            | 198.65                 | 814.32                 | 229.36               |
| New York             | 394.14 | 1,453.90               | 1,259.23        | 961.09          | 655.72            | 587.62                 | 832.84                 | 442.62               |
| Pennsylvania         | 202.69 | 580.78                 | 1,321.38        | 872.03          | 522.86            | 201.77                 | 532.57                 | 221.31               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 225.09 | --                     | 1,071.79*       | 758.86          | 641.36            | 201.87                 | 564.36                 | 230.72               |
| Indiana              | 361.42 | --                     | --              | 989.89          | 460.06            | 476.79                 | 869.57                 | 378.73               |
| Michigan             | 193.76 | --                     | 692.12          | 576.06          | 470.41            | 225.07                 | 438.58                 | 212.04               |
| Ohio                 | 213.20 | --                     | 1,020.55        | 566.42          | 494.63            | 205.53                 | 578.27                 | 228.40               |
| Wisconsin            | 210.85 | --                     | --              | 573.09          | 464.37            | 277.27                 | 549.89                 | 228.13               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 196.87 | 1,467.05               | --              | 691.83          | 477.30            | 186.53                 | 763.78                 | 193.78               |
| Kansas               | 746.77 | --                     | 1,065.49        | 1,457.17*       | 1,989.11*         | 596.13                 | 638.74                 | 875.25               |
| Minnesota            | 407.12 | 1,128.62*              | 1,071.83        | 652.79          | 271.78            | 636.61                 | 644.09                 | 448.83               |
| Missouri             | 308.64 | --                     | --              | 446.96          | 764.57            | 199.21                 | 664.72                 | 329.20               |
| Nebraska             | 282.22 | --                     | --              | 1,053.56        | 397.87            | 300.41                 | 879.95                 | 299.51               |
| North Dakota         | 257.59 | --                     | 1,156.58        | 797.86          | 567.45            | 319.08                 | 754.31                 | 267.76               |
| South Dakota         | 194.66 | --                     | 1,010.19        | 656.00          | 456.82            | 210.01                 | 728.36                 | 180.89               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 253.39 | --                     | --              | 1,119.47        | 1,018.75          | 237.34                 | 790.23                 | 273.73               |
| District of Columbia | 292.99 | --                     | 1,527.47        | 650.65          | 692.29            | 334.76                 | 725.11                 | 317.99               |
| Florida              | 264.69 | 977.96*                | 1,081.23        | 1,809.39        | 428.07            | 304.40                 | 898.91                 | 273.69               |
| Georgia              | 218.59 | --                     | --              | 1,144.80        | 637.21            | 227.08                 | 1,101.49               | 217.36               |
| Maryland             | 313.17 | --                     | --              | 850.75          | 705.72            | 408.89                 | 904.72                 | 336.15               |
| North Carolina       | 219.32 | --                     | --              | 2,102.24*       | 597.95            | 181.34                 | 748.64                 | 221.45               |
| South Carolina       | 324.01 | --                     | --              | 1,074.74        | 535.86            | 390.81                 | 1,192.13               | 335.75               |
| Virginia             | 218.09 | --                     | --              | 664.09          | 576.46            | 246.81                 | 623.33                 | 233.36               |
| West Virginia        | 556.51 | --                     | --              | 1,342.63*       | 1,283.53          | 743.03                 | 556.60                 | 620.86               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 721.10 | 1,018.27               | --              | 988.35          | 757.98            | 1,247.58               | 572.32                 | 849.24               |
| Kentucky             | 259.62 | --                     | --              | 503.28          | 679.87            | 328.98                 | 623.02                 | 281.90               |
| Mississippi          | 488.44 | --                     | --              | --              | 716.87            | 615.68                 | 1,085.89*              | 518.56               |
| Tennessee            | 213.32 | --                     | --              | 741.95          | 344.97            | 221.16                 | 703.31                 | 222.12               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 232.93 | --                     | --              | 598.99          | 325.24            | 289.25                 | 754.14                 | 238.94               |
| Louisiana            | 299.94 | --                     | --              | 1,121.30        | 717.97            | 310.75                 | 1,140.57               | 308.66               |
| Oklahoma             | 396.12 | --                     | --              | 947.48          | 650.09            | 549.29                 | 1,015.81               | 426.98               |
| Texas                | 240.77 | 1,445.31               | 1,668.41        | 1,020.33        | 817.67            | 239.11                 | 832.18                 | 249.02               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 363.75 | --                     | --              | 1,006.76        | 1,040.37          | 315.98                 | 1,691.07               | 355.96               |
| Colorado             | 296.15 | --                     | 1,158.32        | 578.77          | 667.94            | 387.40                 | 725.69                 | 320.60               |
| Idaho                | 431.35 | --                     | --              | --              | 563.39            | 618.89                 | 789.26                 | 477.03               |
| Montana              | 326.08 | --                     | 1,023.23        | 741.29          | 800.96            | 318.54                 | 760.60                 | 356.85               |
| Nevada               | 588.30 | --                     | --              | 2,106.89        | 1,268.13          | 563.96                 | 1,473.32               | 575.48               |
| New Mexico           | 332.89 | --                     | --              | 829.98          | 1,211.83          | 277.67                 | 1,253.86               | 343.96               |
| Utah                 | 325.32 | --                     | 816.63          | 764.12          | 620.78            | 466.64                 | 663.91                 | 347.66               |
| Wyoming              | 617.40 | --                     | --              | 797.86          | 713.31            | 1,285.23               | 838.26                 | 750.25               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 422.31 | --                     | --              | --              | 490.06            | 561.50                 | 862.94*                | 460.85               |
| California           | 185.00 | 609.26                 | 610.45          | 772.99          | 569.80            | 197.26                 | 447.02                 | 202.14               |
| Hawaii               | 372.26 | --                     | 1,296.19*       | 1,038.89        | 958.03            | 492.68                 | 778.59                 | 419.42               |
| Oregon               | 564.01 | --                     | --              | 1,312.23        | 603.82            | 467.07                 | 2,445.70*              | 359.96               |
| Washington           | 315.36 | --                     | --              | 930.02          | 775.45            | 373.76                 | 807.84                 | 337.58               |

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