

**Table II.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2016**

| Division and State   | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 17,710 | 16,148                 | 16,736          | 16,310          | 17,600            | 18,121                 | 16,471                 | 17,893               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18,637 | --                     | 19,186          | 18,596          | 20,156            | 18,413                 | 18,233                 | 18,724               |
| Maine                | 17,987 | --                     | 16,154          | 14,537          | 19,786            | 18,313                 | 15,151                 | 18,524               |
| Massachusetts        | 18,955 | 18,749                 | 18,275          | 16,286          | 18,763            | 19,675                 | 17,270                 | 19,252               |
| New Hampshire        | 19,066 | --                     | 18,392          | 17,776          | 19,475            | 19,484                 | 17,242                 | 19,443               |
| Rhode Island         | 18,010 | 17,493                 | --              | 17,561          | 17,264            | 18,940                 | 17,905                 | 18,030               |
| Vermont              | 17,795 | --                     | 15,444          | 16,769          | 17,429            | 18,777                 | 16,102                 | 18,154               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18,242 | 17,467                 | 15,215          | 17,953          | 18,833            | 18,658                 | 16,854                 | 18,541               |
| New York             | 19,375 | 20,309                 | 22,607          | 19,144          | 19,262            | 19,070                 | 21,529                 | 18,998               |
| Pennsylvania         | 17,900 | --                     | 16,638          | 15,757          | 17,723            | 18,294                 | 16,796                 | 18,024               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 18,510 | --                     | 17,820          | 16,616          | 17,724            | 18,966                 | 16,831                 | 18,822               |
| Indiana              | 17,996 | --                     | --              | 19,219          | 17,067            | 18,347                 | 16,206                 | 18,253               |
| Michigan             | 17,113 | --                     | 19,057          | 15,536          | 15,869            | 17,856                 | 16,753                 | 17,180               |
| Ohio                 | 17,523 | 14,056                 | 16,645          | 15,907          | 18,249            | 18,030                 | 15,981                 | 17,829               |
| Wisconsin            | 17,477 | --                     | 15,220          | 18,086          | 17,752            | 17,808                 | 15,701                 | 17,807               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 16,123 | --                     | 12,771          | 15,776          | 16,167            | 16,614                 | 13,926                 | 16,495               |
| Kansas               | 16,784 | --                     | --              | 15,679          | 16,698            | 17,950                 | 13,703                 | 17,380               |
| Minnesota            | 17,545 | --                     | --              | 13,852          | 17,306            | 17,667                 | 18,564                 | 17,399               |
| Missouri             | 16,638 | --                     | --              | 16,636          | 16,349            | 17,425                 | 12,830                 | 17,091               |
| Nebraska             | 16,617 | --                     | --              | 15,343          | 16,329            | 17,153                 | 14,045                 | 17,026               |
| North Dakota         | 16,804 | --                     | 15,010          | 14,719          | 14,444            | 18,818                 | 15,738                 | 17,025               |
| South Dakota         | 17,117 | --                     | 16,112          | 15,952          | 17,234            | 17,960                 | 14,802                 | 17,582               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 18,648 | --                     | --              | 17,771          | 19,193            | 18,550                 | 18,019                 | 18,718               |
| District of Columbia | 18,864 | --                     | --              | 19,034          | 18,917            | 18,953                 | 18,806                 | 18,874               |
| Florida              | 17,989 | --                     | --              | 16,563          | 19,339            | 17,992                 | 16,228                 | 18,129               |
| Georgia              | 18,252 | --                     | --              | 14,917          | 17,962            | 18,735                 | 17,066                 | 18,366               |
| Maryland             | 18,519 | --                     | --              | 17,007          | 19,985            | 18,780                 | 15,390                 | 18,904               |
| North Carolina       | 16,986 | --                     | --              | 17,095          | 18,382            | 16,269                 | 19,485                 | 16,695               |
| South Carolina       | 17,673 | --                     | --              | 15,904          | 17,878            | 17,964                 | 15,653                 | 17,848               |
| Virginia             | 17,945 | --                     | 16,598          | 15,523          | 19,996            | 17,684                 | 16,114                 | 18,189               |
| West Virginia        | 17,260 | --                     | --              | 15,185          | 17,920            | 17,231                 | 15,805                 | 17,377               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 16,098 | --                     | --              | 13,743          | 14,577            | 16,904                 | 15,485                 | 16,164               |
| Kentucky             | 16,678 | --                     | --              | 15,464          | 16,335            | 17,120                 | 14,977                 | 16,866               |
| Mississippi          | 15,765 | --                     | --              | 12,350          | 15,954            | 16,399                 | 14,411                 | 15,951               |
| Tennessee            | 16,721 | --                     | --              | 13,905          | 15,103            | 17,375                 | 13,929                 | 16,866               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 14,929 | --                     | --              | 13,779          | 12,334            | 16,684                 | 13,463                 | 15,109               |
| Louisiana            | 17,330 | --                     | 14,689          | 16,959          | 16,074            | 17,989                 | 16,111                 | 17,517               |
| Oklahoma             | 16,646 | --                     | --              | 15,881          | 13,895            | 18,137                 | 15,751                 | 16,859               |
| Texas                | 17,529 | 14,702                 | 16,699          | 16,094          | 16,347            | 18,238                 | 16,289                 | 17,678               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 17,484 | --                     | --              | 16,024          | 16,081            | 18,337                 | 16,500                 | 17,590               |
| Colorado             | 17,459 | --                     | --              | 16,691          | 18,566            | 17,583                 | 15,313                 | 17,798               |
| Idaho                | 17,499 | --                     | --              | 12,628          | 15,199            | 19,460                 | 14,537                 | 17,805               |
| Montana              | 17,835 | --                     | --              | 15,073          | 17,090            | 19,318                 | 14,771                 | 18,551               |
| Nevada               | 16,133 | --                     | --              | 15,601          | 15,717            | 16,837                 | 12,965                 | 16,635               |
| New Mexico           | 16,954 | --                     | --              | 16,665          | 18,804            | 16,089                 | 18,242                 | 16,769               |
| Utah                 | 17,025 | --                     | --              | 17,788          | 16,137            | 17,830                 | 15,057                 | 17,450               |
| Wyoming              | 19,617 | --                     | --              | 17,810          | 19,051            | 20,645                 | 17,622                 | 20,241               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22,490 | --                     | --              | 22,141          | 24,985            | 20,534                 | 25,622                 | 21,920               |
| California           | 17,458 | 14,482                 | 16,389          | 15,691          | 18,022            | 17,856                 | 15,383                 | 17,796               |
| Hawaii               | 16,362 | --                     | 12,443          | 14,916          | 15,901            | 17,243                 | 13,859                 | 16,893               |
| Oregon               | 17,127 | --                     | --              | 15,620          | 16,075            | 17,872                 | 15,732                 | 17,359               |
| Washington           | 18,301 | --                     | --              | 15,809          | 21,174            | 18,930                 | 13,202                 | 19,109               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table II.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2016**

| Division and State   | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 84.41  | 370.36                 | 389.69          | 232.37          | 189.94            | 108.62                 | 207.40                 | 91.81                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 430.56 | --                     | 1,201.85        | 1,010.40        | 1,203.63          | 551.47                 | 863.97                 | 494.85               |
| Maine                | 346.17 | --                     | 1,416.64        | 1,128.81        | 734.47            | 376.67                 | 988.68                 | 355.08               |
| Massachusetts        | 563.83 | 1,591.05               | 1,212.72        | 664.27          | 715.08            | 923.90                 | 773.93                 | 647.07               |
| New Hampshire        | 525.24 | --                     | 1,196.25        | 948.05          | 949.65            | 818.19                 | 790.82                 | 611.15               |
| Rhode Island         | 379.01 | 754.44                 | --              | 815.85          | 873.60            | 436.10                 | 603.84                 | 436.36               |
| Vermont              | 756.16 | --                     | 1,198.32        | 658.62          | 1,426.21          | 1,284.20               | 693.05                 | 901.70               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 364.29 | 1,415.98               | 1,554.76        | 1,374.29        | 821.60            | 384.19                 | 986.79                 | 378.90               |
| New York             | 403.72 | 933.21                 | 1,284.81        | 949.54          | 788.57            | 567.59                 | 780.87                 | 446.60               |
| Pennsylvania         | 321.64 | --                     | 1,179.64        | 610.19          | 699.19            | 395.28                 | 704.52                 | 343.82               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 495.83 | --                     | 1,101.76        | 898.54          | 1,002.24          | 656.87                 | 793.07                 | 567.89               |
| Indiana              | 682.90 | --                     | --              | 1,388.52        | 1,542.89          | 876.48                 | 1,094.76               | 741.72               |
| Michigan             | 478.87 | --                     | 1,749.63        | 1,591.27        | 731.91            | 635.77                 | 898.71                 | 541.98               |
| Ohio                 | 478.13 | 1,748.59               | 2,474.05        | 1,648.95        | 736.89            | 569.17                 | 1,230.22               | 523.36               |
| Wisconsin            | 718.82 | --                     | 1,675.49        | 617.61          | 1,425.79          | 1,058.03               | 1,120.21               | 822.53               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 384.47 | --                     | 735.22          | 1,034.99        | 680.38            | 589.65                 | 528.92                 | 432.96               |
| Kansas               | 482.04 | --                     | --              | 1,433.50        | 759.13            | 789.88                 | 795.03                 | 531.75               |
| Minnesota            | 421.12 | --                     | --              | 1,548.71        | 1,083.06          | 355.19                 | 1,832.47               | 385.81               |
| Missouri             | 356.98 | --                     | --              | 797.21          | 762.01            | 390.81                 | 1,366.07               | 340.33               |
| Nebraska             | 383.71 | --                     | --              | 924.28          | 1,089.72          | 485.08                 | 675.53                 | 429.15               |
| North Dakota         | 382.19 | --                     | 939.89          | 521.40          | 604.47            | 551.04                 | 446.70                 | 450.08               |
| South Dakota         | 345.36 | --                     | 875.54          | 725.32          | 702.13            | 480.33                 | 680.90                 | 386.58               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 433.09 | --                     | --              | 1,298.82        | 1,044.20          | 514.99                 | 1,337.63               | 453.99               |
| District of Columbia | 357.69 | --                     | --              | 1,176.54        | 692.96            | 456.07                 | 1,090.86               | 376.16               |
| Florida              | 325.08 | --                     | --              | 1,284.59        | 1,155.26          | 323.62                 | 1,547.72               | 326.60               |
| Georgia              | 439.91 | --                     | --              | 973.53          | 928.90            | 525.25                 | 912.00                 | 470.92               |
| Maryland             | 533.97 | --                     | --              | 975.98          | 1,489.67          | 650.20                 | 955.07                 | 573.70               |
| North Carolina       | 615.18 | --                     | --              | 1,618.02        | 650.65            | 866.24                 | 1,240.54               | 656.14               |
| South Carolina       | 460.74 | --                     | --              | 974.91          | 1,047.80          | 573.88                 | 840.25                 | 493.08               |
| Virginia             | 371.69 | --                     | 1,055.81        | 963.05          | 1,004.45          | 360.57                 | 851.83                 | 399.50               |
| West Virginia        | 785.22 | --                     | --              | 1,265.26        | 1,298.59          | 1,046.89               | 1,706.62               | 842.07               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 422.48 | --                     | --              | 1,020.92        | 814.83            | 539.93                 | 905.03                 | 457.29               |
| Kentucky             | 447.46 | --                     | --              | 827.70          | 1,493.19          | 442.90                 | 946.82                 | 490.18               |
| Mississippi          | 523.97 | --                     | --              | 1,406.05        | 1,331.19          | 599.39                 | 653.20                 | 590.39               |
| Tennessee            | 558.41 | --                     | --              | 884.60          | 1,456.25          | 664.05                 | 1,000.05               | 587.30               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 570.48 | --                     | --              | 636.85          | 1,113.62          | 853.62                 | 752.30                 | 639.30               |
| Louisiana            | 553.94 | --                     | 721.19          | 649.44          | 954.76            | 784.16                 | 976.63                 | 620.92               |
| Oklahoma             | 580.51 | --                     | --              | 2,401.88        | 1,541.08          | 597.84                 | 1,473.81               | 630.84               |
| Texas                | 353.98 | 1,370.59               | 956.27          | 858.85          | 916.05            | 429.79                 | 758.96                 | 384.72               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 438.71 | --                     | --              | 1,296.78        | 1,104.84          | 433.94                 | 1,060.77               | 473.93               |
| Colorado             | 342.83 | --                     | --              | 737.30          | 593.58            | 479.90                 | 998.17                 | 356.30               |
| Idaho                | 654.53 | --                     | --              | 587.74          | 572.65            | 852.26                 | 851.30                 | 704.53               |
| Montana              | 658.59 | --                     | --              | 1,253.68        | 1,461.32          | 832.05                 | 950.22                 | 732.67               |
| Nevada               | 483.80 | --                     | --              | 1,011.71        | 1,146.62          | 612.72                 | 809.92                 | 525.87               |
| New Mexico           | 546.43 | --                     | --              | 721.91          | 903.69            | 685.22                 | 1,326.88               | 574.64               |
| Utah                 | 496.16 | --                     | --              | 1,742.75        | 1,083.88          | 528.85                 | 1,319.74               | 525.00               |
| Wyoming              | 621.48 | --                     | --              | 1,317.59        | 1,411.96          | 847.75                 | 1,320.82               | 677.47               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 680.58 | --                     | --              | 1,258.55        | 1,845.58          | 662.89                 | 1,453.35               | 753.19               |
| California           | 301.74 | 956.05                 | 1,426.68        | 737.12          | 846.48            | 383.38                 | 688.43                 | 336.07               |
| Hawaii               | 393.54 | --                     | 1,700.84        | 1,014.92        | 652.99            | 468.30                 | 903.37                 | 394.77               |
| Oregon               | 555.67 | --                     | --              | 925.62          | 1,053.76          | 799.63                 | 1,046.30               | 625.75               |
| Washington           | 669.90 | --                     | --              | 1,573.54        | 1,651.36          | 614.91                 | 1,962.71               | 608.66               |

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